

Your Money's Worth THE OMAHA BEE Best in West

GROWTH IN HOME OWNERSHIP

What Mutual Associations Are Doing in Promoting Ownership of Homes.

THRIFT THE BASIS OF A COMPETENCE

Present Opportunities for Home Getting in Omaha and South Omaha—Folly of Waiting for Tomorrow.

The great number of homes under way and projected in Omaha and South Omaha attest the solid basis of the prevailing prosperity. More gratifying still is the fact that two-thirds of the number are for home owners.

Among the strong factors in promoting home ownership among people of moderate means, the building and loan associations occupy a leading place.

Forty-nine associations in Nebraska have a total membership of 81,000, of whom nearly one-third are paying for homes.

Facilities for Home Getting. The policy of these associations is to provide every facility for the purchase or erection of homes and payment therefor in monthly installments of principal and interest.

Home buyer pays on a loan of \$1,700 per month... \$ 39.50 Per year... 474.00 Home buyer's net profit... 1,700.00

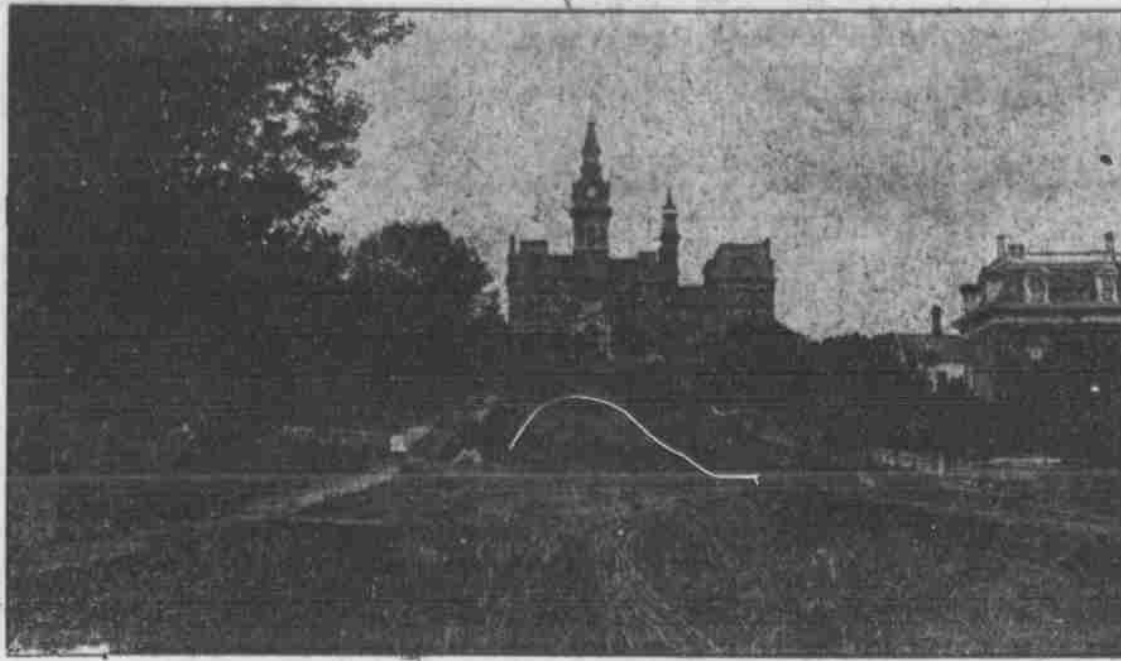
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Wait until tomorrow? Tomorrow comes, but when it arrives it is not tomorrow. It is today. "It's easy, this way of doing things tomorrow, sure enough," says a philosopher, "but there certainly is one drawback to it—it doesn't roll up much surplus. As a matter of fact, I suppose the only work we ever get paid for is the work we do today."

The things we are going to do tomorrow produce no revenue. Doing things in this way is easy, but it yields no great returns, as I know from long experience. Other men that I know, who have collared things as they came along, who have not put things off till tomorrow, but have acquired the habit of doing things today, have grown rich, or have come to be at least men of comfortable means, while I have nothing; I am just where I was at the beginning—going to have something tomorrow.

Development of a Street by Parking and Paving



VIEW OF CAPITOL AVENUE IN 1880.



SAME VIEW IN 1906.

Nebraska's Material Growth in the Last Fifty Years

At the Congregational church jubilee during the last week Mr. Charles B. Anderson of Crete, Neb., read the following paper:

The material advancement of this state in the last fifty years is the history of Nebraska. The Star of Empire had not shown west of the boundary of the Missouri river fifty years ago. Nebraska was an unknown land, save for the poor reputation that had been given the territory by the early explorers.

Irving, in estimating the material value and picturing the future chance of this vast prairie empire, now Nebraska, says: "It is a land where no man permanently resides. Such is the nature of this immense wilderness of the far west which apparently defies cultivation and the habitation of civilized life."

In 1856 the government has just secured from the Indiana title of the land, but the Red man was the dominant force in the population. The immigrant trail was the only means of communication to the west, and the steamboats that threaded their way up the treacherous course of the Missouri river were the connecting links with the civilization of the east.

In 1856 when the enumeration of people was made in this territory, the total white population was found to be 4,491, and white this number nine slaves were enumerated. Probably not one-half of the population found at that time were bona fide residents of the territory.

The territorial life of Nebraska began when the act constituting Nebraska a distinct territory and opening up its lands to settlements was approved May 30, 1854. When the Civil war broke out in 1861, though the population comprised less than 20,000 people, yet Nebraska furnished to the Union army 1,800 officers and men.

In 1856 the legislature prepared a constitution for a state government, which a vote of the people confirmed by a small majority. The first legislature under the state constitution met July 4, 1856. The bill to admit Nebraska as a state was passed by the president's veto, and proclaimed on March 1, 1867. The first capital of Nebraska was at Bellevue. It was removed to Omaha in 1855, where it remained until it became a state, when it was taken to Lincoln, a town of half a dozen houses, whose name was then changed to Lincoln.

354,809.25. Search the records of the commencements of any state in the union, and find if you can another state that in the first fifty years of its settlement shows any growth to compare with that of Nebraska.

In 1866, outside of the frontier blacksmith, who repaired the broken wagons that traversed the plains, and who made the crudest kind of repairs upon the few implements that were used in the first attempts at agriculture in Nebraska, there was nothing that could be called manufacturing in the limits of the territory.

Crop Statistics. The first crop statistics of Nebraska were given to the public in the United States census of 1860. Before that date not more than enough to meet the little local demand of the few early settlers was produced in the territory that is now Nebraska.

There was grown from the soil of Nebraska in 1906 agricultural products and stock to the value of \$266,000,000. How can we comprehend figures of this kind? And what a marvelous story less than fifty years of Nebraska tells the world! In round numbers the state of Nebraska in the last ten years of its history has produced in its corn crop alone over two billion bushels of that cereal.

Banking Interests. In 1856 there were seven banks in the Territory of Nebraska. These were the Western Exchange company of Omaha, the Bank of Nebraska at Omaha, the Bank of Florence, the Fontanelle bank at Bellevue, the Platte Valley bank at Nebraska City, the Bank of DeSoto and the Bank of Tekamah.

Along Educational Lines. There is another field and another illustration of the material development in this state, which goes far toward the foundation for all the success pictured in the development of Nebraska. The pioneer settlers in this territory believed in public education and the establishing of the means to build men of ability from the children of the pioneer days in the territory.

Grading is progressing rapidly on the Omaha & Council Bluffs Street Railway company's Bellevue line and the directors hope to have the line opened on the schedule time. Some rails have been laid, but several heavy cuts keep back this part of the work.

material growth and welfare of any country. You will note from the figures I have just given you that there is on deposit in the banks of Nebraska nearly \$100 per capita for every man, woman and child in our state. Permit me to say, as we have been so blessed and prospered by God, can we not, with our almost 16,000 membership in our Congregational churches in Nebraska, contribute for one year at least \$2.75 on the average for each member to be used specifically where it is so much needed? To illustrate: Sixteen thousand members at \$2.75 per member equals \$44,000, of which to the support of home missionary work appropriate \$10,000; to our own college and five academies—Doane, Franklin, Gates, Weeping Water and Chadron—appropriate \$50,000 toward new buildings and endowments, which are so much needed.

Story of Ten Years. And the story of the last ten years in the material advancement of the people of this state, represented in their banking interests, is equally interesting. In the last seven years the deposits in the banks of Nebraska have increased over \$73,000,000. In six years' time the deposits in the banks of Nebraska have doubled, and when we consider the development of the banking business for fifty years and the marvellous progress that is being made by the people of this state along the highway of wealth, who can say what another fifty years or even what another ten years will show for the wealth of the people of this state, through their banking institutions?

Let me for a moment on this occasion digress from my subject to say that now-a-days we hear it said that progress and civilization follow the flag. And so they do, but I want to put it in another way. Civilization and progress have in Nebraska, and I believe generally, followed the Christian church. How much we are indebted to the early missionaries and the splendid Christian ministers who have unfurled the banner of Christ in establishing churches in new territories, and who by their devotion, sacrifice and untiring zeal have kept that banner ever floating. How much we Congregationalists owe to those who established the First Congregational church of Omaha, whose golden anniversary we celebrate here today. The planting of churches has and ever will advance the

Street Railway Extensions. Line to Bellevue Will Be Finished on Time and Others Are Going Ahead. Grading is progressing rapidly on the Omaha & Council Bluffs Street Railway company's Bellevue line and the directors hope to have the line opened on the schedule time.

Prospect Hill Sewer Built. Eight Months of Work Sees the Big Drain Finished and Ready for Service. After eight months labor under two separate contracts in the hands of J. O. Corby and John F. Daley, the Prospect Hill main sewer system has been completed except for the placing of inlets.

Three State Conventions. Photographers, Dentists and Homeopathic Doctors Gather Here on Same Days. Three state conventions will be held in Omaha May 15 to 18. The Nebraska State Photographers' association, the Nebraska State Dental society, and the Nebraska Homeopathic Medical society will hold their annual meetings on that date.

grounds and equipment—is over \$10,000,000. And we are expending the support and maintenance of the public schools of the state \$5,000,000 annually.

Great State University. From the chartering of three universities fifty years ago, from which nothing came, the University of Nebraska, with a plant valued at \$500,000, stands at the head of the growth in the state among the foremost universities in the United States. Besides this great state institution there are some sixty-five colleges and academies in Nebraska, without counting 173 smaller private schools. The value of the plants of these colleges in this state is nearly \$4,000,000, making a total of millions in the educational development of this state, where there was not a single dollar for the promotion of education fifty years ago.

Vinton School Prospects. Board of Education Will Have Meeting at Its Monday Night Meeting. The Board of Education is expected Monday night to try to solve the question of which local architect shall draw the plans for the new Vinton school on the south side. There is a wide difference of opinion among the members and an effort will be made, doubtless, to break the thing out in executive session.

Another matter to be brought up will be the request of the Woman's club for a separate school for delinquents, where they may be given special instruction and training. The board members haven't studied the question sufficiently to know just where they stand on it. Objections have been raised, but the chief one is lack of money to put the scheme through in less than two or three years. Meanwhile it had been hoped to extend the manual training work to many of the grade schools.

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Timely Real Estate Talk. Hastings & Hayden Call Their New Northwest Addition Military. Effect of Building on the Pay Roll. Some Thoughts Suggested by the Big Gang of Men Working on the New Brandeis Block. Military addition is the name Hastings & Hayden have given to their new suburban property, immediately north of Krug park, the title being suggested by the fact that one goes out Military avenue to get to it.

TIMELY REAL ESTATE TALK

Hastings & Hayden Call Their New Northwest Addition Military.

EFFECT OF BUILDING ON THE PAY ROLL

Some Thoughts Suggested by the Big Gang of Men Working on the New Brandeis Block.

Military addition is the name Hastings & Hayden have given to their new suburban property, immediately north of Krug park, the title being suggested by the fact that one goes out Military avenue to get to it. The addition was platted last week and is now on the market. The east twenty acres have been divided into city lots, the next ten acres into half-acre lots and the rear ten acres into acre lots. The prices named are a little bit higher than lots in any addition that far out which has been placed on the market, with the exception of Benson, which, of course, is a town of itself.

It has turned out that the forty-acre tract belonging to Mrs. Flora Brown of Philadelphia, lying just east of Krug park, though reported sold a month ago, is still unsold. The rumor of the sale started from the fact that negotiations looking toward a local real estate market seemed that a local real estate man wanted the property for a client, and wrote to Mrs. Brown, making her an offer on it of \$14,000, which she accepted.

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One of Omaha's New Retail Palaces



SUNDERLAND-WEBSTER BUILDING AT SIXTEENTH AND HOWARD STREETS—TO BE OCCUPIED WHEN COMPLETED BY THE FIRM OF MILLER, STEWART & BEATON AND THE OGDON-ABUE-REDMOND DRY GOODS COMPANY.