

Telephone Girls in a Panic—Several  
Faint and Others' Hurry from  
Building When the Concussion  
Comes.

An explosion supposed to have been caused by dynamite did great damage in the business district in Chicago Sunday night and injured two or three persons severely and wrecked stores and windows for a block near Clark and Washington streets.

The exact nature of the explosion remains a riddle, because of the great amount of debris thrown around the alley where it occurred. It is probable another series of the gamblers' war bombs that have mystified the police of Chicago for more than two years. Bomb No. 20 in the series wrecked a saloon a few nights ago.

The center of the explosion Sunday night was in an alley in the rear of the Central Telephone exchange. This exchange was unable to do any more business during the night. Two restaurants facing in Clark street were blown practically into the street, food and dishes being scattered over the car tracks.

In this alley also was the rear entrance to Powers & Gilbert's saloon, headquarters for Martin B. Madden and his associates in the building trades. Madden and his men are figuring largely in labor disputes at the present time and have been the subject of grand jury investigation. Another place opening into the alley, which was demolished to an equal degree with the saloons, was the Cash Register store of Mont Tennes, who is also alleged to conduct several gambling places. Tennes' places have been frequently raided by the police, and another bomb was exploded there a year ago.

One theory advanced is that fifty electric installers who have been on strike against the Chicago Telephone company, which suffered the greatest damage, may be behind the deed. Another is that gamblers who have suffered loss through co-operation of the telephone company with the police sought to retaliate. Twenty-five thousand telephones were put out of service by the explosion.

Thirteen girl operators were at work. Many of them fainted and others ran from the building.

#### OPENED BY KING EDWARD.

Victoria and Albert Museum in London Dedicated.

The new galleries of the Victoria and Albert museum at South Kensington, the foundation stone of which was laid in 1899 by the late Queen Victoria, were formally opened by King Edward Saturday with full state ceremony. Among those present were members of the cabinet and a large number of diplomats. King Edward and Queen Alexandra, accompanied by their suites, drove to the museum in open carriages with postillions and outriders. The prince and princess of Wales, accompanied by their suites, their suites, drove to the museum in routine with lined with troops and a great crowd turned out for the occasion.

When finally completed the new galleries will house the greatest museum of applied arts in existence, and taken as a whole will be one of the largest in the world.

#### IN A BREAK FOR LIBERTY.

Two Convicts Try to Escape at Fort Riley Military Prison.

At Fort Riley, near Junction City, Kans., two military convicts named Carey and Jeffries attacked a sentry and in a struggle that ensued Jeffries was shot through the stomach and fatally wounded and the sentry was seriously wounded.

Harry H. Jeffries, the convict, died later of his wound. August T. Carey escaped, but was captured. The wounded sentry is Abraham Cirulnick, Troop E, Sevenths cavalry.

The men were working in the quarry and attempted to escape after attacking the sentry.

#### Acquitted of Murder Charge.

A jury at Marion, Ind., acquitted William P. Gray of a charge of murder. Gray shot his brother-in-law, Alonzo Belleville, at Upland on June 1. He claimed he fired in self-defense.

#### Sioux City Live Stock Market.

Saturday's quotations on the Sioux City live stock market follow: Beesves, \$5.75 @ 6.75. Top hogs, \$7.65.

#### Bolt in Forehead Kills Boy.

Struck squarely in the forehead by lightning, Shad Nichols, 20 years old, of Terre Haute, Ind., was instantly killed while a companion was seriously stunned.

#### Lawyer, Disbarred, Will Appeal.

A. Thatcher, a Toledo attorney, disbarred by the supreme court of Ohio, said that he will immediately apply for a hearing in the United States supreme court.

#### DEATH STORY UNTOLD.

Last Chapter in Maryland Tragedy Enacted.

The last tragic chapter in the story of a crime was written in the half light of an early summer's dawn Friday when the man accused of the heartless murder of pretty little May Edith Thompson Woodill—specterlike fleeing in a skiff from a posse of determined pursuers—stood for a moment facing the men who had cornered him on the waters of a narrow creek, then fired a bullet into his heart and fell lifeless into the bottom of the boat which he had hoped would carry him to a landing place where flight might be possible.

Taking his fate into his own hands and blotting out untold the story of the death of a girl who had moved in the highest social circles of Baltimore, Washington and Los Angeles, a beautiful girl who had been the protégée of Lyman J. Gage and of former Gov. Frank Brown, of Maryland, the man known at St. Michaels, Md., as Emmet Roberts, but in reality Robert Emmet Eastman, a failed broker of the Consolidated Stock Exchange of New York, passed beyond the reach of the law, and with his going there vanished the hope of clearing up the motive for the strange tragedy.

A letter found on Eastman's body addressed to Miss Winnie Bradcome, care of Klaw & Erlanger, the theatrical managers in New York, gave Eastman's ill sustained excuse for the crime. It was a rambling account of how he had been out in a launch with a party of men and women, many of whom had been drinking to excess with the exception of himself and Mrs. Woodill; of how one of the women in a fit of jealous frenzy had attacked Mrs. Woodill with a wine bottle and killed her; how the remainder of the party had taken flight, leaving him to dispose of the body, and how, as a means of escape from all his troubles, the writer had decided to end his life. Eastman asked Miss Bradcome to hurry to Maryland to take charge of his body and property. The authorities, after a thorough investigation, apparently have cast aside this theory of the death of the girl.

#### DENIED NEW TRIALS.

Negro Slayers of Artist Schultz to Be Executed in September.

Three of the negroes convicted of the murder of Walter Schultz have been denied new trials and their death in the electric chair of the Virginia penitentiary is set for three consecutive Fridays, beginning September 3. One of the condemned men, Richard Pines, made a long denial of the crime when sentenced. He fought off the deputies who tried to take him into the court room, and was subdued only after irons were fastened on him. The other prisoners took the death sentence without emotion, and one sang "Nearer My God to Thee" as he was taken from the court room. The trial of the fourth prisoner, Henry Smith, who turned state's evidence, was set for September 24.

#### Carlists Plan New Party.

Senor Lorens, the Carlisle deputy, has announced that in the event of the death of Don Carlos, the pretender to the Spanish throne, who is ill in Italy, his followers probably would recognize King Alfonso and organize the religious elements of the party in a Catholic party similar to the German Centerists.

#### Stewardess Leaps Overboard.

Miss Margaret Stephenson, of San Francisco, stewardess of the Pacific Mail Steamship company's liner China, which arrived at Honolulu Friday, committed suicide in midocean early Saturday. Miss Stephenson was last seen on deck at 5 a. m., and it is believed that she leaped overboard.

#### Miners in Cage Drop Sixty Feet.

Twelve foreign miners were injured when a cage at the Klondike coal mine No. 4, three miles west of Clinton, Ind., became unmanageable and fell from the pit opening to the bottom of the shaft. Several of the men are expected to die.

#### Convicted Banker's Term Ends.

Thomas J. McCoy Saturday was released from the Indiana prison, having completed the maximum time of his term. He was formerly a prominent republican politician, and was convicted of embezzlement in connection with the failure of a bank at Rensselaer. He will go to Chicago to live.

#### "Adam God" Takes Appeal.

James Sharp, known as "Adam God," under a twenty-five-year penitentiary sentence for killing Patrolman Michael Mullano during a street riot at Kansas City, Mo., last December, has filed an appeal to the Missouri supreme court.

#### Kansas Warden Resigns.

W. H. Haskell, warden of the Kansas penitentiary, forwarded his resignation to Gov. Stubbs Thursday. The resignation takes effect July 1. No reason is given.

#### Troops Defeat Rebel Horde.

The troops of the sultan of Morocco have been victorious in an important engagement fought outside of Fez with the army under the command of the rebel chieftain Roghl. Roghl and his forces were completely repulsed.

#### For Thirteenth Census \$10,000,000.

The house Thursday authorized an emergency appropriation of \$10,000,000 for defraying the expenses of taking the thirteenth decennial census.

#### CRIME IN MARYLAND.

Body Found in Creek Near of Mrs. May Woodill.

Practically the entire eastern shore of Maryland is aroused and searching for one Emmett E. or John T. Roberts, wanted in connection with the brutal murder of Mrs. Edith May Woodill, wife of Gilbert Woodill, an automobile dealer of Los Angeles, Cal., whose nude body, the skull crushed in from a blow apparently delivered from behind, the face horribly disfigured, the entire body swollen from the effects of several days' immersion and weighted with an iron pot containing half a dozen bricks, was Wednesday discovered by boys who were crabsing in Back creek, a tributary of Choptank river, not far from the home of Woodill's foster father, Capt. Charles H. Thompson, a few miles from St. Michaels, Md. Roberts was with Mrs. Woodill when she was seen for the last known time, and he is accused of having committed the murder. The motive for the crime is at present a mystery.

At 11 o'clock Thursday night word reached St. Michaels that Roberts had been surrounded in the house of John B. McQuay, at Coyman, seven miles from the bungalow where the murder was committed. A posse left in automobiles after midnight. Roberts is believed to be heavily armed.

McQuay noticed a skulker near his home late Thursday night and called to him. He came to the house and asked for water. Recognizing him as Roberts, McQuay invited him into the house and sent his wife secretly to notify the neighborhood.

#### MACHINIST SHOTS TWO.

Wounds Wife, Kills Brother-in-Law and Then Ends Own Life.

W. R. Puryear, a machinist in the engineering department of the Ohio State university, at Columbus, O., shot his wife, shot and killed his brother-in-law, Fred West, and then committed suicide as two policemen rushed into the Puryear home to put out a fire which Puryear had started. Mrs. Puryear will recover. Puryear left a note addressed to his mother saying his wife had been unfaithful and that he was taking her to task when her brother shot him in the shoulder. He said he shot at both of them to save himself.

The wife declared her husband had fired first at her; that her brother had shot at him, and that Puryear shot West. Neighbors speak in the highest terms of Mrs. Puryear's character. They think Puryear was mentally deranged.

#### KILLED IN AUTO WRECK.

Car Dashes Down Hill at a Mile a Minute and Overturns.

Mrs. John Matthews, wife of the superintendent of the Dupont powder works at Wilmington, Del., was instantly killed Wednesday night in an automobile near Amania, N. Y. Mrs. Matthews was with her husband and daughter and two nephews and two nieces on a trip to the Berkshires. All were thrown out when control of the car was lost and ran at a mile a minute speed down Delavan hill, the machine turning over when a tire burst. Mrs. Matthews was thrown against a tree and her neck broken. The others were stunned and bruised.

#### EXPELLED FROM ARMY.

Taft Approves Sentence of Courtmartial Against Maj. Clarke.

Maj. Charles J. Clarke, Twenty-sixth infantry, has been dismissed from the United States army, having been found guilty by courtmartial on charges of misconduct in financial affairs involving the violation of the sixty-first and sixty-second articles of war. The sentence of the courtmartial was Thursday approved by President Taft.

Maj. Clarke is now at sea returning with his regiment to San Francisco from the Philippines. He is a native of New York, and entered the army as a private in 1870.

#### Domestic Trouble the Cause.

After shooting his wife to death and trying vainly to kill his 3-year-old daughter, Arthur Duwiler, of Ford City, Pa., Thursday night cut his throat with a razor when his revolver failed to explode a cartridge. He died in a few minutes. Domestic troubles caused the tragedy.

#### Heinze's Counsel Found Guilty.

Sanford Robinson, personal counsel for F. Augustus Heinze, was convicted in the United States circuit court at New York Thursday of impeding the administration of justice in advising a grand jury witness to evade the service of a subpoena.

#### Stole Over \$4,000.

William Kage, an employee of the United States Express company at Green Bay, Wis., confessed Thursday night to having stolen \$4,600 from the company last Tuesday. He had the money concealed at home. It is now in the custody of the chief of police. Up to Thursday night Kage maintained that he had been held up by two men who robbed the office.

#### Lumber Man Shoots Self.

Charles L. Hughes, vice president of the firm of W. J. Hughes, Sons & Co., lumber dealers, committed suicide at his residence in Louisville, Ky., Thursday by shooting.

#### Seven Miners Injured.

Seven miners were badly burned, one so seriously that he will probably die, in an explosion of gas in the Dixon Pocahontas Coal company's mine at Huger, W. Va., Thursday.

## NEBRASKA STATE NEWS

#### DEATH THAT WAS VERSATILE.

Jake Havel Dies by Rolling Into the River, Says Tony Vanous.

Jake Havel, the young man who disappeared from his home at Gibson a week ago last Sunday and whose body was found floating in the river Friday, certainly had a versatile death. First, so reports went, he was found dead in a patch of weeds near his home. Then he was thought to have jumped in the river, and a floating body picked up at Nebraska City was identified as his. Then the suicide theory was advanced. Later the Omaha police got hot on a fake clue to the effect that he had been murdered by a rival suitor and the body had been thrown into the river to conceal the crime. The local sleuths finally laid down on the job with the declaration that Havel had gone to sleep on the river bank and had just naturally rolled into the water and was drowned.

Now the case has been resurrected against the banks and that the provision for immediate payment of the depositors is illogical and impossible of fulfillment. Alleged defects in the record in the law's passage are also cited.

#### IS BUILDING NEW WATER PLANT.

The Council Has Offered \$60,000 for Present Plant.

The city council of North Platte held a special meeting Monday evening to meet with Mr. Hoffmeister to discuss settlement of the water works question. He offered to have a special engineer make an appraisal of the plant, but this the council declined, as the city engineer had made an appraisal at their request, valuing the plant at \$52,000. The council then passed a formal resolution, offering \$60,000 for the present water works plant and making the offer good until July 6 next. Just whether or not the water works company will accept this offer remains to be seen. If they do not, it is felt that the city will vote bonds to build a plant of their own. It is considered that \$60,000 is the maximum price the city will pay.

#### NELSON'S TERM SHORTENED.

Member of Gang Who Shot Lausten Given Clemency.

Gov. Shallenbarger Thursday morning commuted the sentence of Raymond Nelson, a life prisoner from Douglas county, to ten years' imprisonment. Nelson was one of the gang that held up and murdered Nels Lausten, a saloon keeper at Twenty-first and Cumming streets, Omaha, in January, 1906. Nelson turned state's evidence and it was by his testimony that Jay O'Hearn was convicted as the one who fired the fatal shot. W. W. Slabaugh, who was county attorney at the time O'Hearn was convicted, joined in the recommendation for clemency as did Deputy Attorney General Grant Martin.

After O'Hearn was convicted Nelson pleaded guilty and received a life sentence. He has already served about three years of the sentence.

#### SAYS SHE ONLY DEFENDED SELF.

Woman Up for First Degree Murder Good Witness for Herself.

Laura Porter took the stand in her own behalf before Judge Sutton at Omaha Thursday afternoon and described the killing of Dempsey as an act of self-defense.

"He came at me with the knife in his hand," she declared, "and I just picked up the hatchet and struck him, sort of waving it to keep him off. I don't know how many times I hit him, but I only struck him until he stopped trying to stab me."

The woman made a good witness for herself. Before the testimony as to the killing she declared that she had been kept in a state of slavery by Dempsey and that he had threatened to kill her when she tried to break away.

#### LITTLE GIRL FOUND DEAD.

Was Lying with Face in Mud of Creek Bottom.

Word reached Superior Thursday evening about 7 o'clock that little Eva Coulter, aged two years, had strayed from her home, four miles southwest of here and could not be found. The child had been missing since 3 o'clock in the afternoon. Searching parties were organized and in a short time two hundred men were searching the Coulter farm. The night was intensely dark and a heavy storm rising. The coupled with the muddy condition of fields, made the search difficult. About 11 o'clock the child was found about a half mile from the house, lying with face downward in the bottom of the creek in a pool of water about six inches in depth. Life was extinct when she was found.

#### Take Convicts to Penitentiary.

United States Marshal Warner and Deputy John Sides left Omaha Wednesday for Leavenworth, Kan., having in charge Tom Haley, alias Tim Murphy, charged with postoffice robbery at Sumner, and Harvey Montgomery, charged with impersonating a government officer, who were sentenced at North Platte to two and one years in the United States penitentiary. Both pleaded guilty to the respective charges. They have been in the Douglas county jail for several months.

#### Four Accidents at Lyons.

Four accidents more or less severe have happened during the week in the vicinity of Lyons. Grace, the 6-year-old daughter of A. G. Gustofson, fell from a stile block and broke her leg. Henry Myers accidentally shot himself in the hand while carelessly handling his gun. Virgil Redding severely cut his hand with a pruning knife while trimming trees. The 12-year-old daughter of A. W. Hobson cut an ugly gash in her forehead by falling on the edge of a cup.

#### Lightning Strikes Farm House.

Lightning Thursday morning struck the farm home of Jesse Wyatt, two miles west of Barneston, and damaged it considerably. Mrs. Bardinsky, who occupies the place with her husband, was so badly shocked that she was unconscious for several hours.

#### Saved Her Boys from a Burning House.

The home of Rev. George Bray, of Ponca, burned Monday night at about 11 o'clock and members of the family had a narrow escape. Mrs. Bray and her two youngest sons were at home at the time, and she let the boys down from a second story window.

Word has been received that Lee Stephenson, formerly of Geneva, son of Mr. and Mrs. Henry Stephenson, now living at Franklin, was drowned at Seattle, Wash.

#### FIGHT GUARANTEE LAW.

Nebraska Bankers File Suit for a Restraining Order.

John L. Webster, of Omaha, and former United States Senator W. V. Allen, attorneys for the banking interests of Nebraska opposed to the state bank deposit guaranty law, Tuesday filed suit in the federal court at Lincoln for a restraining order against the banking board and Samuel Patterson, its secretary. The petition asks that the state board be forbidden to levy an assessment to guarantee bank deposits. It asks that Patterson be prevented from taking his seat.

Fifty-two banks, national and state, have joined in the pleading. It is alleged that the new act is confiscatory, taking property without due process of law and requiring the property of one bank to pay the liabilities of another; that its assessment provision is so indefinite as to permit an unlimited number of assessments being made against the banks and that the provision for immediate payment of the depositors is illogical and impossible of fulfillment. Alleged defects in the record in the law's passage are also cited.

#### THE COUNCIL HAS OFFERED \$60,000 FOR PRESENT PLANT.

The city council of North Platte held a special meeting Monday evening to meet with Mr. Hoffmeister to discuss settlement of the water works question. He offered to have a special engineer make an appraisal of the plant, but this the council declined, as the city engineer had made an appraisal at their request, valuing the plant at \$52,000. The council then passed a formal resolution, offering \$60,000 for the present water works plant and making the offer good until July 6 next. Just whether or not the water works company will accept this offer remains to be seen. If they do not, it is felt that the city will vote bonds to build a plant of their own. It is considered that \$60,000 is the maximum price the city will pay.

#### LIGHTNING STRIKES A BOY.

Neligh Youth is Instantly Killed While Fishing.

During the storm Monday at Neligh a son of Conrad Goks was instantly killed by lightning while fishing on the banks of the Clear Water. His two brothers who were with him were severely stunned.

The boys were seated in a row when the storm approached. The bolt of lightning struck the boy in the center. He was 17 years old. The storm passed to the north of Neligh and totally wrecked the buildings on M. O. Dixon's farm on the Willow.

Considerable damage was done to outbuildings along the path of the storm. No serious damage to crops has been reported.

#### HOTEL MAN IS INDICTED.

Must Answer Charge of Selling Liquor Without License.

William Purkey, a Filley hotel man, was arrested Monday morning upon an indictment returned by the recent grand jury charging him with selling liquor without a license. The indictment returned by the grand jury charges Purkey with selling whisky to Fred Shonewald of the Filley vicinity. Purkey appeared before Judge Pemberton and gave bond in the sum of \$500 for his appearance at the coming session of the district court.

#### CLOUDBURST AT BLADEN.

Heavy Precipitation Visits Portion of Webster County.

A cloudburst occurred near Bladen Monday afternoon after a hot and sultry forenoon. About an inch of rain fell there. It was heavier between Bladen and Blue Hill. A mile west no rain fell. It commenced raining again early in the evening and kept it up steadily all night. It is believed there has been a total precipitation of three or four inches.

#### Jury Returns Indictments.

Four indictments have been returned by the grand jury which has been in session at Holdrege. A. E. Ayres, W. H. Parker, Jennie Leiter and Maud Baldwin are charged with selling liquor without licenses. Several more indictments are thought to have been brought and will be made public as soon as the arrests are made.

#### Wife Seeks Divorce.

In a suit for divorce instituted by Mrs. Dora Jones of Hastings, the plaintiff alleges that her husband, William Jones, to whom she was married in Belleville, Kan., in 1893, has treated her with extreme cruelty and on one occasion threatened to "cut her heart out."

#### Former Judge Stricken.

H. M. Sinclair, former supreme court commissioner, is critically ill at Kearney. He is suffering from stomach trouble. He was taken suddenly ill Friday night and has since grown much worse. It is feared by the attending physicians that he may die at any time.

#### Charles Wymore's Body Found.

The body of Charles Wymore, of Beatrice, who was drowned Saturday evening in the Blue river north of Barneston, has been found.

#### New Mill Almost Completed.

Chadron's new 200-barrel mill is nearing completion, rising from the ashes of a much smaller one. Robert Hood is the proprietor, which fact always means success and a "square deal" in Chadron.

#### Damewood Under Arrest.

Motorman E. E. Damewood, of Lincoln, who assaulted Inspector Ithiel Payne, of the Lincoln Traction company, Saturday night, gave himself up to Justice Bacon and was placed under bond to appear Tuesday for trial.



During the current fiscal year 22 national banks of the country have received in individual deposits \$1,060,384, which is more than a billion and a half dollars in excess of the fire outstanding money supply of the United States. The year which will close with the present month has been one of exceptional prosperity for national banks. Since May 14, 1908, there has been a net increase of 155 in the number of national banks. Notwithstanding the unusual number of banks withdrawing from the national system, the aggregate capital, surplus and profits of the banks reporting on April 28, 1909, amounted to \$1,729,057,010, an increase of \$58,586,428 during the year. The loans and discounts increased \$434,763,993, deposits \$513,403,594 and total resources \$774,261,145.

The revenue cutter service was thrown into a flutter over the reports that the steamship Nanticoke and the tug Dispatch were believed to be engaged in conveying a large consignment of war munitions to friends of former President Castro in Venezuela. Finally the Nanticoke was located by the cutter service up the Chohan river in North Carolina and the cutter Pamlico was stationed at the mouth of the river to watch her. Later word came from Venezuela that they had purchased the two vessels for the government's use on Lake Maracabo.

The famous Taft Philippine party, so called because President Taft, who at the time of the trip was Secretary of War, and Mrs. Taft chaperoned it to the Orient and back with several subsequent happy marital results, showed its appreciation of Miss Mabel Boardman by presenting her with a richly diamond-studded watch and chain. President Taft made the presentation.

The President accepted the resignation of Indian Commissioner Leupp and appointed in his place Robert G. Valentine, who had been serving as Assistant Commissioner of Indian Affairs. Poor health was given by Mr. Leupp as the reason for his withdrawal. At the same time it was no secret that the Indians' Rights Association had opposed his administration of the bureau.

An agreement has been made between the Interstate Commerce Commission and the parties interested in the Spokane rate case, including the shipping interests and the railroads, that the phases of the question yet in controversy should be postponed until next fall, when the whole matter will be thrashed out on its merits. The commodity rates will remain as they are until then.

A new system for the instruction and examination of diplomatic aspirants has been established in the State Department under the direction of Assistant Secretary Wilson. What the secretary says he wants is Americanism plus cosmopolitanism. Already some score of new appointees have been put through a course of sprouts.

The board of engineers has reported that a nine-foot channel is sufficient to care for canal and river commerce between Chicago, St. Louis and the Gulf of Mexico. The fourteen-foot channel asked for would be too expensive. It would cost \$128,000,000 to construct and \$6,000,000 a year to maintain.

Two agents of the Department of Justice have been sent to St. Louis to investigate charges that government meat inspectors were paid by packers to pass diseased meat. The accusation was made by James Harms in a letter tendering his resignation as inspector.

Under an international agreement, sturgeon fishing in the waters of the United States and Canada is to be prohibited for five years, the closed season to begin in 1911.

#### Labor Commission for New York.

Pursuant to a law passed by the New York Legislature, Gov. Hughes has now appointed six representative citizens who, together with the lieutenant governor, speaker of the Assembly and six legislators, to constitute a Labor Commission, to inquire into the question of the liability of employers for industrial accidents and into the general problem of the unemployed. On the commission the governor has called Prof. Seager of Columbia, head of the Association of Labor Legislation; John Mitchell, three large employers, a railroad conductor and Miss Crystal Eastman, the social investigator.

#### Raised Big Money Quickly.

In the matter of raising money quickly and in large amounts the Christian Scientists have no rivals among religious organizations. The other day at a special meeting the congregation of the First Church of Christ, Scientist, New York City, subscribed \$100,000 with which to purchase land adjoining their church property in order to keep it from falling into the hands of apartment builders.