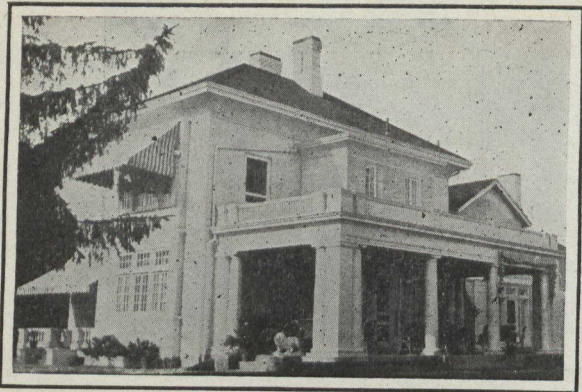




Geo. A. Howe's Restful Home



Carroll Fitzhugh's Attractive Residence



Home of W. L. Abbott, Former Steel Maker

WHERE AMERICAN MILLIONAIRES CONGREGATE

Wealthy Colony's Handsome Houses Add to Cobourg's Charm

By W. ARNOT CRAICK

THESE are two things of which the pretty little town of Cobourg is particularly proud—its horse show and the handsome houses of its American colony. Other towns may be pretty, other towns may have as cool and refreshing a climate but the horse show and the swell houses can't be matched in any town of its size within the bounds of this wide Dominion—not to speak of the people who live in the houses.

Canadians are all tolerably familiar with the species of American holiday-seekers, who crowd the trains and steamboats and fill the hotels from cellar to garret in the good old summer time; they are a common enough variety, occasionally in more ways than one. But the rarer kind, who come along unheralded by brass bands and spend thousands and thousands of dollars in the erection and furnishing of palatial and permanent residences on Canadian soil, is unfortunately less generally known. Cobourg has its share of both, though there is no intention of emphasizing the presence of the former unduly.

To get at the origin of the movement of Americans to the town, one must hark back to the days when the old Arlington Hotel used to stand about as high in the ranks of swell houses of entertainment as the Chateau Frontenac does to-day. It marked the top-notch of style in summer hotels. While its glory has to a certain extent departed, the halo of the past still sheds a lustre about its walls. In the old days when it was first opened it had a great vogue among the officers of the United States army and navy, and for some years it was occupied almost exclusively by what was known about town as "the army and navy crowd." Cobourgers like to recall the season when the old hotel accommodated no fewer than seven admirals of the fleet, most of whom, let it be hoped, were on the retired list. Then in time a different class of people drifted in. A certain social status had been conferred on the place by the presence of the military and naval elements, and the *nouveau riche* were attracted to it, gradually displacing the older frequenters.

But the gay life at a summer hotel, while it suited many people, had no very great attractions for others, and about fifteen years ago a movement set in for the erection or purchase of private residences, which would give their owners a privacy denied them in the hotels. A gentleman, well remembered in Cobourg—Colonel W. P. Chambliss, of Virginia—was the pioneer land-owner. He erected a beautiful home in the town, to which he invited his friends, and extended a generous southern hospitality to all. This gave an example and incentive to others, and from year to year more handsome residences have been erected on choice lots along the borders of the town, until to-day a fringe of them, some costing \$100,000 or more, extends right around from east to west, adding an appearance of great affluence to the place.

The attractions with which Cobourg lures its summer guests are by no means of a loud and showy nature. The merry-go-round, roller-coaster idea is entirely absent. Situated right on the shores of Lake Ontario, and rising from its beach by a slow and gradual ascent, the temperature of the town is cool and refreshing after the sweltering heat waves of Pittsburg, Philadelphia and the south. The houses embowered in foliage and the streets lined with arching shade trees offer a pleasant relief from

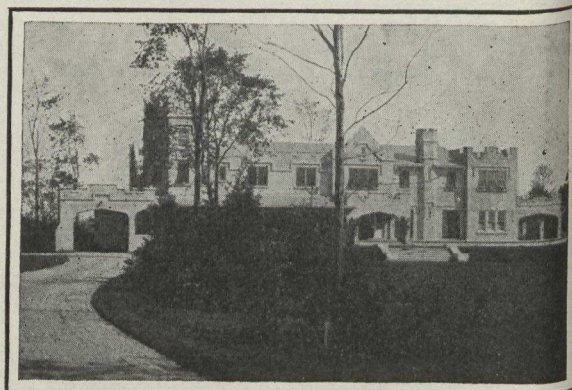
the midsummer glare. For recreation there are motor trips along the country roads extending to Rice Lake, a few miles to the north; golf on the extensive Cobourg links; or tennis on the numerous courts adjoining the American houses. The horse show, which has attained international fame, is held annually in August, and it, with its accompanying festivities, marks the height of the season. While the Americans do not participate in it to any great extent, they are always enthusiastic onlookers.

It may be said, however, that the Americans who have built and occupy summer homes in Cobourg do not go there as a rule for excitement, but rather to escape the heat and to spend pleasant and comfortable days amid attractive surroundings. They must be carefully differentiated from the hotel crowd, which in some seasons has been by no means a credit to the town, if certain Cobourg divines are to be believed.

Pittsburg millionaires own just about the whole east end of Cobourg. From the Arlington along the south side of the main street of the town limits, a distance of three quarters of a mile, every lot with the exception of three, is in the hands of the foreigner. Anti-reciprocityites may be alarmed and exclaim against a policy which admits Americans to the privileges of landowners free of duty. But the people of Cobourg are not antis when it comes to reciprocity in summer visitors, and they have very little objection to seeing their choicest lots falling into the hands of the newcomers knowing very well that the prices obtained are at the top of the market. "The Pittsburg end," it is called, and it is to a large extent a product of the great steel trust; for the greater part of the Pittsburgers who live there from June to October made their pile in steel. Very charming in contrast to the smoke and grime of Pittsburg are the clean, white houses set among the trees and gardens, with an outlook to the south over the broad expanse of the lake and to the north across the graceful, undulating hills of Northumberland. Very different the repose of the lawns and verandahs to the noise and dust of city streets. No wonder these wealthy business men are attracted to their Canadian home when the summer months come round.

Possibly the handsomest estate in this section is that of Willis H. Rowe. Including house, grounds, stables, garage and servants' quarters, it is reputed to have cost him in the neighbourhood of a quarter of a million dollars, a pretty sum of money to lay out on a summer home. Wire fencing made it possible, for that is the industry with which Mr. Rowe has been chiefly associated. Across from him is situated W. L. Abbott's property, extending from the Kingston Road right to the shores of Lake Ontario and covering fifty or sixty acres. Mr. Abbott belongs to the old Carnegie crowd of steel makers and retired from business some years ago, as he says, "before the melon was cut." Adjoining the Abbott estate are the grounds of Fred. G. Kay, a leading real estate man. His house, while hardly as substantial or expensive as some of the others, being built of wood, is, however, a pretty summer residence and the surrounding grounds are charming.

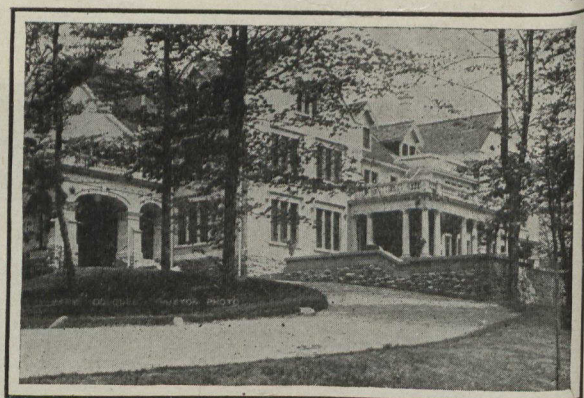
Immediately opposite Mr. Kay's house is the imposing castellated residence of Mr. W. F. McCook,



Imposing Residence of W. F. McCook, Lawyer



Willis H. Rowe's Costly Estate



House on Senator Oliver's Farm



House of the late Charles Donnelley