

HOW TO FIX LAND VALUES

Principles Involved Expanded by an Expert in the Business.

CITY REAL ESTATE IN SEVERAL ASPECTS

Richard M. Hurd, President of the Lawyers' Mortgage Insurance Company, Writes a Book on a Novel Theme.

One of the recent contributions to the literature of the real estate business is "Principles of City Land Values," a treatise on the general topic by Richard M. Hurd, president of the Lawyers' Mortgage Insurance Company.

Mr. Hurd has made most extensive researches in quest of material for the uses of his book, having gathered from old geographies, maps and local histories a great mass of general information concerning the beginnings of American cities.

In his introductory chapter, Mr. Hurd treats of the general economic principles which underlie land values, showing how this factor depends on the utility rather than location.

One fruitful source of error in studying land values is to regard the problem as involving only a point of time instead of a period of time. Any valuation based on present facts alone is incomplete, consideration of past influences and future prospects being vitally necessary.

Under the heading, "Forces Creating Cities," a chapter is devoted to elucidating the various natural causes for the location and growth of population centers.

factures, political forces, social forces (culture, education, art, fashion, amusement), are among the basic reasons for the establishment of cities. Lincoln is cited as an example of a city built for political reasons.

"Location of Cities" is given consideration in another chapter. It being Mr. Hurd's conclusion that situation for defense was originally the most important phase of a city's site, while later trade routes, determined by topography, created commercial cities, always where a break in transportation occurs.

"Ground Plan of Cities," which is devoted to a discussion of the planning of the land to be used, deprecates any of the fanciful conceptions that will operate to break the continuity of business streets.

Circular parks, with avenues radiating from them, for example, are very pretty, but are an offense to the utilitarian ideas of the author, who clings to the practical throughout.

What Makes a City. Under the heading, "Forces Creating Cities," a chapter is devoted to elucidating the various natural causes for the location and growth of population centers.

local aspect of the division of a city's area into public and private land is that the more land given to the greater the dispersion of business and area covered by the city, limiting this to a natural boundary, in the height of buildings, on account of wide streets and smaller building plots remaining.

"Directions of Growth" discusses the effect of external influences on the development of the city. The first lines of growth of water front cities are parallel to the water front; of inland cities along intersecting turnpikes, and of railroad towns away from the railroad station and along the principal turnpikes.

"Distribution of Utilities" and "Currents of Travel" are also considered with relation to their effect on the prime factor of determining land values and finally types of buildings are considered, the object being to suggest a sort of practical rule which would be most profitable to erect on land of a given value.

The most important consideration governing suitability of location is that of proportion of cost of building to value of land, the safe general rule being that the cost of the building should not exceed the value of the land.

In concluding his treatise, Mr. Hurd debates the "Scale of Average Values," and along with this gives a number of diagrams, showing the business and residence values of different cities.

CONDITION OF OMAHA'S TRADE

Volume of Business Last Week About Normal for the Time of Year.

COLLECTIONS REPORTED ONLY FAIR

Markets in Good Healthy Condition, with the General Tendency of Prices Upward in Nearly All Cases.

Trade conditions were just about normal last week for the time of year. A large number of buyers were in the city from all sections of the country tributary to this market.

The market on leading staples is in much the same condition it has been of late. By and large, the market is in good health and strong with prospects favorable for higher rather than for lower prices.

Wholesale grocers report trade in their lines during the past week as being considerably better than they were a year ago at this season of the year.

The market on syrups continues very strong, but there has been no change in the price of the various grades.

In the line of dried fruits it is stated that a very careful inquiry has been made by the market makers.

Orchard & Wilhelm Carpet Co.

Rugs made from short lengths of carpets and borders. These rugs were made up during January and February to keep our work room busy, and are now placed on sale at about two-thirds of the regular selling price.

Table listing various rug models and prices, including Axminster, Brussels, and Velvet.

Drapery Announcement

We wish to invite your inspection of our most complete stock of draperies, curtains and curtain materials. We are now showing our new spring line of goods, and you will find that our cheaper goods are both artistic and well selected.

Table listing drapery items such as Summer Curtains, Bonne Femme Curtains, and Shirt Waist Boxes with prices.

Couches

Table listing various couch models and prices, including quarter-sawn oak, figured velvet, and leather.

You will do well to see these couches whether or not you intend to purchase, as they are unquestionably money saving values.

See Couch Display in Our East Window.

HUMORS



Pimples, Blackheads, Red, Rough and Oily Skin Prevented by

Cuticura

MILLIONS of Women use CUTICURA SOAP, assisted by Cuticura Ointment, the Great Skin Cure, for preserving, purifying, and beautifying the skin.

Complete External and Internal Treatment for Every Humour. Complete CUTICURA SOAP (35c.) to cleanse the skin of crusts and scales, and soften the thickened cuticle.

Scale of Average Values.

In concluding his treatise, Mr. Hurd debates the "Scale of Average Values," and along with this gives a number of diagrams, showing the business and residence values of different cities.

Table showing Best Business and Residence Values for various cities like New York, Philadelphia, and Louisville.

Table showing Best Business and Residence Values for various cities like Chicago, Philadelphia, and Louisville.

RELIGIOUS.

Plans for a big Jewish technical school for girls, to cost \$25,000 and to be built at the corner of Second avenue and Fifteenth street, New York, have been made.

Rev. P. Hall, pastor of the Methodist church, held at Trenton in connection with the sessions of the New Jersey conference.

Bishop Hoar of the Methodist Episcopal church south has been enthusiastically received in Texas, where he is to have his episcopal residence.

One of the most popular preachers in Savannah, Ga., is Rev. Lincoln McConnell, now of the Methodist church, but formerly prosecuting attorney of Atlanta.

Cotton Still Advancing.

The cotton market continues to advance, but it is on a good, healthy basis. Spot cotton at last week at 18 1/2 and 19 1/2 mills were only too anxious to buy at the prevailing prices.

The market on spot tomatoes and corn is quoted strong, with quite an advance in tomatoes. This advance carries the market to a point 7 1/2 to 10c above the lowest price for standard goods.

There has been no quotable change in the price of sugar, but the market is very strong position, while raspberries are out of first hands, with very few obtainable at any price.

House trade with Omaha jobbers was quiet satisfactory last week, and so was the market for hardware.

The demand for hardware is still improving with prospects favorable for still greater activity in the future.

Leather goods jobbers are doing a fair business in their line, but still they feel that the business is hardly up to the proper standard.

There was a good demand all last week for fruits and vegetables. The lines offered though, were about the same as those on sale a week ago.

Green vegetables are getting more plentiful each week and the tendency of prices is naturally downward, but still the demand keeps on the increase.

There has been very little change in the price of rubber goods, but the demand for rubber goods for the time of year.

Cheap Settlers' Rates

To MINNESOTA, NORTH AND SOUTH DAKOTA, WYOMING AND CANADIAN POINTS

March 1, 8, 15, 22 and April 5, 12, 19 and 26

Via ILLINOIS CENTRAL R. R.

Particulars at City Ticket Office, 1402 Farnam St., or write W. H. BRILL, Dist. Pass. Agt., Omaha, Neb.

Cut Rate Steamship Tickets

From Scandinavian points to Omaha. Now is the time to bring your relatives and friends from the old country.

Wabash City Office, 1601 Farnam St., or Address Harry E. Moores, Omaha, Neb.

Dr. BURKHART'S VEGETABLE COMPOUND

CURES RHEUMATISM by driving the blood poison from the system and bringing the veins with pure, healthy blood.

For Menstrual Suppression. Most powerful. Known special. Dr. Burkhardt's Vegetable Compound.



I understand that the Santa Fe will sell one-way colonist tickets to California during March and April at very low rates.

\$25 from Kansas City. Please advise me full particulars.

Name, Street No., City and State. Cut out this advertisement and mail to E. L. Palmer, Passenger Agent, All the Way, A. T. & S. F. Ry., 109 Equitable Building, Des Moines, Ia.