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**THE TRANSFORMATION  
OF BRIGANTINE**

A mile across the restless waters of the Inlet, almost exactly similar in size, topography and beach expanse to the waste of sand dunes upon which has been wrought the magic, latter day transformation of Atlantic City, lies Brigantine. Within plain view of the world's greatest haven of rest and recreation, yet completely isolated from Absecon Island save by small boats under favorable tidal conditions, this strip of land, seven miles long and four thousand acres in size, has since the early '90's been as completely cut off from the outside world as if it been thrown up by some convulsion of nature in mid-Atlantic.

Not always, it is true, had it been the terra incognita of the South Jersey coast. Pioneers in shore development saw its latent possibilities thirty-five years ago, and backed by powerful influences, an effort was made to establish on Brigantine a resort that was designed to rival, possibly to surpass, peerless Atlantic City. Trains of the Reading Railway system threaded their way across a trestle from the mainland, a trolley traction system was installed and a hotel of pretentious proportions was erected.

There came Matt Quay and Boies Penrose, powerful figures in the politics of their day, to plan the strategy of their campaigns, and in their train flocked satellites by the hundred. Cottages were erected and for a time it appeared that the dream of the promoters of a prosperous, resplendent Brigantine might come true. But these hopes were short lived. The boom died out more speedily than it came into being, leaving in its wake only a handful of Federal coast guards and their families.

Again have the tireless forces of expansion and development invaded the shores of Brigantine, but not in the haphazard, sporadic manner which characterized the colonization scheme

of Quay and his associates in 1893. There is more than influence, more than wealth, more than a quest for gain behind this latest enterprise, now well on its way to fruition. Big men of big minds desirous of perpetuating their names in a manner well worth while, are the impelling force behind the great project which has as its aim the utilization of Brigantine's great natural advantages as a place of seaside residence, and a triumph beyond the fondest hopes of even these veteran captains of business and finance has already crowned their efforts.

Only a narrow span of water, the width of a drawbridge, now separates Brigantine from being a part and parcel of Atlantic City; deprives it of this great resort's unexcelled transportation facilities; prevents it from participation in the hopes and aspirations, the joys and pleasures, the responsibilities and rewards of the miracle that Atlantic City has become.

The ocean tributary that made of Brigantine an alien land has been bridged. The preliminary work of laying out streets and avenues and installing public utilities is now well under way. The sale of building lots on what was a barren waste of sand and meadows, with a total valuation of \$184,000, only a year ago, has now reached the stupendous aggregate of \$2,098,985. Brigantine has arrived!

The bold, daring spirits behind this marvelous achievement paid at the outset of their enterprise the price of all such efforts. Their plans were ridiculed in some quarters, viewed as impossible, visionary in others. Brigantine would ever be a liability, never an asset, said these wise ones. But they reckoned without the calibre of those sterling, public spirited citizens who comprise the personnel of the Island Development Company—these "miracle men" of the South Jersey coast.

None knew better than they that the day is not far distant when Absecon Island, and particularly Atlantic City, will be compelled to seek an outlet for a new residential district which will not only vie with lower Chelsea and Ventnor, but may in time outclass them. Once the great project of utilizing Brigantine for this purpose had been formed, its promoters laid all their cards face upwards on the table, and the response from hundreds of investors here and elsewhere proved beyond the shadow of a doubt not only that their plans were feasible but that the promoters enjoyed the utmost confidence of a small army of purchasers. That the men behind the development of Brigantine are worthy of the trust reposed in them is clearly shown by the record. Every promise has been kept; every pledge ful-

filled.

The high ethical standards maintained throughout by the Island Development Company stamps the movement in which the corporation is engaged as an investment of the safest type, rather than a land speculation. Prospective purchasers speedily became convinced of this, once they had investigated the merits of the proposal offered them, and then came pouring in the golden flood that has now reached approximately the \$3,000,000 mark.

Chief among the active figures in this amazingly successful venture has been Howard G. Harris, president of the Island Development Company. To his foresight and vision in large measure has been due the steady, progressive march of events that has resulted in lifting Brigantine out of the ocean mists and establishing it as the site of a future seaside resort, worthy of classification with world-famed Atlantic City.

Associated with him, as officers of the company, are John M. Murtland, vice-president; Wilbur Zimmerman, treasurer; V. S. Fisher, assistant treasurer; Harold I. Eaton, secretary, and Franz T. Voelker, assistant secretary. Included in the board of directors, in addition to the officers named, are Congressman Isaac Bacharach, former Judge Jos. Thompson, Henry E. Stevens, William F. Shaw, William Richman and William H. Carroll. Behind all these prominent citizens lies a record of achievement that assured the success of their great work in putting Brigantine across.

**BEAUTIFY OUR CITY**

Florence, Italy, is not among the largest cities of the world, but it is one of the most famous. No traveler feels that a tour abroad is complete without including a visit to this famous old seat of art.

From the days of Lorenzo de Medici who died almost five centuries ago, Florence has been the home of great artists whose greatest concern was to beautify their city in every possible way.

To be sure, we cannot make a Florence of every small city. But we can work toward that goal. Beautiful drives, beautiful parkways, beautiful public buildings all have a value that cannot be computed in dollars and cents.

We, here in Ventnor can rightfully claim that we have a beautiful city. But is it as beautiful as we can make it? Stop and think of this, and your answer will be "No."

The easiest and best thing we can do is to plant more trees. A street lined with stately elms is a thing of beauty that travelers from far and wide talk about. An ordinary street can be transformed into a beautiful drive if the curbs are graced with shade trees.

Furthermore, the value of adjoining property is automatically raised through anything that beautifies the street and makes it more desirable.

Of course, there is also the matter of more beautiful public buildings, more artistic business structures and more attractive parks. But these things must come more slowly. The thing for us to do right now is to give nature a chance to make Ventnor the most beautiful city in the State of New Jersey.

**IT PAYS TO VOTE**

What is your share in the expenses of our government? Statisticians say that the per capita tax in this country for the upkeep of Federal, State and local governments is about \$77. That means that every family of five pays directly and indirectly about \$885 to keep the business of the nation going on.

If you invested a like amount in a business here in Ventnor, you would take an active interest in how this money is spent. Yet almost fifty per cent of the eligible voters in this country and right here in Atlantic County failed during recent elections to vote—to express an opinion on how affairs of their own government should be run.

A national organization of business executives has prepared a statement to the public which reads about like this: "The stockholders of America will hold a meeting on November 4 to vote on matters of vital importance. Attend this meeting and register your opinion."

The apathy of the general public today toward our government is a serious menace to the future democracy. There is not much danger that the majority of people will be wrong. This nation has progressed during the last hundred years at a rate unparalleled in the history of the world, and the governmental policies which have made this progress possible have all been decided by the masses of American voters. But there is grave danger when the majority of people are not sufficiently interested to vote. When the people show that they don't care, then politicians are apt to feel that they are not responsible to those they serve for what they do.

Remember, this government of ours is a great business. You have to pay out good, hard earned dollars to keep it functioning. It is only the part of common sense to vote and have your say about how your money is spent.

**THE REWARD OF MERIT**

Elsewhere in this edition of the *Ventnor News* will be found a special section detailing in story and pictures the magnificent new home of the Eldredge Express and Warehouse Company in Chelsea.

No finer example of the amazing progress made by Atlantic City during the past decade could be furnished than this truly wonderful structure.

It was erected by a firm closely identified with the growth and prosperity of the resort during the past half century, and stands not only as a monument to the enterprise of the owners, but also as tangible proof of the appreciation and patronage bestowed by resort citizens on men who conduct their business, whatever it may be, along honorable, upright, public spirited lines. The success achieved by the Eldredge Company has been well deserved.

**THE BUSINESS BOOM**

"Business will boom just as much as ever as soon as the uncertainty of this Presidential election is past," we hear on every hand, but we cannot agree. The trouble with business goes much deeper than this.

And it will not be righted until the farmer is more prosperous—until the prices of the things he buys come down to a level somewhere near that of the prices he receives for the produce he sells.

Or, in other words, conditions cannot be right until industry and life in big cities come down to the level that agriculture and business in small towns have been forced to accept—or until the farmer's greatly depreciated dollar will again buy one hundred cents' worth of machinery or clothing.

"And what is the trouble—why does this unbalanced

economic condition continue to prevail?" one is prone to ask. The answer is not simple, but there are two factors which in our opinion have a great effect.

One is high taxes—the other is high rents. High taxes against industry or business of any kind are passed along to the consumer. The big man who pays big taxes merely acts as a tax collector for the government. He adds his taxes to the costs of doing business, and with a good margin of increase passes them along in the price of the product he manufactures. The ultimate consumer—the salaried worker, the small business man, and the farmer pay them in the end.

High rents, the other important factor, influence business conditions in much the same way. The average family in the city cannot get a decent home without paying at least \$100 a month in rent. The little grocer who supplies this family with a living also pays an enormous rent for his store.

And who pays these high rents in the end? Not the worker, although he seems at times to be badly squeezed.

Rents create a much bigger problem than most politicians and business dopesters are willing to admit. In hundreds of different ways they throw a burden on agriculture—all indirect, of course, but none the less real.

The reason rents remain on their old war-time basis in our big cities is a long story in itself. It involves a story of artificially defeating what we regard as fundamental economic laws.

**Ever Since the Time  
of Columbus**

there has been a steady advancement of living standards throughout the world—made possible by the products of the manufacturing industry, which is an important contribution to our material prosperity.

**The Ventnor City  
National Bank**

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VENTNOR, ATLANTIC CITY, N. J.  
MEMBER FEDERAL RESERVE SYSTEM  
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