Prosperity Is Indicated by Homebuilders

Builders of Small Homes Already Making Inquiries for Locations.

Small homes, houses of four, five and six rooms, will form the bulk of the building this year in Omaha.

Not only that but there will be a great number of homes built during the "building months."

Byron Hastings, president of Hastings & Heyden, realtors, has declared that this is his idea of the prospects for the coming year.

"Not only do people want small homes but they want them out of the congested districts," he declared. "Omahans don't want to be packed in some one small area. They want a chance to get out where they can have a little garden and a few fruit trees.

Many Early Inquirers

"So far this year we have had more inquiries about this class of property than ever before. Every indication is for a banner year in business.

"From my observation the principal builder this year will be the man who wants a little home and an inexpensive home. The majority of people who are building now are working for a salary and are not able to invest heavily in a place to live.

"One of the greatest factors in the trend of building away from the crowded sections of the city, out toward the acre and half acre-tracts, is the automobile. There was a time when it would have been impossible for the average person to live out three or four miles from their place of business. Now almost everyone owns a motor car of some description and they can easily get back and forth.

Loan Companies Help

"Another thing that encourages people in this is Omaha's exceptionally fine building and loan companies. If a man owns a lot it is a comparatively simple thing to borrow the money for building a home. Chief among the reasons for making these loans is the fact that every such home means a permanent citizen for Omaha.

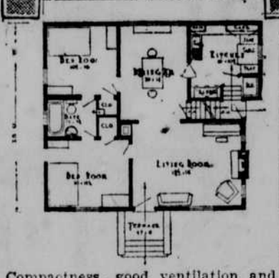
"Omaha has exceptionally advantageous interest rates and payment plans. The bulk of lots in the city are sold for a small down payment and unbelievably small monthly payments.

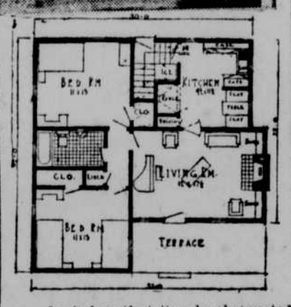
"All of this helps Omaha, and people realize it. That makes Omaha grow and makes us look for a banner year."

Prosperity Indicated

Price of material, price of labor and excellent facilities for work were all pointed out by Mr. Hastings as being good "indicators" of coming prosperity. He declared that Omaha is a good market for farm produce and is an economical city in which to live. There was no factor, he said, which would lead any one to think that the coming year would be anything but bright in the real estate business. And, he added, real estate sets a standard.

Modified and Extreme Spanish Type Bungalow





Compactness, good ventilation and good heating facilities are the three chief requisites of the modern home.

That is the opinion of T. H. Meanner, president of the T. H. Maenner company, a designer of homes.

The home, in Maenner's estimation, must be compact for heating, for care and for comfort. Good ventilation in summer is as essential as plenty of heat in the winter. A house with lots of windows does not necessarily have to be well ventilated, but such a place would be hard to heat.

A house with windows properly placed may be well ventilated and still, when aided by compactness, be easily heated.

To this end he has borrowed an idea from the Spanish type of architecture. There is no patio in the plan but the interior and many of the little additions to the exterior of the house are taken direct from the spacious homes of Spain.

A Five-Room Home.

The home built on this plan is 30 feet long and 28 feet wide and is one and one-half stories in height. It contains five rooms and is planned to save steps and work.

Windows on every side assure plentiful ventilation during the hot months of summer and yet they are located in such a way that there is no draft to make heating difficult during the cold months of winter.

Attention to detail has given the exterior of the house a charming effect. The stone work around the doorway gives a latin air especially when aided by the dainty awnings over the front windows.

Awnings Are Work of Art.

The awnings in themselves are a work of art. Unlike the usual awning they have no side pieces and do not lower to a point level with the center of the window fraine. Two rods, topped with spear heads support the canvas and broad stripes of yellow and black harmonize with the general scheme of exterior decoration.

In the eaves can be seen one of the latest ideas in architecture. In place of long eaves extending over the side of the house, the roof ends almost flush with the wall.

A swinging gate built across the driveway relieves the side yard and wall. The gate can be so constructed that it will interfere but slightly with the driving in and out of a motor car.

Inside are two bedrooms, a living room, a dining room and kitchen. The front door opens into the living room. One bedroom opens from the living room and the other from the dining room. The dining room has been placed in an unusual position, between the rear bedroom and the kitchen.

Dining Least Used Room.

Maenner explains this location of the dining room by saying that this is possibly the least used room, in point of actual hours, in the house. Ventilation here is less essential than anywhere else. Yet, located as it is, it is convenient to the kitchen.

The kitchen, in Maenner's estimation, is the crowning success of the plan. It has one large window that is clear of all obstruction, and a second window that it only obstructed by the paraphernalia to the breakfast nook. A current of air is always passing through the room, and it is possible to keep it exceptionally cool in the summer.

A picture of the home, together with floor plan, appears above on the left.

Another house which Maenner has designed and which has furnished ideas for more moderate plans of Spanish architecture is shown on the right, above.

More Spanish in Effect.

This house stays more to the true Spanish type. It has the patio, the stucco walls and the flat roof of the houses of Spain and Latin America.

On the outside, the long windows, the solid door and the small balcony give it a very individual air. A careful selection of shrubbery will aid materially in increasing this individual atmosphere.

The floor plan of the home, except for the increased spaciousness of the front bedroom, is identical with that of the modified Spanish home.

A plan book, recently published by the Maenner company, gives these and many other plans in detail.

Two Attractive Dundee Homes

Here are shown two attractive Dundee homes recently built by John R. McCarville, builder. The homes are located at 101 and 103 South Fifty-first street. Confident that the season of 1924 will see a remarkable gain in real estate, McCarville is now building two more homes similar to these. He expects to be busy throughout the summer and fall erecting homes in all parts of Omaha.

Douglas County Land Past Week Sells for $421

Nine Farm Sales Total $142,200; Many Good Estates Change Hands in State.

Nine farm sales in Douglas county, totaling $142,200, and bringing from $191.50 to $421 per acre, were made during last week.

The highest priced piece of land to be sold, according to the records, was 37 acres near Valley, owned by the Pierce family, for $15,600, or $421 per acre.

Another high-priced piece was 160 acres purchased by W. F. Horeis from C. F. Vocs for $40,000, or $250 per acre.

Fred Bauermeister bought 80 acres from P. H. Lane near Irvington for $18,000, or $225 per acre. Another 80 acres near Elkhorn was sold by A. J. McCormick to C. A. Roettele for $16,000, or $200 per acre.

W. F. Horeis, who bought the Vocs farm at Chalco, sold one to Henry Otte near Chalco for $30,600, or $191.50 per acre.

A large number of farm deals were made this month in other parts of Nebraska. One of these was a 40,000-acre ranch, near Rock Springs, sold by William H. Gottche to William Eates.

A farm near Elgin sold for $250 per acre; one near St. Edwards for $220 per acre, and the 200-acre farm near Wynot sold for $40,000, or $200 per acre.

Boise Grant

Boise Grant

Boise Grant has joined the sales force of the Equitable Trust company. Formerly he was connected with the Temple McFayden company.

Crude Oil Price Hiked.

Independence, Kan., March 8.—An increase ranging from 12 to 25 cents per barrel was announced today by the Prairie Oil and Gas company for Kansas, Oklahoma and North Texas crude oil.

Home Hunters Are Already Looking

Unusual activity in spring house hunting was evinced during the last week, Omaha realtors have announced.

The Schroeder Investment company declared that they have been surprised by the number of people who have applied to them for lists of desirable property that is for sale. The prospective buyers, in true "early spring rush" style, have preferred to inspect the house by themselves. Driving their own cars and not asking for the aid of salesmen.

Officials of the Schroeder Investment company declare that in the spring of every year this rush of buyers comes to look over property. The system of inspecting all property, regardless of price or location, is to be deplored, they say.

A salesman is generally called for in the end and he is able to show just the houses that would suit the prospective purchaser. The habit of "helping themselves" holds, however, and the company declares that the business has looked better this year than ever before.

Spring Weather Helps Realtors' Business

Pleasant weather during the last week encouraged prospective home buyers to venture into the real estate market, much to the satisfaction of Omaha realtors in general. Several firms reported excellent progress toward a record in volume of business for this season.

Hill on Sales Force of Equitable Trust

W. N. Hill

William Hill has been added to the sales force of the real estate department of the Equitable Trust company.

Mr. Hill was formerly connected with the firm of Hill & Scott, in the McCauge building.

Carpenters' Union Act Brightens Outlook

When the carpenters' local union resolved the other day that its members would not ask for any increase in wages and declared themselves satisfied with the general condition of things at present they aided greatly in increasing the bright aspect for the coming season in the real estate business.

Builders had feared that the talk of a strike among the building trades would frighten prospective home owners from beginning work on homes. With the carpenters satisfied this strike fear has been laid to rest.

Arthur Brisbane Invests in Land

Columnist Is One of the Most Careful of Buyers.

Arthur Brisbane is putting his money in real estate.

"Barrons," a weekly financial review, has this to say about Brisbane and his real estate holdings:

Arthur Brisbane, whose pungent paragraphs reach every day nearly 10,000,000 readers, is not only an indefatigable writer, but one of the largest operators in real estate in New York. The bulk of his fortune, now in seven figures, is in land and buildings. A list of his holdings would disclose some of the choicest bits of property, not only in New York, but in other cities over the country.

Brisbane bases his investments on careful studies of population, business and traffic tendencies in much the same way that the United Cigar Stores operate.

Six-Room Dutch Colonial Type

New six-room home of the Dutch colonial type has just been completed for Edward F. Williams of the Edward F. Williams company, realtors at 119 South Fifty-third street.

Its dimentions are 35 by 38 feet.

Mr. Williams declares that prices are now right for building.

Six-Room Brick Bungalow

This six-room house has just been completed at 5428 Florence boulevard for B. J. Newlon.

The ground formerly was occupied by the Donahue greenhouse. The plat has been subdivided and placed on the market as Newlon and Gibson's addition.

The foundation of the house is of black chinchilla brick with black brick trimming around the windows and doors. The upper part is a deep red with black rake joint mortar.

The house contains five large living rooms with a tile bath, breakfast nook, and a full basement, with glass finish for dancing.

Real Estate Value Increased by Bank

First proof that the new $550,000 federal reserve bank building at Seventeenth and Dodge streets would stimulate building in that district was given when George Brandeis announced that a plan was being formulated to reconstruct the garage building owned by the Brandeis Store company on the opposite corner.

The building, a two-story brick structure, is at present used for a garage and a power plant. The plans, as yet not definite, are to erect a much larger building on the site and to utilize the ground floor space for stores.

RED CROSS LIVER PILLS

Sold in Omaha by Sherman & McConnell Drug Co., Price 25c

ADVERTISEMENT.

Cocoanut Oil Fine For Washing Hair

If you want to keep your hair in good condition, be careful what you wash it with.

Many soaps and prepared shampoos contain too much free alkali. This dries the scalp, makes the hair brittle, and is very harmful. Mulsified cocoanut oil shampoo (which is pure and entirely greaseless), is much better than anything else you can use for shampooing, as this cannot possibly injure the hair.

Simply moisten your hair with water and rub it in. Two or three teaspoonfuls will make an abundance of rich, creamy lather, and cleanse the hair and scalp thoroughly. The lather rinses out easily, and removes every particle of dust, dirt, dandruff and excess oil. The hair dries quickly and evenly, and it leaves it fine and silky, bright, fluffy, wavy, and easy to manage.

You can get Mulsified cocoanut oil shampoo at any drug store. It is inexpensive, and a few ounces will last everyone in the family for months.

ADVERTISEMENT.

IF CONSTIPATED, SICK, BILIOUS

Harmless Laxative for the Liver and Bowels

10¢

Feel fine! No griping or inconvenience follows a gentle liver and bowel cleansing with "Cascarets." Sick Headache, Biliousness, Gases, Indigestion, and all such distress gone by morning. For Men, Women and Children—10c boxes, also 25 and 50c sizes, any drug store.

ADVERTISEMENT.

Gallstones

Dr. E. E. Paddock, Box 261-OB, Kansas City, Mo., says about one person in ten has infected gall-bladder or gallstones and neglect often leads to surgery. But many people are too old, weak or ill for dangerous operation. These people reasonably wish to avoid suffering and obtain relief with medicines. The Doctor began specializing on these troubles 25 years ago and his treatments have been of untold value to thousands all over the U. S. Hundreds of letters testify to health restored and freedom from suffering. Rather than suffer or let conditions grow worse, and before you decide on surgery, write the Doctor for his FREE BOOKLET describing gallstones and explaining this home treatment.

EUROPE

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$100 CASH AWARD
For a Slogan for York
Write
Chamber of Commerce
York, Neb.

ADVERTISEMENT.

New Safe Way to Whiten Teeth *Instantly!*

Marvelous Discovery Bleaches Dark Teeth White

A new harmless treatment has been discovered which dissolves teeth stains instantly, giving dull teeth a charming whiteness and lustre. This new treatment is called the Bleachodent Combination. It consists of a marvelous liquid and a new kind of paste. The liquid instantly curdles or softens the stains—while the paste removes them and prevents the formation of future stains. You just brush your teeth with a few drops of the liquid—then use the paste—and before your very eyes your teeth acquire a clear, flashing whiteness that even an hour's scouring by old-fashioned methods could not give them.

Safe Method.

Bleachodent Combination is safe to use, as its mild ingredients are intended to act only on surface stains—not on the enamel itself. Teeth stains, as all dentists know, are caused by a gluteneus substance called "mucin" which collects on teeth, where it attracts staining substances and hardens. Formerly this hard coating of "mucin" could not be removed without often grinding away a part of the enamel. But now, thanks to Bleachodent Combination, these stains can be enamel in any way.

No More Tobacco Stained Teeth!

Surely nothing spoils one's appearance quicker than yellowish, tobacco stained teeth. Yet with Bleachodent Combination unsightly teeth stains are no longer necessary. No matter how stained the teeth may be from tobacco or other substances, the stains disappear with almost magical quickness, and the teeth acquire a wonderful flashing whiteness and glisten.

Fine for Children's Teeth.

It is vitally important that only a safe mild preparation like Bleachodent Combination may be used in children's teeth which are especially subject to stains and decay. Bleachodent Combination was first made for children's teeth to avoid the use of harsh, gritty dentifrices which are so ruinous to teeth in their formative stage.

Get Bleachodent Combination Today!

You risk nothing in trying Bleachodent Combination for unless you are more than delighted with results of first application, your money will be instantly and gladly refunded without question. Say Goodbye to dull stained teeth!

Note: Do not expect Bleachodent Combination to remove stains caused by a silver filling. Bleachodent Combination will instantly remove surface stains, but it is not intended to act on enamel, and therefore cannot be expected to remove stains which go below the enamel's surface. Sold at all good stores, such as: Brandeis Store, (Toilet Goods Dept.), Sherman & McConnell, Beaton Drug Co., Green Drug, Beranek & Son.

FINANCIAL STATEMENT

AS OF JANUARY THE FIRST, 1924

ADMITTED ASSETS	
Real Estate	$ 465,610.17
First Mortgage Loans	11,205,905.68
Policy Loans	2,289,531.74
Premium Notes	175,464.76
Government and Municipal Bonds	284,621.82
Cash in Office and Banks	420,005.60
Due from Reinsuring Companies on Death Claims Reinsured	2,000.00
Interest and Rents Due and Accrued	747,212.11
Net Due and Deferred Premiums	221,440.88
	$15,811,792.76

LIABILITIES		
Policy Reserves		$13,169,036.49
Supplementary Contracts		239,750.46
Total Policy Claims		52,658.00
Coupons and Dividends left with the Company to Accumulate at Interest		652,835.24
Prepaid Premiums and Interest		54,396.27
Reserved for Taxes		87,500.00
Reserved for Dividends to Policyholders		295,974.70
Special Reserves		600,000.00
All other Liabilities		51,907.91
Capital	$250,000.00	
Surplus	357,733.69	
Surplus as to Policyholders		607,733.69
		$15,811,792.76

INSURANCE IN FORCE - - $109,447,793.00

ROYAL UNION LIFE INSURANCE COMPANY

A. C. TUCKER, President — DES MOINES, IOWA — WM. KOCH, Vice President

F. B. ALLDREDGE & COMPANY, General Agents for Nebraska and Western Iowa

213 City National Bank Building, Omaha, Nebraska

Specials Agents—A. Block, Percy W. Stewart, Joe S. Wilder, James J. Hill

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