

STILL REMEMBER LOSSES

Wolf Points Out Futility of Recalling Unpleasant Ventures.

NEW ERA DAWNING FOR CITY

Omaha Has the Location and Raw Material at Very Door for Making One of Leading Cities in America.

By H. A. WOLF.

Most of the old-timers in Omaha have been so terribly hit by the hard times in the '90s that they still remember it well. Hardly a man who tried his hand in real estate at that time came out safe. Some who lost all they had, too late in life to get a start again, are at the present day a familiar figure in the clubs of Omaha, spending the rest of their days in constantly telling of their loss and the story of the catastrophe which ended their business career. They feel that they have a mission in life to keep the unpleasant memory of the past before the new man lest, perchance, he forgets, and only thinks of the future. Others have lost all of their worldly things, but have not lost the spirit of "Life, hope, energy and ambition," like the truthful German folk-saying, "Money lost, nothing lost; courage lost, all lost." Now we find them back in the ranks of our wealthy citizens with more capital and lots of experience. Some more who have lost heavily, but have much more left, have learned to be careful at quite an expensive price. The men of the latter two classes are the men who today represent the capital of Omaha. They are the old-timers, the men "up the hill," and are the men who are able if they want to, to make Omaha the great middle American city which it should be.

One word in passing about Omaha. Situated, as it is, in the middle of the western world, it should now be, as it will surely be in the future, a great American city. It is located in the richest part of America and deals mostly in the most staple articles and commodities, which have no seasons and are not dependent upon moods or styles. It is the great grain and stock market, the food of the world. The very life of the nation is dependent upon our product. We are the logical distributing center of the country, and will be, as soon as our wasted power and neglected rivers are developed, the great manufacturing city of the future.

Dreams of Future. You call me a dreamer, but these are possible dreams, hence not dreams but facts in course of realization.

The eastern coast cities and the west coast cities have already developed and are now over-developed. The great mass of immigrants rushing to our shores are crowding the coast cities. Prices have gone up there so that land ownership has become a sign of great wealth. Everything is high. Building is overdone. Development is up to its zenith. Now we are ready to take on these people in their onward movement from the crowded east towards the promising west and from the overdone western coast to the new middle west. They will meet at our gates and swell our population, occupy our homes, build up our vacant lots, and bring more and increased business to our door.

But these men who have Omaha's wealth and can help and should help to build the Omaha of the future, are too conservative to try again at the business at which they lost so heavily. What do we find to be the case in Omaha's development in the last ten to fifteen years? All the building and enterprise was conducted by comparatively new men and practically poor men, who either had nothing to lose or those who were not constantly hampered by the dreaded spectre of the past but encouraged by the promise of the future.

All Newcomers. Look over the list of the real active builders of Omaha in the past ten years. With the exception of perhaps one or two of the old timers, they are all new young men, poor men if you please (I would rather say poor men when they started). Now these men although blessed with the divine wealth of ambition and energy, yet could not undertake the great things of Omaha. They have converted our corn-fields and neglected weed patches into beautiful lawns and have built cottages, homes, flats and apartments, and wherever you turn you see the greater Omaha spreading and building its homes on all sides, developing north, west and south.

Five years ago some skeptics feared we were over-building Omaha. We continued in spite of their protest to build, and yet today, we need more homes. All this was done by the new men. What were those with the wealth doing? They bought stocks and bonds. They loaned their money out. They sent a good bit of their money out of Omaha to try their luck in some other cities, and the result? Well, you all know what happened to the stock markets. Instead of great profits they were glad to get interest on their investment and in some cases glad to get their principal back. While they were looking elsewhere to invest their wealth at 4 to 6 per cent, here was Omaha developed all around and begging for development in its center. In its very heart, which was neglected, because it is the most expensive property, the business property.

Best of All Neglected.

The most staple, but also the most expensive, was neglected, because out of the reach of the ambitious but poor operator and yet unappreciated by its wealthy, but scared owner, and slowly yet surely it dawned upon the mind of every man with capital, asking for investment, "why not turn home" to the most staple yet most remunerative of all properties, the very heart of Omaha, where our stores, our shops, our office buildings, hotels and public buildings are situated? The bigger the city grows, the more its business, therefore the more desirable its downtown property.

At the present time there seems some question as to which is our most desirable downtown property, especially with reference as to its future development. I maintain that if Omaha grows, and it will grow as sure as the sun shines over it, its business center will develop all over. Farnam will enhance in value, of course, but so will Harney, Douglas, North Sixteenth, South Sixteenth and east of Sixteenth street. We will expand all around, not run up one street. When all the blood of the body rushes down one leg, the main body decays from poor circulation and the leg dies with it, although bursting with an over abundance of blood. But when good health gives an abundance of red blood equally distributed, it produces a healthy state. Do not mistake the arm for the body, simply because the arm has grown to such proportion, the body is so much larger in proportion.

Conservatives Interested. And now to sum up, I believe that the time has come when our conservative

class are becoming interested in Omaha's real estate, and they realize that it is now a great undeveloped field. Many great eastern holding companies are coming into Omaha to look for investments. Men will commence to develop our downtown, twenty-five-year-old two-story building will quickly give way to the modern, more artistic, large business structures. Prices will go up because the demand for such property will make it more staple, therefore more valuable in short it will be a battle of the giants and I am glad to see some of my real estate friends go into it. It shows that they believe in what they offer for sale and are willing to stake their own in what they advise their clients to buy.

TIMELY REAL ESTATE GOSSIP

New Building Code to Be Examined by Realty Men.

A COMMITTEE IS APPOINTED

New Maryland Hotel is to Have Nice Back Lawn for Tenants, Although Building is in Heart of the City.

The new building code in Omaha is now to be studied by the Real Estate exchange. At the last meeting of the exchange the matter was brought up and occasioned considerable discussion. It was suggested that the real estate men in order to be up to date must study the new code and be in line with its demands. A committee to study it and report upon it was selected with the following members: C. C. Wilson, C. G. Carlberg, Byron Hastings, Ed Slater and Harry A. Wolff.

The new code required that twelve-inch foundation wall be built instead of an eight-inch, for all foundations of 50 feet or more. This, it is said, would take in most of the houses in the city except those of bank foundations. Some of the real estate men objected to this provision of the new code because they held that it would encourage bank foundations.

The code also requires that there be an inspection of the building by the building inspector after the lathing and before the plastering is done.

New Family Hotel. The family hotel, which will probably be known as the Maryland hotel, at Eighteenth and Harney streets, which is to be managed by Harold Hamilton, is to be arranged with every convenience for a family hotel. The old Curtis property, which is the property that is to be remodeled for this hotel, is to be so thoroughly overhauled that the old-timers will not recognize it as the old landmark.

The spacious back yard is to be smoothly sodded so as to form a kind of court for the tenants of the hotel. The idea, Mr. Hamilton says, is to give the families and the children who will occupy the hotel the advantage of a lawn which they do not have in most flats and apartments, while at the same time they will have the additional advantage of living in a strictly downtown home, where they are within walking distance of all of the main business portion of the city.

Harry Wolf shortly after securing a ninety-nine-year lease on this block has subleased it to Harold Hamilton, who is planning to have it ready for occupancy by early fall. It is given out that Wolf is to spend some \$68,000 on the remodeling, redecorating and modernizing of the place for hotel purposes. Mr. Hamilton obtained a lease for ten years with the privilege of a five-year renewal.

Plans for the remodeling work are being made by the architect, John McDonald. The lease was taken in the name of the Maryland Hotel company, which is headed by Mr. Hamilton.

Five-Minute Boosters.

Omaha real estate men are practicing before the mirror and before the phonograph to get in shape to deliver a five-minute booster talk for Omaha before the National Association of Real Estate Exchanges at Pittsburgh. There is to be a tryout in Omaha at the Real Estate exchange to determine who is best able to represent Omaha in this five-minute talk. Harry Wolf was delegated to make the first talk in the tryout before the exchange when the date shall be set for that occasion. R. Benson, C. F. Harrison and C. G. Carlberg are among the others who are to try out.

Sacred Cantata at Hanscom Park M. E. Church Thursday

The melodious sacred cantata, "Ruth and Boaz," by Eben A. Andrews, will be given next Thursday evening at Hanscom Park Methodist Episcopal church at 8 o'clock. The program of characters follows: The impersonations are: Ruth, soprano, Ethel Yost; Naomi, mezzo, Miss Boas; Baritone, Charles Lane; Overseer, J. E. Holbrook. Other soloists are: Miss Meyer, alto; Miss Margaret Shelley, soprano; Mr. Ray Chapman, basso; Mr. Richard Underhill, tenor.

NEW WHOLESALE JEWELRY FIRM LOCATES IN OMAHA

The T. J. Bruner company is the name of a new wholesale jewelry firm which will open for business about July 1. The new firm is capitalized at \$50,000 and has secured extensive quarters on the eighth floor of the Brandeis building. The fixtures are being made by the Alfred Blinn company of this city and the four safes necessary for a business of this kind are being specially constructed.

The policy of the new firm will be strictly wholesale and positively no retailing will be done. The officers of the new firm are T. J. Bruner, president and general manager; Carl Thomson, vice-president. Mr. Bruner was formerly vice-president of the Smith Koppel company and was for more than ten years associated with the A. F. Smith Co.

The salesmen for the new firm will cover the states of Nebraska, Iowa, South Dakota, Wyoming, Montana and Colorado.

SCHOOL PICNIC SATURDAY

Members of the First Baptist Sunday school will hold their annual picnic next Saturday afternoon at Elmwood park. Special cars have been chartered and the picnicers will leave in a body from the church, Twenty-ninth and Harney streets, at 1:30 o'clock.

The most desirable furnished rooms are advertised in The Bee. Get a nice cool room for the summer.

MAKING A BEAUTIFUL HOUSE

How a Modern Brick Residence May Be Made Artistic.

MORTAR JOINTS DOMINATE

Final Color Effect, Style, Quality and Texture Depends Upon Certain Principles Which Should Be Studied Before Building.

BY R. E. SUNDERLAND.

A brick house may be a thing of real beauty or it may be just barely good looking, depending upon two conditions: First, the selection of Face Brick, taking into consideration "color, style, quality and texture," and second, the mortar joint.

If it is remembered that the mortar joint covers from one-fourth to one-third of the entire superficial area of the wall, it is not difficult to appreciate its dominating influence in the final color effect.

A red smooth brick, for example, laid up in a smooth red mortar joint might be expected to present a plain, solid red wall with all of the appearance of a painted surface. While such a wall has its proper place in architecture, it is usually disappointing when adopted for residences and for other comparatively small structures. And this does not apply to red brick alone.

The brick work described above may be compared with a solid red fabric suitable for the making of a garment. Imagine the inter-weaving of a new color to the extent of one-third of the entire surface. Suppose dark brown thread should be woven into bright squares until one-third of what was red before has become brown. The final result would be an entirely different appearing fabric. Or suppose the new thread should be white. A still more striking difference develops. It is just so with the laying of face brick for the outside walls of a building. The selection of brick is important, but not as important as the question of mortar joints. This is the more consequential because so large a percentage of the wall area is included in the mortar joint, ranging as it does from 30 per cent to 35 per cent.

There is now available such a large variety of colors and kinds of face brick and so wide is the range of mortar colors, that the whole subject of "brick effects" resolves itself into a question of art. As the artist assembles his colors and blends them upon the canvas until a wonderful picture results; or as one who is untrained might take those same colors and canvas and make a hideous failure; just so there is opportunity and need for skilled specialists in the working out of beautiful brick effects by using these artists' materials—brick and mortar—in such a way as to beautify the structure of which the brick walls are a part.

Mortar joints have become the dominating factor in the creation of "brick effects" and strangely enough this is practically a very recent development. Different kinds and sizes of brick call for different kinds and sizes of mortar joints.

Not very many years ago it was the prevailing practice to use smooth, square edge dry press brick and lay them as closely together as possible, with hardly enough mortar in the joint to form a bonding or strengthening element. Now we find mortar joints of thicknesses varying from one-fourth inch to one and one-eighth inches. We find mortar joints of all shapes as well as thickness; for instance, the surface of the mortar joint may be troweled smoothly with or without being indented or depressed by the trowel point, or we may have mortar joints "beaded," which means shaped with a convex tool which leaves the mortar projecting with a sort of a half circular surface. Some joints are squarely raked out to a depth of one-eighth inch, some as much as three-quarters of an inch and the depth has much to do with the look, for the deeper the space the more trowel point, or we may have mortise positive the shadow and the richer the color tone. Then there is the flush rough cut joint, which is often used with rough face brick, so as to give the mortar the same texture as the brick.

But it is the staining of mortars that opens up the greatest possibilities for beautifying brick work. Red, brown, buff and black colors are standard and inexpensive. At somewhat greater cost mortar joints of nearly every known color may be made, and this means that there is no limit to the artistic possibilities in brick effects any more than there is a limit to the possibilities of brush, colors and canvas.

On the other hand, mortar joints are frequently the cause of discoloration and apparent discoloration of brick walls, for one may prove by looking closely at many walls that what appears to be a change or uniformity in the color of the brick, is in reality a difference or variation in the color of the mortar.

It may be said, however, that disappointing developments of this sort are quite avoidable and are therefore unnecessary.

The best thought in modern brick residence architecture is now being devoted to "brick effects" rather than to the haphazard selection of a certain kind of brick and then trusting to luck for a good looking wall.

In this regard Omaha architects are in the lead and there have been erected here a large number of unusually artistic brick houses. In fact, brick houses have become the rule rather than the exception since it has become known that brick construction costs but little more than frame.

Just this word of practical suggestion: Brick effects involve equal consideration of mortar joints and brick and a study of these will help each prospective builder to accomplish the desired artistic result.

SUFFRAGISTS TO MEET WITH IMPROVEMENT CLUB

An open meeting on woman suffrage will be held in the Bancroft school, Eighth and Bancroft streets, along with the meeting of the Southeast Improvement club Tuesday night.

The discussion will be based upon the proposed adoption of an equal suffrage amendment to the Nebraska constitution by the voters at the November election. Mrs. M. E. Munson, suffragist from Pittsburg, Kan., will speak on suffrage then invite questions. A lively discussion is anticipated.

Kidney and Liver Troubles quickly relieved by Electric Bitters. Best remedy for indigestion, dyspepsia, heartburn and most kidney troubles. 50c and \$1. All druggists.—Advertisement.

Thrifty people find big advantages in suburban property

The advantages of owning a home and two or three lots in any one of the beautiful suburbs of Omaha are many.

In the first place, you get clean country living combined with all modern conveniences. You can cultivate your own garden, raising vegetables for your table; you can keep chickens with very little trouble, and, all in all, the cost of living can be materially reduced.

In the second place, the fresher air and absence of unhealthy odors are good things to take into consideration if you have growing children. You can provide places for them to play much more easily, can keep them outdoors a good part of the time without fear of traffic or association with street children of less careful parents.

Again, it is possible to purchase an extra lot or two for the same money or for less than you would have to pay down town. With the steady expansion outward of Omaha, suburban property purchased now will yield a handsome profit within a very few years.

Another phase of this question is the fact that any sort of a house depreciates in value from year to year and in other cities the increase in value of the ground is frequently more than eaten up by necessary repairs or new buildings. This situation, however, is not true in Omaha, and the increase in value of two or three suburban lots in ten years will unquestionably not only take care of any depreciation in your building, but remain a most profitable investment.

Thrifty people who are seeking safe and profitable investments for their funds should find out more about suburban property. These newly established centers outside the city's heart have a very promising future. They have been platted and beautified and sold to home builders of Omaha on terms within the reach of everyone.

Investigate some of the offerings in the real estate columns of The Bee today. Buy a piece of suburban property for a home or for an investment and have a nest egg that will grow with the city year by year.

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