

Omaha's Home Builders

TIMELY REAL ESTATE GOSSIP

Frank H. Myers Suggests Central National Land Bank.

AS RURAL CREDITS SOLUTION

Outlines Scheme to Permit Issuing of Bonds Secured by Farm Mortgages Deposited in Bank.

A central national land bank is suggested by Frank H. Myers as a solution of the farm credit problem. Mr. Myers is president of the Hanson & Myers real estate firm of Omaha, and president of the Omaha Real Estate exchange. Mr. Myers has given the subject a great deal of thought and has prepared a tentative program for the establishing of a central land bank.

Mr. Myers has sent a draft of his plan to the United States senators from Nebraska, and to other statesmen of the country. Senator Hitchcock is said to have commended the plan, but to have some fear of its constitutionality.

The plan contemplates a central land bank with a capital of perhaps around \$5,000,000. It would be managed somewhat along the same lines as the regional banks under the federal reserve bank system just adopted by congress. It is held that the plan aims to provide a medium whereby farm mortgages of the country can be converted into bonds of uniform and popular denominations for the public.

It is a plan, as it were, to standardize the mortgage business, and place it under government supervision. It contemplates the issuing of bonds on deposits of acceptable farm mortgages in the federal land bank. It contemplates the issuing of such bonds in denominations as low as \$100. This, it is thought, would make the bonds acceptable investments to all classes of investors.

Mr. Myers holds that the plan does not contemplate that the government should go into the money loaning business, nor does it contemplate that the faith and credit of the country shall be pledged to raise money to loan to any individuals.

The Swedish Mission hospital is to have a new addition next spring, to cost in the neighborhood of \$50,000 or \$70,000. The new building will be built in front of the present structure and will be connected by verandas. Private donations are to produce the necessary funds.

A healthy sprinkling of real estate men attended the public affairs luncheon at the Commercial club Thursday noon, to hear George J. Knapp of Pueblo explain the single tax theory. Also a few men who have made fortunes speculating in vacant lots in Omaha sat at the speaker's table and heard Knapp tell how the single tax is aimed to choke off this practice of speculating in vacant lots.

W. J. Petersen has taken out permits for a warehouse and lumber sheds at Fifteenth and Yates streets near the Missouri Pacific tracks. The structure will be started this week.

Safeguarding the Trust Funds

An effort has been made recently to compile the records of probate courts to ascertain approximately the amount of money and property annually diverted from rightful heirs through mismanagement of estates and dishonesty of individuals who betrayed their trusts. The effort to obtain figures was abandoned because of the great mass of evidence which the court records revealed of losses suffered by beneficiaries of estates, especially where the custody was given to so-called "confidential advisers," former associates or personal friends of the maker of the will. Coupled with this evidence are many instances of rank dishonesty, of exposure leading to suicide, and tragic instances of the evil consequences of speculation. No adequate idea can be given of the diversion of funds or property because of the fact that for every one case of exposure there are scores of cases of mismanagement and of defalcations which never come to public attention. But the available records nevertheless show the frailty of human nature when subjected to temptation, when offered opportunities to make use of an estate and trust funds for self escape.

In Pennsylvania recently, a prominent officer in the State National Guard was charged with a shortage in his accounts held for the benefit of a number of estates left in his charge. Among his business associates and friends he was looked up to not only as a man of unbending integrity, but as being particularly skilled in safely managing the estates of widows, orphans and minors. With exposure came arrest and, while the defaulter was being taken to prison to answer the charges against him, he seized a favorable opportunity on the train to elude the watchful officer and commit suicide. Then all the facts became public and it was found that his defalcations from estate funds amounted to over \$200,000.

The principal point of interest about these illustrations of betrayal of trust is not to show that human beings are liable to temptation and yield to attractive opportunities to misuse trust funds in their possession, but the fact that such losses might have been avoided by the testator. For it is clearly proven by experience and court records that the principle of corporate administration of trusts of all descriptions is the only safe alternative.

It is the substitution of a responsible corporation, controlled by able officers and directors, subject to constant supervision, endowed with a perpetual charter, for the petty and unavoidable dangers which surround the individual.

TO ACT ON PURCHASE OF KELLUM LOTS MONDAY

Purchase of lots north of Kellum school for \$10,000 will be left to the Board of Education Monday night by the buildings and grounds committee without recommendation. While the committee believed it would be wise to purchase the land, the deal will depend on the state of the board's finances.

HARRY FORD ARRESTED WITH A MYSTERIOUS EQUIPMENT

Harry Ford, Owl hotel, was arrested Friday evening at Thirteenth and Dodge streets by Officer Turner. At the time of his arrest he was carrying a lantern, gunny sack and sledge hammer, and in police court could not give a good reason for his so doing. Judge Foster sentenced him to forty-five days in the county jail on a vagrancy complaint. He is suspected of knowing considerable about recent plumbing thefts.

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German Ladies' Singing Society to Give Concert



Concordia Ladies' Singing Society

The Concordia Ladies' Singing society will hold their fifth anniversary concert and dance at the Music Home, Seventeenth and Cass streets, Sunday, February 8, at 2:30 p. m. The Concordia society was organized five years ago with a membership of fifteen, since which time it has steadily grown and at the present time has a membership of eighty active singers and has the distinction of being the only ladies' singing society that has ever attended a national saengerfest. Under the direction of Th. Rudolph Reese the society attended the Midwest saengerfest at St. Paul, Minn., in 1912, and is now making arrangements to attend the Midwest saengerfest to be held at Denver in 1915. The program for next Sunday is:

Concordia Ladies' Chorus.
Cradle Song. Kate Vannah Solo for Mezzo-Soprano, Miss Grace Das Schoenstae auf dem Edergrund. Th. Rudolph Reese Solo for Violin, Louis Schaefer. Piano Accompaniment, Mrs. Zabrlsky. Grand Valse Brillante-An den Mal. Mixed Chorus with Piano Accompaniment.
PART II.
Hansel and Gretel Musikalisches Tongemalde mit Deklamation als verbindenden Text. Nach dem gleichnamigen Grimmschen Maerchen gedichtet von Johanna Seidler. Also Solo and Piano Accompaniment. Composed by Carl Mohr.
Vorkommende Gesaenge:
(a) Chorus-am Wald.
(b) Duet between Hansel and Gretel, with Chorus.

Mrs. Icken and Miss Ruth Berg. Solo-Terzett, with Chorus. Mrs. G. W. Icken, with Chorus. Miss Marie Blank. Anna Frenser and Dorthea Hirsch. (d) Lied des weisen Vogels. Anna Kuhl. (e) Gretel's Lied. Solo for Violin, Louis Schaefer. (f) Melodrama, Gesang der Waldfrau. Miss Hater, with Chorus. Hansel and Gretel, with Chorus. (g) Lied der Mutter. Miss Dora Haarmann. (h) Tanschor. (i) Finale (Schlusschor) Deklamation.

The officers of the society are: Mrs. M. Flothow, president; Mrs. Rosa Geest, vice-president; Miss Anna Reiter, treasurer; Mrs. Ottilie Reeder, secretary; Miss Marie Blank, financial secretary, and Miss Anna Frenser, librarian.

BREAD LINE DISCONTINUED

Society for Friendless Finds Work for Many Men. FACTORIES ARE OFFERING HELP Many Citizens Have Provided Temporary Employment About Their Homes for Men Who Were Hungry.

The "bread line" at the headquarters of the Society for the Friendless, 106 South Fourteenth street, has been discontinued. The organization was one of the first to give free meals to hungry men who were penniless and unable to find work during the last month.

"We have found work for many men lately," says M. Andreasen, the superintendent, in explaining the reasons for giving away with the bread line. "Our funds for the purpose are now exhausted, so we decided that with many of the men existing some money, we would abandon the plan."

Stroud & Co. and several other employers of labor are said to have made temporary places in their factories for the idle men who had appealed to charity workers for help. By using different men each week the factories let many men earn enough money to keep them for a while. Many citizens have also provided temporary work about their homes for hungry men who were willing to work.

As there are still some men who want work, any person who can provide employment of any kind is urged by the charity organizations to notify them by telephone.

Bankers Have Two Weeks to Present Claims of Omaha

Within two weeks the bankers and business men of Omaha must have their final and detailed showing before the reserve bank organization committee in Washington. If Omaha is to be considered seriously as a location for a federal reserve bank, the bankers and business men are now working on the details. E. V. Parrish of the publicity bureau of the Commercial club is preparing a lot of figures for the purpose.

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New St. Paul German Lutheran Church to Be Dedicated Easter

A handsome 600 brick church, school and parsonage is nearing completion at Twenty-fifth and Emmet streets, to take the place of the edifice of St. Paul's German Lutheran church, which was completely destroyed by the tornado. The congregation plans to dedicate its new house of worship on Easter Sunday, the anniversary of the destructive storm which wiped out the old edifice.

Money for the work has already been raised, with the exception of a balance of \$6,000, almost half of which is now pledged, and all of which will be raised before the dedication, according to Rev. E. T. Otto, the pastor. The erection of the building has been quite rapid, having only been started December 1 by George Rahn, the contractor.

Since the tornado the church has held its services in the Baptist mission, Thirty-fourth and Seward streets, and in the Danish Lutheran church, Twenty-sixth and Hamilton streets.

Librarian Says She Will Circulate the Records Donated

An exchange bureau for phonograph records and pianola rolls may be started at the public library, according to Miss Edith Tobitt, the librarian. She says that if library patrons have records or rolls which they will donate to the library these will be placed in circulation.

The installation of records and rolls for circulation was contemplated by Miss Tobitt recently, but was found to be impossible, because of lack of the necessary funds. It has since been suggested in The Bee's letter box column that people turn in their records and secure others.

"We shall be glad to do this for the public," Miss Tobitt says, "if the records are in good condition and of high standard selections."

ROME MILLER OBJECTS TO CLUB SERVING BANQUETS

Roma Miller does not want the Commercial club to come into direct competition with the hotels and restaurants in serving banquets. He has written a letter to the club calling attention to the Creighton club banquet that is planned for the club rooms for February 18. His letter follows:

This is one of the many banquets that has been served and will be served privately in the Commercial club dining room and by the sanction of the executive officers of said club.

It was decided once upon a time that no banquets would be served at the Commercial club rooms except where a majority in attendance belong to said club. It is not my idea, neither do I believe it yours, that the Commercial club was ever intended to come into direct competition with the hotels and restaurants of Omaha.

I am in full sympathy and accord with your noonday luncheon and always have been. I believe the Commercial club has a right to give on its own behalf any function it may see fit, but I am firmly convinced that it is all wrong to do miscellaneous catering to the general public in direct competition with men who contribute to the welfare of your club, to the upbuilding of Omaha, who patronize home industry and home institutions and who are expected in season and out of season to boost for Omaha.

The proposition is wrong and tends to discourage rather than to aid home patronage, fidelity and loyalty, that is so desirable in the upbuilding of a community.

TWO BANKRUPTCY SUITS ARE FILED IN THIS CITY

Two suits in bankruptcy have been filed in the United States district court, one being a voluntary petition and the other an involuntary one.

Alleging that the Omaha Can company is insolvent, the Washington Tin Plate company, the Hibbard-Spencer-Hartlett company and the Wright & Wilhelm company have asked that that concern be adjudged bankrupt.

Peter W. Peterson, a farmer living near Valley, has asked that he be adjudged a bankrupt. He lists his debts at \$1,125.41, and his resources at \$2,042, and claims an exemption of \$2,000.00.

Buckner's Arnie's Salve. Prevented blood poison on Mr. G. W. Cloyd of Frank, Mo. This soothing salve healed a dangerous wound. See all druggists.—Advertisement.

MUST OBEY QUARANTINES

Prompt Measures Have Prevented Extensive Spread of Disease. TWELVE CASES OF SMALLPOX Several Others Have Been Exposed and Are Kept in Quarantine—Council Orders Arrest for Violation of Rules.

Prompt protective measures by the city health department have prevented a widespread contagion of scarlet fever and diphtheria, according to Dr. R. W. Connelley, city health commissioner. The number of exposures was so large that the city physician at first doubted if the strictest measures could prevent at least 500 cases. The number of cases has kept to approximately 200 this year.

The warm weather, permitting those slightly ill of contagious disease to mingle with others is largely responsible for the large number of scarlet fever and diphtheria cases at this time of the year. Health Commissioner Connelley says:

To Arrest Violators. There are now twelve cases of smallpox at the city pethouse. Several others have been exposed and are kept in quarantine. Dr. Connelley has issued an order to immediately arrest any person violating the least provision of quarantine orders.

Dr. Connelley also has called upon other physicians to be more prompt in reporting cases of contagious diseases. Sometimes the reports are not received at the health office in time and a case, doubtful at first, but developing into a contagious disease later, is responsible for many cases.

Kugel and Ryder Are Ready to Swap Jobs on City Commission

City Commissioner A. L. Kugel and J. J. Ryder have arranged to exchange offices Monday, when Kugel takes charge of the police department and Ryder becomes street commissioner, in accordance with a transfer order of the city commissioner.

Neither official would announce any change in officials or any new policy. Ryder said:

"I am not going to borrow or lend, talk or listen, but am simply going to get down to work."

Kugel said he would issue his orders to Chief of Police Dunn, and that any new policy he may adopt will be heard of through the chief.

The two commissioners will take their private stenographers to the new departments with them.

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You decide and we take your word. I have been a doctor for 20 years and my Drafts, and my Book, are my life's work. My method is simple and my illustrations are by a physician.
Send your name and address today with six cents in stamps to help pay postage and packing for a free 50-cent trial box. The regular \$1.00 size of Kellogg's Sanitone Wafers is for sale in Omaha by Sherman & McConnell Drug Co., 122 So. 16th St.; Owl Drug Co., 324 So. 16th St.; of Kellogg's Sanitone Wafers to F. J. Kellogg Co., 208 Hoffmaster Block, 14th & Beaton Drug Co., 156 Farnam St.; Loyal Pharmacy, 107-25 N. 16th St.; Bell Drug Co., 131 Farnam St.; Harvard Pharmacy, 14th and Farnam Sts. No free boxes from druggists.

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People who've "barrels of money" probably won't appreciate this advice. This is for the reader who knows the value of every five-cent piece, and usually it saves from 40 to 100 five-cent pieces for those who are informed. Buying medicine in dribs costs more than making a big supply yourself. Buying ordinary patent medicines means that you pay too much for syrups, corks, bottles, labels, cartons, etc. For instance, if you buy a 25-cent bottle of cough medicine, it contains about two ounces, four-fifths of which is syrup—and for 25 cents you can make one-half gallon of syrup.
By making Mentho-Laxene at home you save lots of money on syrup, wax, and besides you know its pure and quickly effective. Let us prove then that the best and cheapest way to overcome coughs, colds, catarrh and to prevent pneumonia, diphtheria, influenza, is to make this fine, big supply of medicine, by mixing one-half pint of boiling water with a pint of granulated sugar. Then, buy the pure concentrated essence Mentho-Laxene (a 1/4 oz. bottle) empty it into a pint bottle or jar and fill it up with the syrup. Directions with each bottle tells how to make and take, while the manufacturer's guarantee to refund money to any dissatisfied purchaser. You run no risk and will have on hand a medicine which has never been equaled for colds, coughs, bronchitis, catarrh, hoarseness, etc. Its tonic laxative action aids the entire system to a healthy basis and fatal diseases are thus logically prevented from reaching a dangerous point.—Advertisement.

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