

# One of Omaha's Coming Big Institutions

**A**n indication of the growth of a business in Omaha about which little has been said is cited in the expense account of the Humane Horse Collar company. This company eighteen months ago bought a gallon of blacking, used to blacken the edges of the leather which goes into Humane collars. The little black gallon bucket is still in the paint room of the company, but beside it are two barrels, for that is the way the company is buying blacking now. From a dozen or so collars a day eighteen months ago the capacity of the company has increased to 500 a day, and there are no collars stacked up in the shipping room waiting to be sent out. They are shipped out just as rapidly as they are manufactured. While the company manager says the growth of the business has been phenomenal in the past, the future looks even brighter, with the end of the growth never in sight.

The "Humane Horse Collar" is for the use of "humane" horse owners. It is the invention of J. D. Whipple and it represents fifteen years of hard work and deep and constant study. It is nothing like today the collar Mr. Whipple invented fifteen years ago. From the crude half-baked article he first tried on his own horse he has developed a collar, used and recommended by some of the big horse owners of the country. The Humane collar is the outgrowth of a study on the part of its inventor of the breast harness. It works on that principle. Its inventor had the shoulder blade of the horse in mind when he worked on his patent. He figured that the upper part of the shoulder bone of the horse is covered with very little flesh, as is also the lower part, and he wanted a collar which would so fit the horse that the weight would be against that part of the shoulder blade covered with the greater flesh. The collar fastens over the neck of the horse, but there is no weight pulling on the neck. The collar is as different from the old-time collar as day is from night. Two pieces of leather made to fit around the fleshy part of the horse's shoulders fastened together below the shoulders with an adjustable iron tube into

which is fitted a short rod. Then the straps which go over the neck—and that is all there is to it. The tugs are fastened onto the wide leather of the collars at the shoulders just like they are fastened onto the old-style collar. This makes the Humane Horse Collar fit for use on any set of harness. The collar is made to fit the horse or mule regardless of the size of the neck and shoulders. This is accomplished by the adjustable fastener, which has a range sufficient to draw the collar up to fit a pony or enlarge it to fit a draft horse. Large sizes are made for extra large horses.

J. D. Whipple, the inventor of the Humane collar, spent the greater portion of his life traveling over the country in a wagon, and he has studied the horse until he knows every crook and turn of the animal, and the idea from which the Humane collar was developed came to him as he drove over the country.

"I was always a user and a believer in the breast harness," said Mr. Whipple, "and it was from a constant study of that principle which led to the invention of the Humane collar. As I drove over the country I saw so many horses and mules with sore shoulders that I devoted years to studying up a collar which would prevent this."

"There was no doubt in my mind that the country was ready for a new horse collar. You see we have been using the same kind of collar that was

brought over from England when the country was discovered. It has been beautified and looks better, but the principle is just the same. The old-time collar had not proven satisfactory, so I knew that if I could invent and manufacture a collar which would save the shoulders of the horses the public would buy it."

Mr. Whipple is one of the few inventors who have lived to reap the reward of their toil and labor, being financially able to secure his own patent without having to sacrifice his invention to do so. In discussing inventions he said:

"It is seldom an inventor gets any pecuniary reward out of his work. When he goes to the men with money to float his invention they put three propositions to him: 'Has the invention got merit? Does the public want it? What is the cost and what is there in it?'

Mr. Whipple met the first proposition easily by making about a hundred collars and trying them on horses with such results there was never any more doubt of the merit of his invention. The other two propositions were not so material to a man of Mr. Whipple's determination, because he had the money to start with and he knew the demand for the collar would come with knowledge of its satisfactory work.

The first few Humane collars were crude affairs and changes have been made only after experiments and experience has justified them.

The perfection of the collar was not more difficult than was the making of the machinery by which the various parts of the collar are manufactured. These machines were made by Mr. Whipple, himself, or most of them were. In the manufacture of the collar it is necessary to bend a tube, not unlike a gas pipe. To bend gas pipe without squeezing it together the usual or old way has been to fill the pipe with sand. The Humane Horse Collar company has a machine which makes this unnecessary and it was the invention of Mr. Whipple. The pipe is bent by three small wheels which are worked with a long lever. Another machine which had to be manufactured for the use of the Humane Horse Collar company is a machine by which the iron rod is braised into the tube at the bottom of the collar. The end of the tube is closed with the machine. The riveting machine is so rapid a woodpecker is slow compared with it.

Every particle of the collar is manufactured here in Omaha in the plant of the Humane Horse Collar company, even to the buckles. These buckles are turned out at the rate of 20,000 a day. Mr. Whipple when he first opened up his factory bought his buckles in the east, but with a little figuring he soon discovered he could manufacture the buckles himself, make better buckles at less expense and so the Humane Horse Collar company began to make its own buckles.

To make a Humane horse collar sixty-eight different and distinct operations are necessary from the start to the finish of the product, and in the machine shops there are just that many different dies and machines with which to do these operations. Practically all of these dies were made by Mr. Whipple and all of them under his direction.

"The greatest study after I had worked out the collar," said Mr. Whipple, "was to figure out and make the various dies and machines necessary to do the work. The first collars we made were riveted by hand. Of course that process was too slow, so we got a machine to drive the rivets. Every piece of leather had to be just so; the size had to be exact, so when the collar was finally made to suit we had to make the dies for the leather. The hoop iron had to be cut just so or the pieces would not join with the others, so we had to make dies for cutting this iron. To figure out this machinery and to make it was hard work, but it was impossible to get someone else to do it, for no matter how you explain your ideas to another, you cannot get made just the piece of machinery you want."

Mr. Whipple is naturally well pleased with the success he has made of the Humane Horse collar and the company which is now associated with him is certainly pleased, because Mr. Whipple is now taking a six months' rest to recuperate from his mental

and physical labors of so many years. He is one of the men who believes that nothing is impossible when a man sets his head to it.

"Mentality can do anything," he said. "The idea comes to one like a revelation and then man can, if he devotes himself to the idea, work it out to perfection. Before the Humane Horse collar was placed on the market probably a thousand different models were made, each a little more perfect than the rest. It is just constant study that does the business."

The idea of the Humane Horse collar came to Mr. Whipple when he lived at Agency Ford down in Missouri, near St. Joseph. That was back in 1893. For two years the man worked almost constantly on his idea and then for eight years he neglected to do anything with it. "Had I kept busy during that eight years," he said, with a smile, "I would have been a millionaire now." Mr. Whipple moved finally to Tekamah, Neb., and there under the inspiration of the good Nebraska ozone his idea again took possession of him and after various trials and tribulations he secured a patent and placed his goods on the market. He began in a modest way by curing up a number of sore shoulders around Tekamah. He turned out a dozen or so collars a year—just enough to attract local attention. Then the demand began to increase and he realized the time had come to go forth into a broader field. He came to Omaha eighteen months ago and again beginning in a very modest way, he turned out his goods. The owner of a large number of heavy draft horses had one horse whose shoulder was sore. Mr. Whipple saw the animal and suggested the use of the Humane Horse collar. The man doubted the

claims of the inventor, but finally bought a collar. In a very short time the horse was cured and he never to a day from work. Every horse to whom man owns now wears a Humane collar whether on dress parade or pulling big wagon through the streets.

Many of the fashionably dressed women of the city will be surprised to learn that the heels of their shoes are made from scraps of leather from the making of a Humane collar. Such however, is a fact. Carload after carload of scraps of leather is sent east from this factory every year to the manufacturers of shoes, both men and women's. Some of these scraps are large enough for a sole, but the greater portion of them go into the heels of the shoes. The scraps are the result of the necessity for the piece that go into the collar being of an exact size. The leather is first cut by the rough and is then cut out by the dies made, especially for the purpose.

The Humane Horse Collar company occupies a large two-story brick building, with basement, at 1225 South Thirteenth street, and all the space the immense building is used by the company. Growing as it is, the managers and workmen employed at the factory expect it to be the busiest plant in Omaha before very long and the number of employes will be constantly increased. The company so far has not invited the public to inspect its plant, because it has been getting ready for a large trade. The building has been and is undergoing repair and alterations that will make it especially fitted for this kind of work. A large office nicely fitted up is to be opened on the first floor, on which will be the storage room, the shipping room and the room where the various pieces of the collar will be put together.

"We are now ready for the public to inspect the plant," said Mr. Whipple, "and we will take pride in showing the people around. We have encouraged visitors heretofore because we were just getting the preliminary work done, but now we are ashamed to show them the inside of the Humane Horse collar."

## Omaha Real Estate Men See Only Busy Days Ahead for the Gate City

**P**ASSING through a panic which made mortgage money impossible for a period of over ninety days, releasing more city and farm mortgages than during the first three months of 1907, coming out an equal number of building permits, but not allowing values of city property to depreciate a dollar or making a sale for less than was asked for the same property a year ago, is the remarkable record made by the real estate dealers of Omaha.

Being to the impossibility of securing mortgage money during the winter months of 1907 and January of 1908, the real estate transfers in Douglas county have been \$500,000 less during the first three months of the year than during the same months last year. That the transfers were less because of the small amount of money which could be secured, which is a property is shown in the report of the amount of mortgages filed on city property. During January, February and March of 1907 \$845,577 in city mortgages were filed. During the first three months of the present year the mortgages amounted to but \$292,000, or \$553,577 less than last year.

Not only in the west, but in the east, it has become the regular and proper thing for a business man buying property to pay but a part of the price in money and put a mortgage on the property for the balance, paying the low rates of interest and using the capital in some other way—to make many times the amount paid on the mortgage. Large as well as small buyers secure property by the mortgage method. One of the recent city property sales, aggregating \$30,000, to a man with plenty of money and capital, was made with \$5,000 cash and the return of a \$12,000 mortgage at 5 1/2 per cent.

When the panic was felt in the west last fall it caught the savings and loan associations with large amounts contracted which they had agreed to furnish builders. It made the directors cautious and they all ordered that no new loans should be made until those contracted were completed. No Omaha real estate dealer pretended to know what the east would be able to do when New York suddenly announced a panic and they preferred to play the safe side in everything.

Insurance companies of the east naturally refused to make western loans and it was impossible for mortgage money to be secured from that source. So the dealers of Omaha waited, maintaining prices and rents in such a way as to encourage a speedy resumption of normal investments in Omaha city property.

And at the end of three months the good business judgment of the real estate dealers of Omaha has been vindicated. With the beginning of April mortgage money is easy and during the three months past thousands of dollars have been invested in Omaha city property by outsiders and the people at home because they saw there was no possibility of a decrease in values.

From the beginning of the financial flurry the real estate situation in Omaha has been the wonder of the eastern financial press and the financial agents of the insurance companies loaning money on Omaha city property and the farms of Nebraska. That the panic was declared on by the bankers of the east the following was the condition reported in real estate circles, according to the financial daily papers at the time:

New England cities: Those engaged in manufacture are beginning to feel the reaction in business. Smaller cities remote from the great industrial centers show less activity.

New York and Pennsylvania cities: Realty market, abnormally quiet. General financial conditions responsible for inactivity, falling values and high mortgage money rates.

Indiana, Ohio and Illinois cities: Mortgage money scarce and unfavorably high. Good crops and high prices are doing much to continue business activity. Realty conditions are about the same in some cities as in others.

Iowa, Nebraska, Kansas, Missouri and Colorado: These states are favored with the same or better conditions. Farmers are prosperous and farm lands are being sold. The country districts seem to have outgrown the cities and the latter are enjoying the activity in real estate incident to much needed enlargement.

Pacific coast cities: Still adversely influenced by the San Francisco earthquake and unfavorable reports from the east, but the crops are good and the farmers are in a more prosperous class.

Just thirty days later, or sixty days after the national banks of the country restricted currency payments and extended the check system, New York financial papers sought to give the whole country the same discouraged condition which existed down east and one of the most prominent said: "Throughout the United States the real estate world is beginning to feel the mortgage stringency. There has been a marked decrease in the number of building operations and sales; extreme difficulty in borrowing money, abnormally high interest rates and commissions with falling values."

Compiling a careful report from the financial news in papers from all parts of the United States, The Bee said the week after the December bank statement was called:

New England states: Little activity, many vacancies in the cities and rents are collected with difficulty. Smaller cities are feeling the mortgage stringency in real estate circles almost as keenly as larger cities.

New York and Pennsylvania: Scarcity of money is exerting a depressing influence and many tenement houses are vacant with a tendency to lower values.

Indiana, Ohio and Illinois: Building continues on a moderate scale. Mortgage money is scarce and rates are high.

Minnesota, Wisconsin and Iowa: These states are favored with the same or better conditions. Farmers are prosperous and farm lands are being sold. The country districts seem to have outgrown the cities and the latter are enjoying the activity in real estate incident to much needed enlargement.

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## House Without a Chimney the Latest

**A** HOUSE without a chimney! A house with plenty of artificial light and heat, yet without a bit of fire. No coal, no gas, no soot, no dangerous ashes.

Such is the ideal twentieth century home which Mr. F. M. Sinsbaugh has just completed for his comfort at Carrollton, Ill. While this wonderful residence is one of the first of its kind in the world, it is, perhaps, a good example of what the average American home will be in a few years.

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of the latter is located the dining room, connected by a pantry to the kitchen. The house is illuminated with electric lights. The chandeliers and lighting fixtures are of hardwood and stained glass, producing a very beautiful effect.

Perhaps the most novel feature about this wonderful residence is the fact that it is heated by steam from a central station. There is no noisy, dusty furnace in the basement demanding daily attention and tender care all the long winter months. Instead, the steam which usually goes to waste about small electric light plants is carried to the house by underground pipes. This steam pipe enters the house in the basement and is carried to the rooms just the same as the steam from an ordinary furnace. The rooms are heated with steam radiators. Of course, some special arrangement had to be supplied to furnish hot water for the bathroom. Near the ceiling in the bathroom is located a water tank which is kept constantly hot by a number of small pipes through which a continual flow of hot steam is maintained. This tank supplies hot water for the bath, and to the wash bowls located in two of the upstairs bedrooms. Of course, the house is also wired for electric heat in case anything should happen to the steam-heating system.

When it is remembered that there are no fires about this modern dwelling the visitor begins to wonder how the meals are cooked. No steel range is visible in the neat and roomy kitchen. No sooty gas stoves, black and threatening from the side walls. The principal article of furniture seems to be an oak sideboard or something that looks as though it might be a sideboard. This "sideboard" is nothing more or less than one of the new electric stoves. The back of the wooden cabinet is a small switchboard, and all the utensils arranged on the stove are connected to this switchboard with suitable wires and plugs. A turn of a switch and the electric teakettle is singing over its invisible heat. With the same ease the frying pan, cereal cooker, griddle, broiler, vegetable cooker, etc., are made ready to do their share of the work of preparing a

meal. Beside the cabinet sits the electric oven, wherein the heat is so economized and concentrated that the choicest roast can be prepared in less time than it usually takes to start a slow coal fire. The other electrical kitchen devices, including the electric flatiron, are used in the same clear, simple and economical manner. There is no sweltering heat in the kitchen, no soot, no ashes, no dirt, no hot fires for ironing day, no lugging of heavy scuttles of coal from the basement.

In fact, so easily and conveniently are the meals cooked that the coffee, tea and toast are prepared right on the dining room table. The electric coffee percolator, at the turn of a switch, prepares the coffee while the cereal is being eaten, and the toast is ready when the coffee is. The cost of cooking the meals by electricity in this home is estimated at less than \$3.50 a month for a family of five persons.

By utilizing the waste steam from the electric light plant the cost of heating the house in cold weather is reduced to a minimum. Besides, it saves caring for a dirty furnace and handling coal and ashes. The room that a furnace and coal bin ordinarily take up can be used for other purposes. With special meter rates for electric heating the cost of cooking the various meals is no more than as though coal or gas was used and the cleanliness, convenience and healthfulness of electricity is worth more than money can buy.

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is a fair demand for all classes of business and residence property at slightly reduced prices, few new buildings are being erected and rentals are slightly lower.

Nebraska, Iowa, Minnesota, the Dakotas and Colorado, (from Van Norden's Magazine, a New York financial authority): "Business is not very active on account of the winter season, but not greatly depressed because of general conditions. There is money in the bank, but the farmers are prosperous and are buying property. Extremely cold weather has prevented selling and renting property. This section is in better condition to maintain prices and rents and renew activity in real estate than almost any other section of the United States."

The reports of the register of deeds of Douglas county bear out the reports of the condition of the realty business in Omaha. The amount of the transfers for the two years compares as follows:

	1908.	1907.
January	\$27,514	\$71,025
February	67,763	70,547
March (to 15)	156,295	157,270
Totals	\$251,572	\$298,842

The city mortgages filed show the impossibility of securing money on city property during the first two months of the year, the comparison of the records for the two years following:

	1908.	1907.
January	\$19,000	\$357,527
February	408,228	221,278
March (to 15)	97,796	(to 15) 192,728
Totals	\$495,024	\$771,533

Increased amount of city mortgages released from January 1, 1908, to March 15, 1908, over same period last year, \$577,527.

With such a record in the real estate business of Omaha during a financial panic, the dealers look forward to a year during which more investors will