TORONTO ESTATE,
LAKE MACQUARIE.

THE AUSTRALIAN SANATORIUM
Has been Subdivided by the Excelsior Land, Investment and Building Company and Bank Limited, into
LARGE WATER-FRONTAGE VILLA BLOCKS,
BUSINESS AND TOWNSHIP LOTS, AND
RESERVES FOR RECREATION.

Never, perhaps, in the history of our sunny land have the merchants, squatters, professional men, and other
well-to-do classes had such a favorable opportunity of securing perfect retreats from the cares and worries
of life on such remarkably easy terms. Business and cottage sites have also been laid out suited to the
means of tradesmen and artisans, and every effort will be made by the Vendors to make

TORONTO
THE MOST POPULAR MARINE TOWNSHIP IN THE SOUTHERN HEMISPHERE.

The means which have been, and which are to be taken to bring about this desirable object will be found
fully set forth in the following pages of this pamphlet, and every information will be gladly given and
lithographs supplied by the Overseer at Toronto, or by the Manager at the Company’s Offices,

171 YORK STREET, SYDNEY.
From 1111/001

From: Smiling all
92 Hunter St. Newcastle

Laid for Sale

From EXCELSIOR, PARADE going WEST to HOTEL.
SUNRISE ON LAKE MACQUARIE.

By NELSON P. WHITELOCKE.

[Lake Macquarie is situated about 15 miles from the City of Newcastle, and, as a beautiful work of nature, is without equal in the district. The coastline is, I believe, a trifle short of 200 miles, while the greatest width (from Cockle Creek to Wangi-Wangi) is about 20.]

'TIS morn; Aurora casts the banners down
Of night, and smiles in ripples on the sea;
Nature awakes, and wafts away the frown
On cloudy mountain tops, and Liberty,
By Hebe led, comes through the valley shades
And mists, and hand in hand, with lightsome feet
Trips down the flower'd and dew-bespangled glades.
All Nature wakes, and, rosy-flush'd from sleep,
Trembles beneath the glory of the morn.
All Nature wakes; the birds burst into song
Of praise, the vapours from the hills are torn
In shreds, and zephyr breezes sweep along
The waves, as, with his crimson garments borne
Upon the hilltops, armed in great array,
Lo, Sol looks proudly on the new-born day;
His golden heralds, dancing on the lake,
Chequer the waves, that glisten as they break
In dimpling smiles, and, circling as they leap
In shoals, the finny tribe bound from the deep.

Now, as the beams rest on the Wangi hill,
A thousand feather'd songsters praise, and fill
The vales with melody, and o'er the bay
A thousand duck pursue their even way,
While, as a white-winged bird, the fishing-smack
Breaks thro' the distance on her homeward track.
A train of bubbles, in her wake behind,
Own her fleet course and hail the rising wind;
And now and then is faintly heard the beat
Of some lone oarsman with his measured sweep,
Or a far waterfall with liquid note,
A merry song from some uncultured throat,
A cloud of game that fly on frighten'd wing,
The setter's bark, the rifle's distant ring.
From the rear of the TORONTO HOTEL.
The cattle-bell, whose tinkling on the breeze
Is wafted thro' the scrub and valley trees,
The pillar'd smoke that curls from yonder cot,
The well-kept garden and the em'rald plot,
And on the beach, the happy maid, whose face
With laughter shines a sunbeam in the place.
Here, girdled by a length of crystal band,
The wavelets run with joy upon the sand,
And verdant lawns spread upward from the shore,
From where bursts on the ear the subdued roar
Of ocean, and whose azure breast one sees,
Shining with beauty thro' the tall gum-trees.
Here Flora her celestial carpet spreads,
Where she in all her native splendour treads
The earth, where, bending to the morning air,
Festoons of creepers cling with maiden-hair,
And waratahs bloom with fan-like fern
And violets meet the eye at ev'ry turn,
And giant stag-horns sprout from trunks, and moss
Like velvet cushions binds each rock across;
O'er all, the gullies, swards, and creeks, and wood,
Fair Nature frolics in her happy mood.

See thro' yon hills the Northern Vulcan trace
His iron road, and mark the distant shore
Spread as a girdle fifty miles or more.
From side to side the heavens span the space
Between, full twenty miles from place to place,
While up the smallest creek might sail a boat,
And in the deepest spot a fleet would float.

There, as a lovely child, at anchor rides
A ship, her form reflected in the tides
Below, whose waves now slowly rise and fall
In mirror'd lines, showing the hull and all
The spars in trembling image, while the stern
Swings slowly round with ev'ry ripple's turn.

In Cary Bay,* high shelter'd from the winds,
The kangaroo secluded herbage finds,
The gill-bird builds aloft his spring-tide home,
The morning thrush pours forth his mellow tone,
And flocks of magpies take their early flight,
Like fleeting clouds of chequer'd black and white.

By Fennell's Point, long strips of narrow land
Stretch out their natural piers of silv'ry sand,
Which, as the breathing waters rise and lave
The pebbly shore, are pictured in the wave.
One knotted gum o'erspreads the tranquil scene,
And throws its shade below in darkest green;

From Belmont village, see the distant Heads,
'Tween which the ketch a winding passage threads;
View Wangi-Wangi, as a veteran rise
With hoary-crested top to meet the skies;
And, as the shadows lift from every place,
While underneath the bough a happy pair
Of youths send laughter sailing on the air.

Behold! all placid as an angel's smiles,
The noble lake, an azure sea for miles,
From Cockle River to the headland pass,
The whole transparent as a sheet of glass,
Where ev'ry cloud that glides in heavenly space
Sails also, imaged, on the water's face,
And ev'ry beam that hails the glowing day
Gives forth its beauty with a double ray,
And the great sun with mellow splendour bathes
In smiles of glory on the gilded waves;
Where every flower and tree reflected grows,
And ev'ry rock and hill in image shows;

Where rainbows span the mists from side to side,
Their varied colours blending in the tide,
Where the great Truth the sceptical may find,
Written on line-like waves by ev'ry wind,
And the blue skies their canopies unroll,
While Nature smiles in triumph o'er the whole.

O, who would not (who boasts sweet rapture's
swell)
In this Elysium for ever dwell,
Sleep on the em'rald banks, or slowly glide
With Pleasure's swans adown its silver'd tide,
Beneath the sun that robes the brow of day,
And, with his fading, drift to night away?

SYDNEY MAIL, Sept. 25, 1886.

* CARY BAY (a view of which appears on page 25) is one of the many beautiful indentations along the coast-line of Toronto. Sheltered from the cold southerly winds, as well as the hot winds from the north-west, this beautiful Bay is pre-eminently adapted for Family Residences and Summer Retreats, and doubtless, will be highly appreciated by those fortunate enough to secure a few acres in the locality.
TORONTO, LAKE MACQUARIE.

THIS pamphlet has been printed for the purpose of bringing under the notice of the public one of the most beautiful and healthy localities of New South Wales, hitherto, unfortunately, almost unknown, excepting to a favored few.

LAKE MACQUARIE,

Named after one of our most famous Governors, is a magnificent and most picturesque saltwater lake some twenty miles in length, and averaging about six miles in breadth. To give an idea of its immense size it may be stated that it has about 200 miles of foreshores. Very irregular in shape, at no one point can the whole of the Lake be seen, but its numerous smiling bays, its charming points and promontories, with their gently sloping banks clad in Nature's vivid green, are marvellously beautiful. On the northern extremity Cockle Creek flows into the Lake; this creek is navigable for good sized vessels to within about three miles of the flourishing mining towns of Wallsend and Plattsburg. On the western side of the Lake, near the mouth of Cockle Creek, is a large Dairy Farm, the white buildings of which, together with the extensive area of undulating cultivated land running right down to the water's edge, forms a pleasant picture in the landscape; and a number of pretty villas dotted here and there along each side of the Lake, add additional charms to the already wonderfully beautiful scene. On the eastern shore, a few miles from Cockle Creek, is the village of Belmont. The village is about 12 miles from Newcastle, by a good road, and it is here that enormous quantities of fish, caught in the Lake, are packed and forwarded to the northern capital, some to be disposed of there and others to be shipped for Sydney, or sent by rail to the flourishing towns of the north. At Belmont there are Post and Telegraph Offices, Hotel, and
a number of private dwellings. Opposite Belmont, on the western shore, is a beautiful undulating and park-like promontory jutting out about three miles into the Lake, and containing some 1,280 acres of rich and fertile land. Here the first coal ever mined in the Newcastle district was obtained, years ago, by the Rev. Mr. Threlkeld, from which it takes its name of Coal Point, the old drive still being visible on the south-eastern shore. Locally this estate is also known by the names Skye Point and Ponte, the latter name, being given to it by the rev. gentleman previously mentioned, who had a mission station there. Traces of the old homestead still remain, while some very large fruit trees, planted many years ago, give abundant proof of the fertility of the soil.

The reader's attention has been particularly directed to this block of land in consequence of its having been recently purchased by the

EXCELSIOR LAND INVESTMENT & BUILDING CO. & BANK, LIMITED,

the Directors of which company, recognising the fact that the above names refer locally to portions only of the estate, have determined to rename it

TORONTO,

after the Canadian city on Lake Ontario, upon the waters of which the world-renowned sculler Hanlan, developed his remarkable powers. Neither

CAPITAL NOR ENTERPRISE

will be spared to make this new Toronto worthy of bearing the name of the Great Northern Capital.

In Australia there are few places having the same claims to beauty as TORONTO ESTATE, and the critical person will, when visiting Lake Macquarie for the first time, be not only delighted but spellbound
at the marvellous sublimity of Toronto. Ever fanned by gentle and health-giving winds, its atmosphere cannot be otherwise than bracing in the extreme. Its views are lovely beyond description,—yonder, Wangi Wangi lifting his lofty pinnacle (enveloped in snowy clouds) to the heavens, at the rear, blue vaporish hills sloping gently and apparently melting in the distance. In the morning gossamer-like mists rising from far off bays, and spanned by glorious rainbows, till, as the early sun dispels their curtains, the whole has the appearance of myriads of floating jewels, while the lake shows blue as the sky, and so smooth that the birds winging their flight overhead are pictured in the watery depths, as in a looking-glass. In the evening everything is beautiful with the mellow tints of an Australian sunset, the hills draped in bluish purple, the lake sombre in shadow, but where the last rays of the sun dwell on its surface, golden as sunset itself. It may be truly stated that a person dwelling on

TORONTO ESTATE,
say three months in the year, adds 20 per cent. to his life, while he cannot be otherwise than supremely happy, wrapped as he will be in the holy and negligent graces of nature, inhaling her purest air, seeing her most beautiful works, and contemplating his little ones growing up in robust health under her rustic influence. To the invalid "Toronto" is better than a doctor's prescription, and the cure surer. To the young married couple "Toronto" offers a home, an opening to the battle of life, and the promise of early victory. To all

TORONTO ESTATE

offers itself as a benefactor of the people, and ensures health, prosperity and certain contentment.
A NEW MARINE TOWNSHIP.

This is what Toronto is destined to become, and, that very shortly, and a more desirable site could not well be imagined. At the present time, and for years past it has been, the favourite resort of picnic parties and health and pleasure seekers on the Lake, and justly so, for no more suitable spot could be wished for. The greatest drawback to this magnificent property up to within the last few months, has been difficulty of access, but this is now altered as the

MAIN TRUNK RAILWAY, BETWEEN SYDNEY AND NEWCASTLE,

passes within a mile and a half of the western boundary of Toronto, to which it will be connected by a

STEAM TRAMWAY.

There is every reason to believe that with these great

FACILITIES OF ACCESS,

combined with the natural beauty of the property, and the wonderful salubrity of the climate, that

TORONTO

is destined to become the most popular Watering Place and Sanatorium of New South Wales.

For this purpose the owners have had the estate subdivided, by Mr. Licensed Surveyor Laycock, into Town, Villa, and water frontage allotments, ranging in size from a quarter of an acre up to four or five acres. The large Villa lots being so designed as to give each one a nice water frontage as well as a frontage to a 66 feet or 100 feet road.

THE TRAMWAY.

Application has been made to Parliament, by the Excelsior Co., for permission to lay a tramway
from the nearest station on the main line, along Excelsior Parade, 100 feet in width, to Toronto Wharf, the position of which will be seen on reference to the plan on pages 34 and 35. On this line it is intended to run light and convenient passenger cars, and goods trucks, attached to a steam motor, to meet all trains from Sydney or the north, so that visitors and their luggage will be carried to Toronto without any inconvenience and at little cost.

Thus it will be seen that one of the most important points necessary to the success of any place, even though it be a most suitable locality otherwise, viz., Accessibility, has been thoroughly attended to, and visitors will certainly not be able to make the excuse "Oh, it is so hard to get at," for not visiting one of the prettiest spots in the southern hemisphere.

**ACCOMMODATION FOR VISITORS.**

**THE TORONTO HOTEL**

(A view of which appears on pages 1 and 31) is a pleasant and commodious brick building, containing about thirty bedrooms, besides parlors, bar, dining and billiard rooms, &c. Standing on one of the prettiest spots upon the shores of the Lake, in its own grounds of some twenty acres, the hotel commands a fine view of a splendid reach of water extending to the little village of Belmont. The extensive pleasure grounds are laid out with croquet lawns, lawn tennis court, bowling greens, &c. A spacious dancing pavillion has been erected for the devotees of Terpsichore, while the lovers of the green cloth are provided with an excellent billiard table.

**STEAM LAUNCHES AND PLEASURE BOATS**

will always be available for visitors.
TORONTO WHARF.

An excellent Wharf has been erected at the foot of the Boulevard, extending about 200 feet to deep water. This Wharf will not only afford accommodation to parties landing from pleasure boats and vessels discharging building materials, &c., but will make a delightful promenade for residents and visitors, having a total length, including the cross piece at the end, of about two hundred and fifty feet.

THE BATHS.

Two large Baths are provided, each enclosing a space of about 100 feet by 60 feet, with dressing boxes and other necessary accommodation. One of these will be for the use of ladies, and the other for gentlemen. The position of the Baths is shown on the plan on page 35.

THE TORONTO BOULEVARD,

Along which the tram will run to the wharf, is a splendid avenue one hundred feet in width, commencing, as above stated, at the wharf and extending about three quarters of a mile in a straight line to the western boundary of the estate. On each side are planted ornamental trees, which, in addition to giving a beautiful appearance to the street, will also afford a welcome shade to pedestrians. Numerous seats are placed along this Boulevard, and there is every reason to believe that it will soon become a favorite promenade and rendezvous for the inhabitants of Toronto.
THE WILD-FLOWERS OF TORONTO.

FROM mythology we learn that 'Flora' (chaste goddess of the flowers) set her affections on the beautiful youth 'Zephyr,' who, although always gentle when breathing his secrets over the trembling blossoms, was fickle and inconstant; thus it was that the god not returning her love, Flora pined away and ever since has sought the loveliest places, where more frequently Zephyr is supposed to roam. There is reason to believe that the favorite haunts of the neglected fair are in the valleys and on the hill-sides of Australia, and in no part of sunny N. S. Wales has the goddess so profusely scattered the wildings of nature, as on the shores that fringe Lake Macquarie. On the

TORONTO ESTATE

especially, they bloom in all their variegated hues, beautifying the grassy slopes, the undulating grounds and meadows, with rich and matchless color, and filling the atmosphere with incomparable fragrance.

Unfortunately in the fields surrounding the suburbs of Sydney, our choicest wildings have nearly all been destroyed by ruthless hands, but here on

TORONTO ESTATE,

where no acts of vandalism have found their way, wild-flowers are luxuriant almost beyond imagination, so much so indeed, that one might well expect when wandering down the delightful walks, surrounded by nodding ferns, dainty violets, wild roses, honey-suckles and sweet-pea blossoms, to meet, emerging from some sequestered nook, the fairy Titania and her garlanded throng. Here, by purling brooks, clinging to the trunks of native oaks, are seen immense stag-horns, many of them so huge as to almost defy removal,
From TORONTO POINT NORTH looking towards BELMONT
above, creepers in full blossom, and long tendrils of rarest vines falling from and intermingling with the
dark foliage, while underneath, spread as an everlasting and beautiful carpet, are rustic flowers, their colors
varied as the tints of a rainbow, interlaced in the wildest profusion with ferns and runners of every
description. So glorious is everything, that no person could fail when taking his or her morning walk to
pause in admiring wonder, to bend tenderly over these treasures, and to be reverentially thankful that
man is so blessed. How educating it is, to dwell on the beauties of a single wild-flower,—how inimitable
its wondrous formations, each frail petal filled with life-giving veins, each leaf how uniform,—the whole in
excellence how incomparable; and lastly, how delightful to seek the rural shade, where prodigal nature
has scattered these jewels in indescribable profusion, as on the

TORONTO ESTATE,

where every variety of Australian flora is beyond measure luxuriant.

Where wealth is by sweet Flora laid,
Small forest daisies in the shade,
    A lustre there;
And waratahs in lordly state,
Wild suckles filled with honey'd freight,
And sprays that bend beneath the weight
    Of dews they bear.

Blue violets nodding to the breeze,
Great stag-horns clinging to the trees,
    And buds that rear

Their opening beauties to the sky;
While trembling as a maid's reply,
Inclining to the Zephyr's sigh.
    Frail maiden hair.
Rock lilies that as ivy cling,
And spread their soilless roots, and fling
    Their flowers to ground,
Whose wax-like sprays as silken floss
Float their long snowy flakes across
The sombre rocks and mountain moss,
    While all around
From TORONTO POINT SOUTH looking towards WANGI WANGI
The wet gum leaves their beauties throw,  
All glist'ning in the morning glow,  
In amber floods  
Of light, dispelling dewy showers  
From rose-crowned tops and fern-clad bowers,  
From briars and from scented flowers  
And newborn buds.

Here lilies by the crossing place,  
'Neath which the purling waters trace  
A broken way,  
With creepers by the mossy side,  
Whose tendrils trailing in the tide  
Send bubbles dancing as they ride  
In light away.

Could a more suitable place be found for the hard-worked men of the crowded cities to spend a few quiet weeks? What a place for the Lawyer during long vacation, after months of incessant brain work; for the Doctor, after many weeks of sleepless nights and weary, restless days; for the City Merchant, after harrassing, almost endless calculations and worrying business—in fact, for all the many brain-workers of our large towns to retire a few weeks in each year in order to recuperate the almost exhausted brain power with which they have been so liberally endowed by Nature. And also, what a delightful change for the Squatter to retire from the hot, dusty plains of the north and west to the coolness, calmness and beauty of such a place as Toronto—from the monotony of station life to the pleasures of Shooting, Fishing and Boating to be obtained by the fortunate dwellers on the shores of Lake Macquarie, and still be within a few hours' journey, by rail, of Sydney.

**TORONTO**

will certainly supply a long-felt want and, it is to be hoped, will be well patronised by many who will, doubtless, show their appreciation of its beauties by recommending others to visit its charming scenery.
SPORTS & AMUSEMENTS.

BOATING.
Those who are fond of boating will find plenty of amusement, in fact, Toronto must become

A VERITABLE PARADISE FOR BOATING MEN.
Situated on the shores of a placid lake, where, if necessary, a straightaway course could be obtained for five or six miles; while, with an ordinary three mile course the competitors could be within view of the Toronto Hotel from start to finish. For sailing races also, one could not wish for a more favourable sheet of water, as the course could be so arranged as to test severely the sailing quality of the various craft, and the seamanship of their crews.

FISHING.
While on the subject of Sports the disciples of Isaac Walton must not be forgotten, as here the lovers of the gentle art will find plenty of occupation; for in no part of the colonies, perhaps, are fish more abundant, or of such variety, as in Lake Macquarie, as the following extract from the Rev. J. E. Tenison Woods' well-known work on the "Fish and Fisheries of New South Wales," will show.

"A few miles to the northward of Manmura commences the still larger expanse of waters known as Lake Macquarie. This Lake is nearly twenty miles in length by an average of about three miles in width, but its contour is so broken by deeply indented bays and recesses as to give a perimeter of about three hundred miles. Unlike Tuggerah, Lake Macquarie possesses a very tolerable entrance, available for craft drawing up to six feet of water, and when the works now in progress in the river channel and at the entrance are completed, Lake Macquarie will probably be navigable for vessels up to ten feet draft. The average depth of Lake Macquarie is about the same as that of Tuggerah. These Lakes are the great nurseries of almost all our winter supplies
TORONTO POINT NORTH looking to T P SOUTH
of net and line fish. Here unquestionably the sea mullet, bream, tarwhine, whiting, flathead, tailor, and garfish find their most congenial spawning grounds; and here also are their natural sanctuaries from sharks and other predacious fishes which devour them in the offing. Here also, it is believed, is the chief spawning ground of the schnapper, which afterwards haunts the numerous reefs, bumboros, and rocky patches which lie between Broken Bay and Newcastle. It is almost impossible to find a square furlong untenanted by the schnapper or other equally good fish."

**SHOOTING.**

The gun, and rifle also, need not be kept idle in this favored spot, as the sportsman will find many desirable objects for the exercise of his skill in the numerous creeks and bush about the neighbourhood of Toronto. Kangaroo, wallaby, and other large game abound, and at certain seasons of the year especially, black swan and other birds visit the Lake in large numbers.

**CRICKET.**

A nice level piece of ground, having an area of about three acres and a half, has been reserved for a Cricket Ground, where likely enough a second "Spofforth" or "Murdoch" may be developed to fight anew our friendly battles with the "Knights of the Willow," in dear Old England and elsewhere.

And in a very short time we may anticipate that on this beautiful

**TORONTO ESTATE,**

will arise hundreds of charming homesteads, stretching their sloping lawns in emerald beauty to the water's edge, then:

Where now trees wave athwart the skies,  
Fair glitt'ring villas shall arise,  
And where now sounds the cattle bell,  
The roar of many tongues shall swell.  

Then on this vast and lovely lake,  
A champion shall the laurel take;  
A yachting club shall float the blue,  
And dainty craft show nimble crew.
VIEW from HOTEL. BELMONT in the Distance.
From ev'ry covert game shall bring
The sportsman and the rifle's ring;
The shot shall reach the feathered mark,
And setter sound his joyful bark.

Above Toronto, from the hill,
Each vale shall Vulcan's echoes fill,
Winding thro' the trees, his train
Shall show itself and fade again.

And o'er Toronto's fair estate
Shall motors draw their human freight,
While laughter bold and merry sound,
Shall fill with joy the cricket ground.

And far within the quiet bay,
The fisherman shall net his prey,
While swimmers in the baths shall break
The wave, and healthy pleasure take.

From ev'ry side, upon the air,
Shall laughter find its dwelling there;
The picnic party spread the sail
And happiness tell gentle tale.

Toronto's charms from North to South—
Its pleasures shall fill ev'ry mouth,
And smiling Fortune, bless the fate.
Of him who bought in this estate.

CENTENNIAL REGATTA.—PRIZES, £700.

A Grand Regatta will be held in the Centennial Year, due notice of which will be given in the daily papers, when

THE FOLLOWING PRIZES WILL BE GIVEN:—

£200 IN CASH,

and Allotments of Land of the following Values, viz.:-One of £100, two of £75 each, three of £50 each,
and four of £25 each, making a Grand Total of

£700 FOR PRIZES.
THE WATER FRONTAGE.

THE EXCELSIOR COMPANY having fortunately secured, by a very large outlay, the rescission of the one hundred feet reserve above high water mark surrounding the whole Estate, are able to sell to their customers

THE TRUE WATER FRONTAGE

with each villa allotment, and not, as is too often the case, what purports to be the water frontage, but, which turns out after the purchase, to be really a frontage to a Government reserve only. The advantages of purchasing land

RUNNING RIGHT DOWN TO HIGH WATER MARK

are many, especially with regard to Lake Macquarie, the rise and fall of the tide there being hardly perceptible, rarely exceeding six or eight inches; there are no ugly mud flats or large expanse of rough rocks to pass over in order to get to the water at low tide; on the contrary, your boat may be brought right up to your property at any state of the tide, thereby obviating the necessity of going to the trouble and expense of applying to Government for a lease of the foreshore or the right to reclaim.

From the foregoing particulars it may safely be asserted that as regards access, hotel accommodation, amusements, and many sports, there is not much left to be desired with regard to this New Marine Township. But it may very justly be urged, "Hotels are not desirable residences for everyone, and what other provisions are to be made for visitors?" Now this query opens up a very important point, which has certainly not been forgotten by the Directors of the Excelsior Company, who have determined to offer the land upon such

REMARKABLY EASY TERMS,

together with such

LIBERAL ADVANCE FOR THE PURPOSE OF BUILDING,

that it will be within the reach of any one with even a very moderate income to provide himself with a snug little country seat to which he may take his family to enjoy themselves for a few months in each year, using the money to provide this undoubted pleasure, which would otherwise, likely enough, be spent on doctors' bills and physic.
THE FOLLOWING ARE THE TERMS REFERRED TO:—

No. 1.—Ten per cent. deposit, balance in seven days. **FREE DEEDS.**
No. 2.—Ten per cent. deposit, balance in eight equal Quarterly payments, **WITHOUT INTEREST.**
No. 3.—Ten per cent. deposit, balance in sixteen Quarterly payments. Interest, only 5 per cent.
No. 4.—Ten per cent. deposit, balance in twenty-four Quarterly payments. Interest, 6 per cent.
No. 5.—Ten per cent. deposit, balance in thirty-two Quarterly payments. Interest, 7 per cent.
No. 6.—Five pounds per Lot deposit, balance on Building Society terms, viz., 5s. per month for each £25 owing.

It may be as well to mention, en passant, that there is not a particle of "Red Tape" about the Excelsior Company and their dealings, they therefore **DO NOT LIMIT THE PUBLIC** to the above or any terms, but are quite prepared to accommodate their customers by selling on any reasonable terms to suit the means or inclination of each individual.

In addition to the Terms above mentioned, and as inducements towards immediate settlement upon the Estate, the Company have decided to offer the following extraordinary advantages to their first customers, viz.:—

**LOANS FREE OF INTEREST.**

Advances will be made for the purpose of building on the Estate absolutely free of interest, provided application be made to the Company previous to November 30, 1887, as follows:—

**To 15 PURCHASERS of 5-ACRE LOTS**

- **10**
- **4**
- **3**

£500 EACH

£400

£300

These loans will be repayable by ten equal half-yearly installments, and the advances will be made as the buildings progress in accordance with plans and specifications to be approved of by the Company. The first re-payment will be due six months after the buildings are finished.

**ALLOTMENTS GIVEN AWAY.**

Allotments will be given to a limited number of persons who will erect cottages or villas from plans to be approved of by the Company; the buildings to be finished, ready for occupation, by December, 1888.

**PRIZES FOR BEST COTTAGES.**

Three Prizes, one of £75, one of £50, and one of £25, will be given to the owner of the prettiest cottage or villa erected on the Estate by 31st December, 1888.

**NOW, AS TO THE ORDINARY TERMS FOR BUILDING:**—

Any purchaser of land from the Company will be advanced 90 per cent. of the cost of building from plans and specifications previously submitted to and approved of by the Directors of the Company. These plans and specifications may be drawn by the Company's or any other Architect.
Toronto Estate
Lake Macquarie

Sanatorium
Australia

Vendors:
The Executive Land Investment & Building Co
Bank Ltd.
171 York St.

J H Haycock
Manager Engineer
Pastoral Supply and Seed Co.
The attention of the reader is here particularly directed to the designs by the Company's Architect, A. Thornley, Esq., on pages 38, 40 and 41, of cottage and villa residences, and country retreats suited to the locality. Full particulars as to terms, &c., for carrying out these designs may be obtained at the Company's Offices.

Probably a very general opinion may prevail that building will be much more expensive at Toronto than in Sydney and other large towns, if so, it may happily be safely asserted that this opinion is quite erroneous, as the difference in cost is very small, and possibly, may be in favor of Toronto. For instance, all hardwood timber can be landed on Toronto Wharf, at a little over half the cost of the same material in Sydney. This applies also to fencing, palings, &c. Bricks can be obtained at about Sydney prices, and all other building material at a slight advance of the prices prevailing in the large towns. This can easily be accounted for by the fact that there is direct water-carriage between the Capital City and Toronto, and it must be patent to all that this is a great advantage, especially where heavy material has to be transported. Thus the inhabitants of Toronto, will be supplied on the one hand with speedy transit by rail for themselves and baggage, and on the other hand will be enabled to send all their heavy goods by water, though not so quickly, but at far less cost.

And as to the cost of living, the difference would certainly be in favor of Toronto.

THE RAILWAY ROUTE TO TORONTO.

The Railway Line between Sydney and Toronto passes through some of the most picturesque scenery to be found in the Australian colonies: branching off from the Suburban line at Homebush, the first object to attract the eye is a remarkably pretty slope dotted with elegant cottages and suburban villas. This is the well-known

POWELL'S ESTATE,

subdivided a few months since by the Excelsior Company, and partly sold. After leaving this charming property the Parramatta River is reached and crossed by a substantial tubular bridge. From the river the
GROUND PLAN

KITCHEN
VERANDAH

VERANDAH
BED R

VERANDAH
DINING R
HALL
SITTING R

A. THORNLEY
Architect

About £ 435.

GROUND PLAN

KITCHEN
VERANDAH

BED R

SITTING R
DINING R

About £ 350
line passes through numbers of orchards and orange groves, rising gradually until it attains a height of about 600 feet above sea level at Hornsby. Beyond Hornsby the land becomes more sterile, but charming scenes frequently present themselves to the traveller, and magnificent valleys and rugged hills, with an occasional glimpse of the deep blue pool-like bays of Pittwater, make this certainly not the least interesting portion of the journey. Rapidly descending, the train passes through three long tunnels, and after emerging from the last, one of the most beautiful sights imaginable opens out before the charmed spectator, namely, the Hawkesbury River, at Peat's Ferry. To cross the river there is now building what will be, when finished, one of the finest bridges in the world. Until the completion of the bridge, which will be probably early in 1889, the Railway Department have made arrangements for steam punts to carry passengers and cargo across. North of the river, the line winds along the banks of Mullet Creek until it enters the celebrated Woy Woy Tunnel, the longest in the Australian Colonies; it then crosses the mouth of the Woy Woy Creek, and skirts the shores of Brisbane Water for some five or six miles, and passing over the mouth of Narara Creek, it enters the prosperous and pretty little town of Gosford. Leaving Gosford at the north, the justly celebrated

**WYOMING ESTATE,**

adjoining the town, is crossed by the railway line. This beautiful property has been liberally subdivided by the Excelsior Company, and is most suitable for small farms, orangeries, vineyards, &c., and already many settlers are proving the richness of the soil. Still farther north, another large estate, also subdivided by the Excelsior Company, is reached. This is known as

**COX'S GRANT,**

and consists of about 1,200 acres of the richest land in the district. Adjoining Cox's Grant on the north is the village of Blue Gum Flat, with its pretty Racecourse, Public School and Railway Station. Still speeding north the train crosses Ourinbah and Wyong Creeks, passing through splendid farming land until it reaches Dora Creek, which flows into Lake Macquarie. On the northern side of Dora Creek, another magnificent estate of some 2,000 acres is dissected by the railway. This is

**SIMPSON'S GRANT,**

having an immense frontage to Lake Macquarie, as well as to Dora Creek, and is also the property of the
Excelsior Company. Four or five miles beyond this Estate the Company's Tramway will connect with the railway, and will, in a few minutes, convey the, by this time, weary traveller to his destination—

THE NEW MARINE TOWNSHIP,

TORONTO

One of the main features of Toronto is its suitability, as a summer resort, for

THE INHABITANTS OF THE NORTHERN TOWNS,

from Newcastle, Wallsend and Maitland, to Armidale, Glen Innes, and Tenterfield, and even the towns beyond THE QUEENSLAND BORDER ARE ONLY A FEW HOURS' JOURNEY BY RAIL.

The pastoralists of Narrabri, Gunnedah, and the surrounding districts, will also find Toronto the most convenient, as well as the most enjoyable retreat from the heat and dust of summer.

RESERVES FOR PUBLIC PURPOSES.

The Directors of the Excelsior Company have, with commendable prudence and foresight, reserved numerous sites for Churches, Schools, Town Hall, School of Arts, Theatre and Concert Hall, Cricket Grounds, &c., and already, in response to an application received from the Rev. Mr. Walker, the popular and energetic Church of England minister for the District, a large site has been dedicated for a Church and School, which will be built, most likely, by the end of 1887.

Before closing this pamphlet it is thought expedient to refer particularly to the TITLE OF THE LAND OFFERED FOR SALE, which for perfect security, and facility of transfer at low cost, is second to none in the world, being the famous

TORRENS TITLE, OR CERTIFICATE OF TITLE,

issued by the Government under the provisions of

THE REAL PROPERTY ACT.

"AND NOW FAREWELL, MAY WE MEET AT TORONTO."
A. THORNLEY
Architect.

About £1600
The EXCELSIOR LAND, INVESTMENT and BUILDING Co. and BANK, Limited.

ESTABLISHED 1880.

SUBSCRIBED CAPITAL, £124,520. PAID-UP, £57,980. RESERVE, £50,000.

BANKING DEPARTMENT.

DEPOSITS RECEIVED TO ANY EXTENT AT HIGHEST CURRENT RATES.

THE PRESENT RATES ARE—FOR 12 MONTHS 7 Per Cent.

ON DEMAND 5

CURRENT ACCOUNTS.—Interest at the rate of 2½ per cent. on the minimum monthly balance is allowed on Current Accounts, or 3 per cent. if such balance exceeds £100.

Bills discounted, and advances made on Building Society and other Shares, as well as upon Deeds of Real Property.

BUILDING & LAND DEPARTMENT.

The Company have Allotments for Sale as follows, upon VERY EASY TERMS:

ASHFIELD.—EDUCATION PARK ESTATE, from 50s. to 65s. per foot.
BURWOOD.—GROSVENOR ESTATE, near Croydon Station, from £1 to £2 10s. a foot.
FIVE DOCK.—BIRKENHEAD ESTATE, Iron Cove, from £2 to £3 a foot.
GOSFORD.—WYOMING ESTATE, close to Station, from £25 to £60 per acre.
HOMEBUSH.—POWELL’S ESTATE, beautifully situated, near Station, from £2 to £6 per foot.
MARRICKVILLE.—WOODLANDS ESTATE, at the Tram Terminus, from £6 a foot.
Do. WARREN ESTATE, from £1 5s. to £4 10s. per foot.
Do. BURLINGTON ESTATE, close to Tram Terminus, £4 10s. a foot.
PARRAMATTA.—DREWS ORCHARD, from 12s. a foot.
PETERSHAM.—EILWICK ESTATE, from £2 10s. to £4 5s. a foot.
RIVERSTONE.—GRANGE FARMS, at Schofield’s Platform, from £15 to £25 per acre.
STRATHFIELD.—DEANVILLE ESTATE, from 12s. a foot.
TEMPLE.—TEMPE TOWNSHIP, near Station, from £1 10s. to £4 a foot.

Also a number of COTTAGES, HOUSES and VILLAS from £220 upwards, on terms from £5 deposit and the balance as rent.

The Company make advances for the purpose of Building upon most of the above Estate to the extent of 90 per cent. of the cost.

PLANS of the Estates for Sale and all information may be obtained at the Company’s Offices, No. 171 YORK ST., SYDNEY.

WILLIAM JARRETT, Manager.