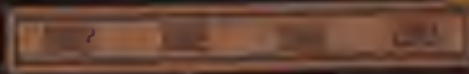
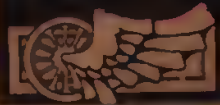


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Making Dividends
by Saving Them



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ECONOMY

MAKING · DIVIDENDS
by · SAVING · THEM



☞ The Bush Terminal Co. is an accredited terminal agent for all the trunk line railroads.

☞ Shipments addressed to our tenants, are delivered by the railroads at the door of the building occupied by the tenant without extra charge.

☞ The Bush Docks are the most extensive and complete in the world. They are ideal for shipments by water, and furnish water transportation at the minimum of cost and maximum of ease, convenience and dispatch.

☞ The Bush Terminal affords its tenants a tremendous saving in insurance charges.

☞ It eliminates the cost of cartage on in-coming and out-going rail shipments—on everything except local deliveries, and these it provides for at a low cost through a perfect distributing system. It offers, grouped together, unlimited and unequalled storage capacity at a minimum of cost for floor space and insurance; unequalled manufacturing facilities; an admirable labor market; and every economy and every facility for manufacture, storage and expeditious shipment which is known to the business world.

BUSH · TERMINAL · CO

NEW · YORK



THE TEXT MATTER IN
THE FOLLOWING PAGES
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OF SUNDAY APRIL 3RD 1910





THE SMALLER BROTHER OF MERCANTILE MANHATTAN.—
A NEW FREIGHT CITY, BUILT BY SCIENCE AND PEOPLED
BY CAPTAINS OF INDUSTRY.—SOLVING THE TRAFFIC PROBLEM OF
NEW YORK CITY—THE VAST ECONOMIES EARNED BY MANUFAC-
TURERS AND WHOLESALERS THROUGH THE SCIENTIFIC HANDLING OF
SHIPMENTS AND THE REDUCTION OF INSURANCE RATES

ANY one who has driven a motor car through the business districts of Manhattan, particularly below Fourteenth street, is vividly aware of the terrific congestion which is the rule throughout all hours of the business day. The business man going through the same district on the street car or the pedestrian with the sidewalk for his thoroughfare does not have the extent of the city's traffic brought to his mind in the same way. The street car, through its bulk and position on the tracks, and by aid of the traffic regulations, secures a certain mobility over its right of way and the passenger is scarcely aware of the throngs of trucks and cartage vehicles about him unless the car is held up for some time in one of

the numerous traffic blockades. This condition of congestion in the city streets has been a subject of profound study by many a sociologist, and has been a subject of debate in many a civic federation and kindred organizations allied in the promotion of the city's welfare. It is growing worse—it is a menace to the business welfare of the city. The time required to send a loaded truck from one point of the city to another has become a serious factor in deciding the prices at which merchandise shall be sold to the public. The old adage, "The public pays the freight," holds good in this instance. The cost of cartage of local deliveries, the cost to the wholesaler and manufacturer of receiving or carting incoming commodities to his warerooms or

Loading a truck to make a rail shipment from a warehouse in Manhattan.



Line of trucks waiting at the freight station in Manhattan for a chance to discharge their loads. They frequently have to wait in line for two hours before they can deliver the shipment to the railroad.



Truckman waiting for the elevator to bring down part of a shipment from a Loft in Manhattan.



work-shops, the cost of carting out the finished product or the re-sold goods and getting them on the wheels of the railroads which are to transport them to their destination—the cost is so large an item that it must be taken into serious consideration, and must be either a determining factor in the price charged for the goods, or else subtracted bodily from the possible profits of the merchant. Sometimes this is done when the latter's competitors are more favorably situated, as in the case of competitors located in other cities where this congestion either does not exist, or where a closer location to railroad terminals makes possible the extension of a railroad siding to the door of the shipping-room. This con-

gestion of the city streets, then, is of vital interest to every dweller in Manhattan who must pay for it in the cost of food products, in the cost of trucking due to the inevitable delay from the necessarily snail-like progress of laden trucks through the nearly impassable streets of the city's business section.

Moving goods from Loft to truck—Manhattan



The congestion of these streets, due to its almost unparalleled traffic, is directly attendant upon the prosperity of the city as a whole and eloquently indicative of it. The more prosperous business enterprises located in the city of Manhattan, the greater the city, the greater the opportunities it



A Bush Terminal elevator which can carry a curload shipment.

Waiting at a Freight Station — Manhattan.



Held up by the Traffic Squad in Manhattan.



Waiting for a chance to unload — Manhattan.



presents to the merchants and the workers situated in it; the more money or vested capital attracted here because of the already existing opportunities the greater these opportunities become, not only for its present residents but for newcomers, who in their turn swell the aggregate of business, and therefore of opportunity. The island of Manhattan, with its thoroughfares limited by the water which surrounds it, can expand in only one direction — northward — and the greater the expansion in that direc-

tion, the greater the traffic up and down, which must be confined to the streets running north and south.

Students of civic economy long ago reached the solution of the city's traffic problem, but through the geographical location of Manhattan Island the solution required a heroic measure. To bring about conditions which would relieve the congestion of New York required so great an investment and was all told so gigantic an undertaking that it seemed as though



In Manhattan the streets are congested with traffic at all hours of the working day.

Shipments waiting for a truck which is delayed somewhere in the congested streets of Manhattan.



The congestion in Manhattan streets vastly increases the cost of trucking



nothing short of a co-operative movement, the banding together of a large number of big influential and very wealthy business men, could produce the money and the influence powerful enough to bring it about. The need was there, and the need was so extreme that the remedy, when it did come, grew almost overnight, and so rapid has been its growth that it has stolen upon Manhattan unawares. While the remedy is at hand, the patient, or rather the vast majority of patients, know little or nothing about it — many of them not being even aware of its very existence.





· A · N E W · F R E I G H T · C I T Y ·

AT the lower edge of Manhattan, immediately adjoining the ferry house which has for years been familiar by name, at least, to every resident through its cognomen, "South Ferry," is a more modern and spacious structure, the Thirty-ninth Street Ferry, across which, on fast modern ferryboats one reaches South Brooklyn in an interesting seventeen minute sail. This is known as the Thirty-ninth street section of Brooklyn, and in approaching it, one is struck with its resemblance to the shore line of Manhattan, but on a much larger and more spacious scale. Extending out into the water are enormous piers, very much longer and much wider apart than the piers which characterize the water front of New York city itself. They are built of concrete and steel, and are of the most modern construction. They stretch almost as far as the eye can reach, seven of

them being all that the vision can include, and this group comprises a harbor, so roomy and isolated that it would be the pride of many a European city. Still it is but a fraction of this development. As many as twenty-seven steamships at one time have been docked at these piers, with room for many more, and so modern are the facilities for loading and unloading vessels, so spacious the waterways between the piers, so complete the system of railroad tracks which lead from them, that their steamer capacity can be multiplied by three when compared with any other similar piers along the Atlantic seaboard. Behind these piers there stretches a complicated system of railroad tracks, which resembles a huge freight yard, or the terminal of a great railroad, which, in fact, it is, and more than this, the terminal of many great railroads. Behind this freight yard again are a series of model

warehouses of huge capacity, splendid gray white structures of most unusual size, so designed that every inch of space may be used to the greatest advantage, and designed further to give the very maximum of ease and rapidity in filling them with, and emptying them of, merchandise of whatever kind. Behind these warehouses more railroad tracks commingle in a big humming system, and then is seen a long vista of still more warehouses in orderly rows, so compact that one scarcely realizes the enormous territory they cover. Everything is four square, everything is geometrical and exact. There are no crooked streets, there is not an inch of waste space. Every line has its mission, every stone in each cubic foot its reason for being there, as expressed in economy and efficiency.

Stretching away to the north is row upon row of gigantic model loft buildings—mammoth granite-looking structures—

larger than New York skyscrapers, something of the same appearance even in height, through their enormous window space and by reason of their outward appearance of being built of gray stone. These, too, are of steel and concrete, and although they are silent outside, they are humming within with the ceaseless activity of thousands of workers. There are enough of them to constitute a nucleus for a city in themselves, and the workers they house are enough to populate many a corporate body of good citizens calling itself a city. Wholesalers and manufacturers of widely varied and widely comprehensive lines of business form their tenantry, and the enormous aggregate of business, advantageously conducted in them, is a monument to what science, money and a few brief years can do. This is the Bush Terminal, so far as appearance goes, a gigantic growth of business economies focussed in one place so as to produce the greatest economy for all.

A · UNION · FREIGHT · TERMINAL

THE Bush Terminal takes its name in combination from the man who conceived and built it and from the fact that it is a terminal for all the railroad trunk lines. Over fifty railroads unite their terminal facilities at the Bush Terminal, and over thirty steamship lines as well give terminal facilities there to the merchants who use them for transporting their merchandise.

In the West there is a transportation development which is known as a "Union Passenger Station." Several railroads running into the same city found that by building one gigantic station and using the same incoming and outgoing

tracks at the terminals where the passenger trains took on and discharged traffic they highly facilitated the service which they give the public. Instead of several stations scattered over widely separated territories every facility to the traveller was contained in one building. He could purchase his tickets in this building for any railroad entering the city, and utilize this one terminal for any trip he could be required to make, rather than having to familiarize himself with various means of getting to whichever station he might be required to use through the exigencies of the errand which decided the railroad he must travel upon. It proved

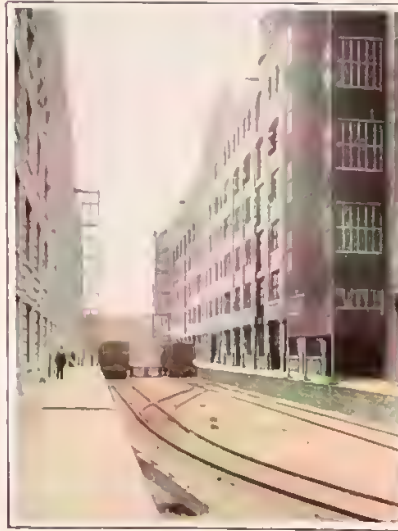
A Bush Terminal employee takes the shipment from the very floor of the tenant



Bush Terminal employees load the tenant's shipments on the car at the door. No charge for this service.



a great economy to the railroads as well, and enabled them to give more and better service to the travelling public for the same amount of money. This is no new thing, but so thoroughly worked-out a benefit to all concerned that its use is being rapidly developed in localities where the railroads are not tied up by investments of long standing to certain defined and separate territories. As this development has brought about the "Union Passenger Station" in the West, so the economic evolution of the problem of handling freight has brought about the "Union Freight Station," as expressed by the Bush Terminal.



The freight car of every line entering New York comes to the door of every Loft Building



Bush Terminal electric switching engine starts the shipment on its way without delay.

WHAT · THE · BUSH · TERMINAL · DOES

WE will suppose that freight shipment of a full car load is made from the Middle West over a trunk line to a merchant who is a tenant of the Bush Terminal. The man or concern who ships the goods consigns them to Mr. John Smith, Bush Terminal. Upon the arrival of the freight train containing this loaded car at the terminal of the railroad in Jersey City, Hoboken, or on Manhattan Island, the car is detached from the train and switched down to the water front where it is pushed aboard a car-float, which is a flat bottom boat across which run railroad tracks of the same gauge or width as the railroad itself. This car, probably with several others for the same destination, is towed by tug across the narrow intervening strip of water to the Bush Terminal docks. Here it is pulled ashore by the switching engine and hustled away through the freight yard to the model loft building which Mr. Smith occupies, be he wholesale merchant or manufacturer. The car rolls up alongside a long, wide and unobstructed platform, which extends out from one of the gigantic loft buildings between which the tracks extend. Here are the goods at his very door, and he has not paid a cent in excess of the regular freight rate for the service, the Bush Terminal being a Terminal of the railroad which brought the goods in, the railroad in its capacity of common carrier paying the expense of this movement so far.

Now the door of the car is opened, and the shipment of goods delivered by the railroad to the Bush Terminal Company, the landlord from whom Mr. Smith rents the space occupied by his factory, or his stockrooms, or his

shipping rooms. The goods are instantly loaded on enormous elevators, each capable of carrying a carload lot, and the Bush Terminal Company, an accredited terminal agent of the railroad, acting, however, now in the capacity of landlord, runs the elevator up floor after floor until it arrives at the floor occupied by Mr. Smith. Here the elevator doors are opened and the goods delivered to Mr. Smith, who, for the first time during all this operation is put to any expense, and this time merely the expense of receiving his goods from the car, and storing them away. Instead of having several men awaiting while the elevator goes up and down several times to bring up the shipment, as is the case in most New York loft buildings through the limited capacity of their elevators, it is all done in one operation. There is no waiting—no lost motion.

The exact reverse of this is true of outgoing merchandise. Mr. Smith wishes to make a shipment to another city or several shipments to various and widely separated points. Immediately upon beginning to pack up the shipment he notifies the Bush Terminal Company, his landlords. A car is waiting at the platform below by the time the goods are ready to go down the elevator. The moment the goods are taken from Mr. Smith's floor on to the elevator his responsibility for them ceases. The Bush Terminal Company is responsible for them until they are stored away in the car waiting below, and then the railroad assumes the responsibility. A powerful electric engine yanks the car out from between the towering loft buildings, across the freight yards, and his shipment is under way.

View from the factory of a clothing manufacturer.



Bit of the factory of the Federal Chewing Gum Co.



Portion of a large paper box factory



Contrast this with the congestion of the streets in New York city. Mr. John Brown occupying a loft building in one of the streets off lower Broadway, wishes to make a shipment. He calls a truck. The cases which contain the goods must first be taken downstairs from his floor in a little inadequate elevator which must make, in all probability, five or six trips before this shipment can arrive at the sidewalk. The truck is waiting meanwhile. The goods cannot be put out on the sidewalk before the arrival



Detail of factory of makers of ladies hats



Shipping room of the manufacturer of a Nationally known food product.

Typical space in our Model Loft Buildings, showing unobstructed floors and perfect light



Stock and Shipping Room of Faulkner Page & Co., who occupy 3,000 square feet in our Model Loft Buildings.



Stockroom of Deering, Milken & Co.

Typical Stock and Shipping Room — Bush Terminal Loft Buildings.



of the truck without violating a city ordinance. If the day is a rainy one the commodity may suffer from the dampness, or if it is of a nature to be affected by the rain, even spoiled in part by water leaking through the cracks of the cases. Mr. Brown must pay the cost of bringing the cases down on the elevator, and must pay the cost of loading the truck. He must pay the cost of trucking the goods through the crowded city streets, and must pay for every moment that the truck is held up through the unavoidable congestion. At last, after a slow and expensive trip, the truck

reaches the pier where a railroad has receiving facilities. Here the chances are the truck driver finds scores of other trucks ahead of him, and is obliged to wait sometimes for four or five hours at a stretch before he can get his truck to the end of the pier where the goods can be delivered to the representative of the railroad. He has to wait until each one of the trucks ahead of him goes through the slow and laborious operation of unloading, and the time consumed in this way is being paid for by Mr. Brown. On incoming goods exactly the reverse of this operation is true. So it is obvious that the manufacturer or wholesaler situated in New York who receives either his raw material or his finished product, the output of the mill, for instance, from another locality must pay the cost of trucking incoming goods, the cost of loading the truck, carting the goods through the congested streets to his loft, unloading the truck, loading the elevator, running the elevator up to his floor and unloading it again. And then he must pay, furthermore, the cost of getting the finished product or the resold goods out again when they are to be delivered to his customers. He must pay for loading on the truck, trucking the goods to the steamship pier or the railroad that will transport them, and unloading the truck there. Here are six distinct operations which cost him money, to say nothing of the loss of time due

to the congestion of the streets—time which is frequently so long that the result is a cancelled order from the consignee. If his business be a fairly large and prosperous one, this bill for cartage is likely to run into the thousands of dollars every year, and he has to face the inevitable condition that the more his business grows the more his cartage expense is sure to be. He must face also the fact that the more his business grows the more he adds to the congestion of the city streets, and the more the business of other merchants grows the more they add to the congestion, and the more merchants who enter the business district of New York, the more the same congestion is increased. Conditions are bound to grow worse and more expensive rather than better and less expensive.

Every one of the scores of merchants and manufacturers who have moved their factories, stockrooms and shipping rooms to the Bush Terminal have done so to save this heavy expense and extreme annoyance of delay. Without exception they are loud in their praises of the shipping facilities which the Bush Terminal gives them, and there is no inducement of which they are cognizant which would persuade them to return to the old conditions which now, in the light of their present ease and economy, seem absolutely unbearable.

HOW · THE · BUSH · TERMINAL · SAVES · IN · INSURANCE · BILLS

THE model loft buildings at the Bush Terminal are models indeed. They are 700 feet long by 75 feet wide, six stories in height, with dry, roomy basements. The latest buildings in process of construction and those projected,

are even larger than these. Built as they are, of steel and concrete, they are absolutely fire-proof, and there is nothing about them to burn. Furthermore, they are equipped with a sprinkler system for fire protection pur-



VIEW OF FOUR *OF THE* ENORMOUS
MODEL LOFT BUILDINGS

A · NEW FREIGHT CITY

200 acres of money saving
and money making
facilities.

The Terminal of all rail-
roads entering New
York City.

Manufacturing space in fire-
proof buildings — 108,000
sq. ft. or any part of
it on one floor.

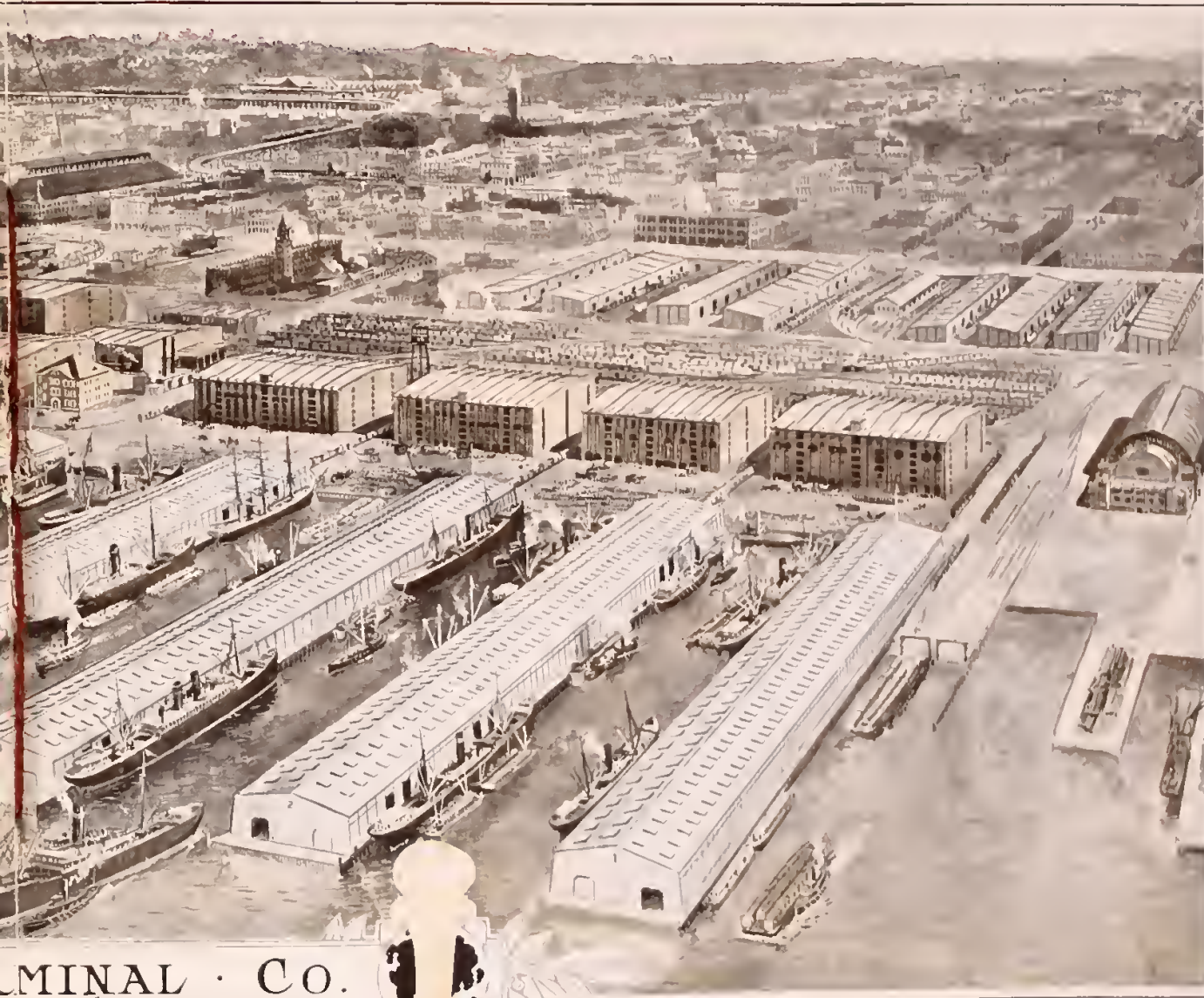
Twenty miles of railroad
tracks.

Four thousand satisfied
customers among the
Nation's greatest
merchants.

Gives the bread and butter
to 50,000 people.



BUSH · TERM



MINAL · Co.

A UNION FREIGHT TERMINAL

Low Rents.

Low Insurance.

No cartage on rail
shipments.

Prompt local deliveries.

The Freight Car at the
door, at the New
York Rate.

Unequaled shipping facili-
ties by rail or water.

Piers 1400 ft. long.

Twenty-seven steamship
lines.

Every known storage
facility.

One hundred and thirty
warehouses.

The largest and best labor
market in the country.

poses that is as nearly perfect as the human mind has yet devised. Its cost was over \$800,000, and it is said to be without superior in this country. It enables the tenants of the Bush Terminal Company to insure their stocks in the Mutual Companies of New England—companies which reject ten applicants for every one they accept. Furthermore, the rate which the Bush system makes possible is from ten to twenty cents a hundred on commodities for which were charged vastly higher rates when they were stored in New York city—rates sometimes as high as five dollars on a hundred. One concern which occupies over eighty thousand square feet of floor space at the Bush Terminal was paying eleven cents a foot for the same amount of space in Jersey City. In that location, however, their insurance rates were so high that they moved to the Bush Terminal, paying nearly three times as much for the space which they selected in order to save money on the insurance, and they say to-day with absolute frankness

that they could better afford to pay the Bush Terminal Company forty cents a foot, if their rates were so high, through the low insurance rate they get, rather than have remained in Jersey City and paid eleven cents a square foot rental. Savings of from ten to fifteen thousand dollars a year on insurance alone are not unusual to the tenants of the Bush Terminal, both manufacturers and wholesalers.

When one stops to think that a saving of from ten to fifteen thousand dollars a year is equivalent to the gross profit of two hundred thousand dollars increase in business, because a saving is all net, while from out of the profit on increased business come running expenses, over head charges, interest on vested capital, deterioration, sinking fund, &c., and when one realizes that this saving comes from one item, that of insurance alone, one begins to see the monumental advantages which the Bush Terminal affords its tenants.

WHO'S · WHO · AT · THE · BUSH · TERMINAL

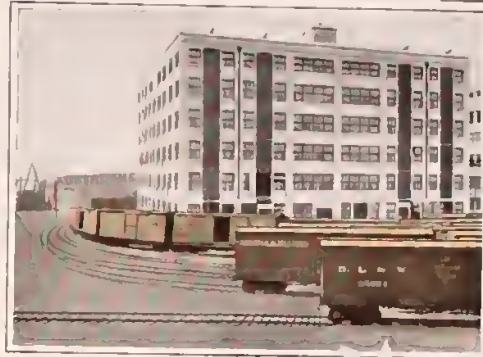
THE names of the tenants of the Bush Terminal are in a great part familiar not only to New Yorkers but to the country at large. They represent men of force; big, brainy merchants whose goods are known throughout the country for honest value; men who are known for business integrity and business acumen. Manufacturers of nationally known foodstuffs are particularly well represented and are familiar figures to producers and consumers alike.

A large concern which has sold New York its curios for years, is a prominent user of the facilities of the terminal. While keeping their salesrooms in New York City they

occupy considerable more than thirty-two thousand square feet of floor space at the Bush Terminal as stockrooms, and find it a tremendous factor in facilitating the handling of shipments in the efficiency of their operatives as well as in economies of marked importance.

Converse, Stanton & Co., and Faulkner, Page & Co., who deal in cotton goods and woollens, taking the output of many mills, are little known to consumers, but are familiar names in the world of wholesale trade. Manufacturers and wholesalers are about equally divided. There are no end of other economies and facilities, such as electric

The Union Stock and Shipping Room Building
as seen from the bulkheads.



Some of the modern tenements; a three minutes walk from the Loft Buildings



light and power at a marked saving, live steam for manufacturing purposes at most attractive figures, an inexpensive and economical labor market within easy access, in fact, almost at the door, and other economical points which it would take pages to enumerate. These are the things which have brought together in this tremendous community men and concerns of this sort. There is prestige in being a tenant of the Bush Terminal. It identifies a concern as being modern in every sense, as being at the fore-front of progress, of having a thriving, vigorous



A train load of freight from the Loft Buildings starting
on its way

business which demands modern facilities of every sort, for its best conduct, and it further makes clear that its heads are men who see and grasp opportunities. Every merchant who has moved to the Bush Terminal has done so in the spirit of the pioneer. Even so late as two years ago it was a new thing. At that time some merchants hesitated about moving even their stockrooms to South Brooklyn. Some merchants rebelled at the idea of moving their entire business there. The men who did go, made most careful, searching investigations and experiments. When upon investigation it looked too good to be true, they thought there must be something wrong somewhere--some unfor-

seen objection. The obvious advantages, however, were too great to be ignored and grew stronger and more clamorous upon investigations in comparison with the conditions in New York city. The merchants who moved to the Bush Terminal are to-day self congratulatory in the extreme. They have saved a great deal of money by it and made a great deal of money by it. This is true not only in one instance, but in scores of instances. At first their movements were looked upon as venturesome and experimental. Now that they have reaped the reward of their foresight their competitors are bewailing the fact that they did not at least investigate at the same time.

THE · BUSINESS · COMMUNITY

THE range of business, represented in the various buildings of the Bush Terminal, is tremendous in scope. There is not room to enumerate here the various concerns which form this business community, but some of the products handled are men's clothing, metal signs, hosiery, wall paper, salt bricks, preserved fruits, mill supplies, post cards, men's shirts, burnt wood materials, rubberized paper, machinery, gun cloth, coffee, heaters, iron in bulk, cotton goods, cocoanut, hardware, brushes, boys' clothing, metalware, albums, leather bags, curios, corrugated iron, ladies' hats, corks, woollen goods, chewing gum, men's collars, bottled olives and timed stoppers. The variety and bulk of this business insures constant shipments and in large quantities. The monthly tonnage is over 95,000 tons by rail and over 200,000 tons by ocean steamship

lines, and this is increasing with a rapidity that is startling. New buildings are going up, new model loft buildings of a sort almost unheard of in New York city. Space in them is being rented before the buildings are completed, and the entire community, large as it already is, is gathering impetus with the speed of the snowball rolling down a steep hill. Its every success, from the point of view of dollars and cents alone, assures a growing solution of the problem of moving traffic about New York city.

From the sociologist's point of view, an odd feature of the Bush Terminal is that it is promoting the growth of New York city more than it is relieving the streets of traffic. It is making room for new comers, and for every firm which moves from New York quarters to the Bush Terminal Company two new enterprises spring up in the city.

View of the 1400 foot Bush Terminal Piers taken from the top of one of the warehouses situated on the bulkhead.



From the manufacturer's standpoint the Bush Terminal model loft buildings are ideal. The light and air on all sides is a revelation to the man who has been used to the cramped quarters obtainable in New York. The buildings are so huge that manufacturing concerns whose business was spread over five or six floors in New York city find that one floor, or even part of one floor, at the Bush Terminal gives them all the space they need. The light pouring in the big windows on every side increase the efficiency and enables their operatives to do better work in the same time, and to do quicker work, too—it increases the amount of work they can do and improves the quality of the work

they do. As one manufacturer expresses it:—"I don't lose any space here by corners or stairways—there is just one great wide sweep, in which I can place operatives side by side, with only the necessary aisles between. Every one of the scores of girls that I employ is under my eye every minute. There is no chance for them to idle. The light is so perfect that they do not spoil goods as formerly. By saving on spoiled goods, or, rather, on goods that are not spoiled, thousands of dollars yearly are saved. The girls are much more contented, too, in these surroundings, and it is much more healthful for them to work in the light and clean fresh air."

What is true of this manufacturer is true of them all, and of the wholesalers as well, who have only stock rooms and shipping rooms at the Bush Terminal. The wholesalers save in labor and gain in efficiency. Three porters do the

work that has formerly required seven to do. This is a direct economy in payroll. Shipments are better packed and gotten under way quicker.

THE · LABOR · MARKET

A NUMBER of the manufacturers provide a lunch for their employes. They have live steam at their command and every facility for cooking, and they provide a lunch for which they charge ten cents a plate, which is so remarkably good, so infinitely superior to that which the operatives could purchase for this price at any restaurant, that a position with one of these concerns is considered by way off being a "plum" from this point of view alone. The food is selected with business judgment, and the menu is calculated to build brain, muscle and tissue. Some of the operatives say that this ten cent meal is the best they get during the day. Of course, it means wholesale buying on the part of the manufacturer, and it means, too, that no attempt is made to make money on the sale of the foodstuffs. To partly compensate for the expenditure of this effort, one manufacturer shortens his lunch period by twenty minutes, giving, of course, the option to the operative of taking the full hour for lunch, and providing his or her own lunch. Not one of them cares to do this. The result is that the manufacturer profits by this added time, which means added output per dollar of payroll to the extent of over seven thousand dollars a year. And while he does not do it for this purpose, it is none the less gratifying to have his little restaurant enterprise a profit instead of a loss.

The real advantage comes in the spirit of good fellowship and organization, co-operation and organizative pride which it fosters among its employes. As they express it, it's like being a member of a jolly big family to sit down together at a clean table to a thoroughly good, satisfying and very nourishing lunch every day.

All of Brooklyn furnishes labor to the Bush Terminal, and it is a particularly high grade of labor, too. Many of the manufacturers brought their operatives with them to a large extent when moving from Manhattan to the South Brooklyn site. It then became incumbent upon the operatives to find dwelling quarters in South Brooklyn near the Bush Terminal. These they very readily did find, and they were of a character which far surpassed in room and sanitary conditions the quarters they could or rather did, obtain in New York at the same cost. These manufacturers, without exception, finding that their business increased, were able to draw upon the labor market of Brooklyn for an increase in personnel. They say that the Brooklyn labor is of the highest grade and character and that the operatives they have secured in their new quarters are among the best on their payrolls.

View of construction which is constantly going on, showing one of the new buildings going up on the bulkhead. Note the steamships and piers on one side with freight car at the door on the opposite side giving unequalled facilities for shipping by both rail and water.



FUTURE · DEVELOPMENT

THE future development of Bush Terminal is something beyond mere speculation. This industrial and residential community is growing with a rapidity which is difficult for a New Yorker to appreciate. It offers water front factory sites at a most moderate price, and a water front factory site has long ceased to be an easy thing to get in New York city at any price, let alone at a moderate price. Thirty more of the enormous model loft buildings are projected with millions of feet of floor space of the most ideal nature, floor space of a character which at times from sheer

spread and light is almost impossible to obtain in the congested city of Manhattan. The increased facilities which this business community offers, and the marked economies it gives, are economic factors so important, that it is not surprising that the keenest business men in New York city, or for that matter in the world, are going into details of their own business, as related to what the Bush Terminal has to offer, and striving to find an objection to moving their plants, or their stockrooms to its model lofts.



One point of the labor-saving service given to tenants at the Bush Terminal

THE freight car of every rail line entering New York and all their connections is brought directly to the loading platform of each Loft Building.

We perform the service of unloading the car, and taking the shipment up in the elevator, when the tenant is above the first floor, delivering the shipment on the very floor of the tenant.

On out-going shipments the tenant presses an elevator button and we do the rest. A Bush Terminal employee brings the elevator to the tenant's floor, gets the shipment, takes it down to the loading platform for the tenant, who is given a bill of lading for his goods. Bush Terminal employees load the shipment on the freight car which is waiting at the door and the shipment starts at once on its way.



Four views showing Bush Terminal employees loading cars between the Model Loft Buildings with shipments taken from the floors of tenants.

We give below a list of questions usually asked by visitors to our plant, collected from our experience of some years. We print the answers as well.

Q.—How does one reach your plant from New York City?

A.—It can be reached quickly and conveniently via the following routes:

- 1st Ferry from foot of Whitehall Street, near the Battery to 39th Street, Brooklyn, in 17 minutes.
- 2nd Subway from New York, with express station on Fourth Avenue, Brooklyn at 36th Street, immediately behind our loft buildings 15 minutes.
- 3rd Subway from New York to Atlantic Avenue, Brooklyn, thence via Fifth Avenue elevated road to 36th Street, Brooklyn—25 minutes. Station at 36th Street and Fifth Avenue, and at 40th Street and Third Avenue, both behind our buildings.
- 4th Fifth Avenue elevated road from New York end of Brooklyn Bridge to 36th Street, Brooklyn, direct without change, 20 minutes. Station at 36th Street and Fifth Avenue, and at 40th Street and Third Avenue, both behind our buildings.
- 5th Surface car lines from New York end of Brooklyn Bridge, along Third Avenue, Brooklyn, direct to door of our buildings. Also surface lines, in connection with all ferries.
- 6th Hudson Tubes (McAdoo Tunnels) at Cortland and Fulton Streets, Manhattan, are only one block from Interborough Subway Station, and actually connected in Hudson Terminal with elevated lines, thus giving quick access to and from New Jersey.

Q.—What are the dimensions of buildings?

A.—Buildings 1, 2, 3 and 4 are 600 ft. long, 75 ft. wide. Buildings 5 to 18 inclusive, 700 ft. long, 75 ft. wide, with an overhead clearance,

beneath sprinklers, of 41 ft. 4 inches, and all are six (6) stories high. Buildings 19 and 20 are 230 ft. by 125 ft. on one end section and 150 by 125 ft. at the other end section.

Q.—How are buildings divided?

A.—Approximately one-quarter of a floor in a section of 42,000 sq. ft. at either end and one half of a floor in a section of 21,000 sq. ft. in center, with two stairways to each end section and four stairways to each center section, elevators in addition. There is also an extension on the newer buildings, 100 x 115 ft.

Q.—What is the floor capacity?

A.—200 lbs. to the square foot, with a factor of safety of 800 lbs. to the square foot.

Q.—What are the insurance rates?

A.—Approximately 10 cents per \$100 in the New England Mutual Companies, and approximately 20 cents per \$100 in the line companies.

Q.—How many buildings will you have?

A.—We shall erect 10 Model Loft Buildings, of which those now finished are the standard type.

Q.—What does rent include?

- A.—**
- 1st. Steam heat—abundant radiation.
 - 2nd. Sprinkler service—best fire protection—reduces insurance.
 - 3rd. Passenger elevator service—always ready, you merely press the button.
 - 4th. Transportation service—direct connection with all railroads and with most of the steamboat and steamship lines—shipments in any quantity.
 - 5th. Watchman service—competent, reliable men, who know just what to do,
- AND**
The co-operation of every department of our plant to help you along.

Showing how the Freight Car is brought to the door of every Bush Terminal Building, eliminating cartage on rail shipments.



Q.—Who looks after the steam heat?

A.—We make inspections daily and oftener if required.

Q.—How is Sprinkler Service taken care of?

A.—In case of fire or for any other cause, as sprinkler head goes off, an alarm is automatically recorded at our station, and the required attention given at once. This service is subject to rigid inspection by us and we have not had a single sprinkler head go off through want of attention.

Q.—How many elevators in building?

A.—8 to 10 so arranged that each end section has two (2) elevators and the center section four (4).

Q.—What is capacity of elevators?

A.—Three tons, or 6,000 pounds.

Q.—What are the dimensions of elevators?

A.—About 11 x 8 feet.

Q.—What hours are elevators in service?

A.—Regular hours, 7 A. M. to 6 P. M. Extra service can be arranged for at any time without extra cost to the tenant.

Q.—How do we ship our railroad freight?

A.—Mark your packages of less than carload freight in the regular way and make out bills of lading on your own form or on Bush Terminal R. R. form, which we supply. Place goods at door of elevator with the bills of lading. Elevator man will load the elevator, take goods down to loading platform, and return bills of lading properly signed and stamped, showing date of shipment.

Q.—Suppose we have a carload?

A.—Marking of separate parts, comprising a carload, is not required. Just get goods ready for elevator and when car is completely loaded, bill of lading is ready for you.

Q.—How long notice must we give to get a car to load?

A.—Practically none. Just notify us of prospective shipment, the route and destination, and by the time goods are ready for elevator, car will have been placed at door.

Q.—Must we have a full carload to insure car going through to destination?

A.—Not necessarily—we make through cars for 10,000 lbs. and sometimes less—thus insuring movement without re-handling.

Q.—How do you connect with the different railroads?

A.—The car containing your freight, is switched from your building onto our large sixteen-car-capacity car floats, and towed by our tug from our float bridge to the bridge of the road via which it is routed. Our floatage service is maintained on a daily schedule basis.

Q.—How does your movement compare with New York?

A.—Freight received by us early in the day is given the same fast service as from New York but in no case is it more than one day behind New York. We make through cars to the larger cities and eventually will have more, as tonnage increases, insuring the same fast movement from our terminal as obtains from receiving stations in New York City.

Shipments from Bush Terminal can reach destination and be ready for delivery as follows:—

Chicago	3rd morning	Buffalo	2nd morning
St. Louis	3rd morning	Rochester	2nd morning
Cleveland	2nd morning	Kansas City	4th morning

Corresponding service to all other points.

Q.—How about Steamship connections in New York and on New Jersey shore?

A.—We have an adequate covered barge and lighter service for round lots of freight but to facilitate the movement of smaller lots, we have connection by trucks with the steamship piers once a day.

Q.—How about inward freight?

A.—Our car floats returning each day from the various railroad terminals bring over the inward freight which is promptly delivered to the buildings, carloads and small lots being delivered to your floors on suitable trucks for easy handling. Our barges, lighters and trucks returning from Steamship lanes, handle inward freight and it is delivered the same way.

Q.—Any difference in freight charges?

A.—There is no difference on rail shipments to and from the principal cities, but to and from points on the Boston & Albany R. R. and New York, New Haven and Hartford R. R. also a very limited territory south of Albany, N. Y. and east of Trenton, N. J. on the New York Central and Hudson River R. R., Pennsylvania R. R. and West

Shore R. R., the freight rates are from one (1) cent to three (3) cents per 100 pounds higher than New York City.

The same difference in freight rates exists on shipments routed via the regular Coastwise, River and Sound lines.

This slight difference is negligible when one considers the limited and unimportant territory effected, and the economies we afford in other directions.

Q.—What service does the Watchman render?

A.—Our watchmen patrol the premises day and night to see that good order is kept and permit nothing unseemly to occur. After the tenants leave the buildings at night and on Sundays and Holidays our watchmen examine every floor to see that all doors are locked and every thing in good order. He closes and locks the outside doors, and stays outside on the street until relieved in the morning.

Q.—What kind of power is furnished?

A.—We furnish live steam 100 lbs. pressure, and electricity—direct current, 220 volts—the buildings are also piped so that gas engines may be used.

Q.—Are the buildings open at night?

A.—The floors are available for the whole twenty-four hours, week-days, Sundays and Holidays.

Q.—Suppose the power gives out at night?

A.—We have a night engineer who looks out for this, and men within easy call capable of taking care of any emergency.

Q.—How about New York City delivery?

A.—We have a large and well-organized trucking department and our experience has shown that we can make deliveries in Manhattan, better than concerns located there. Our charges are very reasonable for this service.

Q.—Suppose your trucks bring shipments after we have gone?

A.—Our shipping and receiving platforms inside the buildings provide ample space for taking care of any such shipments and they are safe in our charge.

Vast quantities of Crude Products are always moving between the Steamship Piers and the Warehouses at the Bush Terminal.



A view of one of the Quarter Mile Long Piers at the Bush Terminal.



The Bush Terminal Piers accommodate every type of Merchandise bearing water craft.



Q.—How about express service?

A.—All the large express companies call daily, and several of them have stations within a few blocks of the buildings. There are innumerable smaller express companies looking for business at our buildings all the time. Tenants of our buildings who have express business, say New York cannot begin to compete with the service to and from the Bush Terminal.

Q.—How many mail deliveries?

A.—Five. There is a Postal Station in one of our buildings.

Q.—In case of accident to any of the help, what can be done?

A.—There is a hospital within a few blocks equipped with ambulance service.

Q.—How about Toilets?

A.—We install as many as are required by the tenants. They are thoroughly sanitary and modern, and we keep them so by constant inspection.

Q.—What accommodations are there for meals?

A.—There is in one of our Model Loft Buildings, a well-equipped and very modern restaurant with divisions for both employers and employees with an attractive and varied menu at moderate prices.

Q.—How is Factory rubbish disposed of?

A.—We have arrangements for moving rubbish as often as required.

Q.—How about help?

A.—There is an abundant supply of skilled and cheap labor as witnessed by the variety of manufacturing concerns we have, who are well supplied. People like to work in our buildings as they are clean, well lighted, well heated and airy. And by close attention we prevent any disorder in and around the buildings, so that the help is not subject to any annoyance.

Q.—If our help moves here, can they get suitable places to live?

A.—A large number of new, modern, and moderately priced tenements have been recently erected within walking distance of the buildings. In addition, there are three large tenements near by where desirable

and inexpensive living accommodations are easily available, affording an ample choice of locations.

Q.—Since the business district in New York is moving uptown, are you not getting further away?

A.—New York is spreading out in more directions than one and from all indications will soon envelop us. Witness the gigantic dock improvements made by the City in front of us, Pennsylvania Railroad improvements, for all-rail connection to New England, at one end of our plant, and the subway to New York running practically to our door.

Q.—Your statements seem all right, but will they stand a test?

A.—We will gladly put you in contact with any concern in the buildings in a kindred line of business so that you may hear what they have to say, as our satisfied tenants, are our best recommendation.

Q.—For what term can a lease be made?

A.—From one to ten years. The length of the lease, and of the renewal term, up to ten years in combination may be considered at almost the option of the tenant. For specific information on this subject, call at or address our office, 100 Broad Street, New York City.

BUSH TERMINAL

Railroad

Fast Freight Line

Steamboat and Steamship Line

CONNECTIONS

RAILROAD CONNECTIONS

Actual Physical Connection

Baltimore & Ohio Railroad.	Erie Railroad.	New York, New Haven & Hartford R.R.	Pennsylvania Railroad.
Central Railroad of New Jersey.	Lehigh Valley Railroad.	N. Y., Ontario & West. Ry.	Staten Island Rapid Transit Ry.
Delaware, Lack. & West. R. R.	Long Island R. R. (earloads only).	West Shore Railroad.	South Brooklyn Railway.
	New York Central & Hudson River R. R.		

FAST FREIGHT LINE CONNECTIONS

Line	Its Eastern Connection	Line	Its Eastern Connection
Anchor Line, (Rail & Lake).....	Pennsylvania Railroad.	Clearfield Route.....	Central Railroad of New Jersey.
Ashville Line.....	Old Dominion Steamship Co.	Continental Line.....	Baltimore & Ohio R. R.
Atlantic Coast Line.....	Old Dominion Steamship Co.	Cumberland Gap Despatch.....	Old Dominion Steamship Co.
Blue Ridge Despatch.....	Central Railroad of New Jersey.	Commercial Express Line.....	Erie Railroad.
Blue Line.....	N. Y. Central & Hudson River R. R.	Empire Line.....	Pennsylvania R. R.
Boston & Albany Ry.....	N. Y. Central & Hudson River R. R.	Erie Despatch.....	Erie Railroad.
Canada Atlantic Line.....	Central Vermont Ry.	Erie—Pere Marquette Line.....	Erie Railroad.
Central States Despatch.....	Central Railroad of New Jersey.	Great Eastern Line.....	Maine Steamship Co.
Canadian Pacific Line.....	New York Ontario & Western Ry.	Grand Trunk Despatch.....	West Shore Railroad.

Two views of West Street showing congestion of trucks at the piers—the expense of this is eliminated to Bush Terminal tenants through our service of bringing the Freight Car to the door.



FAST FREIGHT LINE CONNECTIONS — Continued

Line	Its Eastern Connection
Hoosac Tunnel Line.....	West Shore Railroad.
Interstate Despatch.....	Eric Railroad.
Jersey Cent.—Lake Shore Desp....	Central Railroad of New Jersey.
Jersey Cent.—Mich. Cent. Desp....	Central Railroad of New Jersey.
Kanawha Despatch.....	Old Dominion Steamship Co.
Lackawanna Line.....	Delaware Lackawanna & West. Rd.
Lackawanna—Grand Trunk Line.....	Delaware Lackawanna & West. Rd.
Lackawanna—Pere Marquette Line.....	Delaware Lackawanna & West. Rd.
Lake Shore—Lackawanna Line.....	Delaware Lackawanna & West. Rd.
Lackawanna Trans. Line (R. & L.).....	Delaware Lackawanna & West. Rd.
Lake Shore—Lehigh Valley Route.....	Lehigh Valley Railroad.
Lehigh Valley Despatch.....	Lehigh Valley Railroad.
Lehigh Valley	Pere Marquette Route, Lehigh Valley Railroad.
Lehigh & Wabash Despatch.....	Lehigh Valley Railroad.
Lehigh Valley Trans. Co. (R. & L.).....	Lehigh Valley Railroad.

Line	Its Eastern Connection
Merchants Despatch.....	N. Y. Central & Hudson River R. R.
Mich. Cent.—Lackawanna Desp....	Delaware Lackawanna & West. Rd.
National Despatch.....	Central Vermont Ry.
North Shore Despatch.....	West Shore R. R.
New Haven Line.....	N. Y., New Haven & Hartford Rd.
Norfolk & Western Despatch.....	Old Dominion Steamship Co.
Ontario—Grand Trunk Line.....	New York, Ontario & Western Ry.
Old Dominion Fast Freight Line.....	Old Dominion Steamship Co.
Ontario—Pere Marquette Line.....	New York, Ontario & Western Ry.
Ontario—Michigan Central Line.....	New York, Ontario & Western Ry.
Piedmont Air Line.....	Old Dominion Steamship Co.
Red Line.....	N. Y. Central & Hudson River Rd.
Reading Despatch.....	Lehigh Valley R. R.
Seaboard Air Line.....	Old Dominion Steamship Co.
Soo Line.....	New York, Ontario & Western Ry.
Star Union Line.....	Pennsylvania Railroad.

FAST FREIGHT LINE CONNECTIONS — Continued

Line	Its Eastern Connection	Line	Its Eastern Connection
Southern States Despatch.....	Central Railroad of New Jersey.	West Shore Rail & Lake Line.....	West Shore Railroad.
Sunset Route.....	Morgan Line.	Western Express.....	N. Y. Central & Hudson River Rd.
Traders' Despatch.....	Lehigh Valley Railroad.	Western Transit Co. (Rail & Lake).....	N. Y. Central & Hudson River Rd.
Union Despatch (Rail & Lake).....	Erie Railroad.	White Line.....	N. Y. Central & Hudson River Rd.
West Shore Line.....	West Shore Railroad.	Wabash & Lackawanna Despatch.....	Delaware, Lackawanna & West. Rd.

MARINE CONNECTIONS

Coastwise, River and Sound Lines

Bridgeport Line,	Hartford & New York Trans. Co.,	Morgan Line.	Norwich Line.
Central Vermont S. S. Co.,	Hudson Navigation Co.,	Murray Line.	Old Dominion Steamship Co.
Citizens Line,	Maine S. S. Co.,	New Bedford Line.	Peoples Line.
Clyde Line,	Mallory Line,	New England Navigation Co.	Providence Line.
Fall River Line,	Manhattan Navigation Co.,	New Haven Line.	Savannah Line.
Hartford Line,	Metropolitan S. S. Co.,	New York & Hudson Steamboat Co.	

OCEAN LINES DOCKING AT BUSH TERMINAL

PIERS

Line --- Ports of Call

AMERICAN & AFRICAN S. S. LINE.

Algoa Bay, Beira, Cape Town, Delgoa Bay, East London, Mauritius, Mombassa, Mossel Bay, Port Natal, Zanzibar.

AMERICAN ASIATIC S. S. CO.

Aden, Hong Kong, Kobe, Manila, Moji, Shanghai, Singapore, Yokohama.

AMERICAN & AUSTRALIAN S. S. LINE.

Adelaide, Auckland, Brisbane, Fremantle, Hobart, Launceston, Lyttelton, Melbourne, Perth, Port Chalmers, (Dunedin), Rockhampton, Sydney, Townsville, Wellington.

AMERICAN & INDIAN.

Aden, Bombay, Calcutta, Colombo, Karachi, Madras, Malabar, Rangoon.

Line --- Ports of Call

AMERICAN HAWAIIAN S. S. (TEHUANTEPEC ROUTE).

Hawaiian Islands, San Francisco, Cal., Portland, Ore., Mexican Central and South American, ports.

AMERICAN-MANCHURIAN S. S. LINE.

Aden, Cebu, Dalny, Hong Kong, Hilo, Kobe, Manila, Nagasaki, Shanghai, Singapore, Takan, Yokohama.

AMERICAN & ORIENTAL LINE.

Aden, Hong Kong, Kobe, Manila, Shanghai, Singapore, Yokohama.

AUSTRO-AMERICAN S. S. CO., LTD.

Naples, Patras, Trieste, Venice, also ports in the Levant Black Sea, and the Far East.

OCEAN LINES DOCKING AT BUSH TERMINAL—Continued

PIERS

Line---Ports of Call

HAMBURG-SOUTH AMERICAN S. S. CO.

Bahia, Cabedello, Florianopolis, (Desterro), Maccio, Paranagua, Pernambuco, Rio de Janeiro, Rio Grande do Sul, Sao Francisco do Sul, Victoria.

HANSA LINE.

FOR INDIA — Alden, Bombay, Calcutta, Colombo, Karachi, Madras, Malabar, Rangoon.

FOR JAVA — Batavia, Samarang, Soerabaya.

FOR SOUTH AFRICA — Algoa Bay, Beira, Cape Town, Delgoa Bay, East London, Mauritius, Mossel Bay, Mombassa, Port Natal, Zanzibar.

LLOYD BRAZILEIRO.

Antonina, Bahia, Cabedello, Ceara, Desterro, Maccio, Maranhao, Natal, Para, Paranagua, Pelotas, Pernambuco, Porto Alegre, Rio de Janeiro, Rio Grande do Sul, Sao Francisco do Sul, Santos.

LLOYD ITALIANO.

Genoa, Messina, Naples, Palermo.

NORTON LINE.

Bahia Blanca, Buenos Aires, Montevideo, Rosario.

PRINCE LINE.

Algoa Bay, Beira, Bahia, Buenos Aires, Cabedello, Cape Town, China Ports, Delgoa Bay, East London, Florianopolis, Japan Ports, Maccio, Madagascar, Mombassa, Montevideo, Pernambuco, Porto Alegre, Paranagua, Port Natal, Rio De Janeiro, Rio Grande do Sul, Rosario, Sao Francisco do Sul, Santos, Victoria, Zanzibar.

ROYAL DUTCH WEST INDIA MAIL.

Aux Cayes, Barbados, Canpano, Curaçao, Demerara, Guanta, Jaemel, Jeremie, La Gnayra, Paramaribo, Petit Goave, Port au Prince, Puerto Cabello, St. Marc, Trinidad.

UNITED STATES & CHINA-JAPAN S. S. LINE.

Aden, Hong Kong, Kobe, Manila, Shanghai, Singapore, Straits Settlement, Yokohama.

Connection is also given with Ocean Lines docking in Manhattan, Brooklyn and New Jersey, by means of covered barges and lighters and by truck.



