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CROWTH IN HOME OWNERSHIP

What Mutual Associations Are Doing in Promoting Ownership of Homes.

THRIFT THE BASIS OF A COMPETENCE

Present Opportunities for Home Get ting in Omnha and South Omaha-Folly of Waiting for Tomorrow.

une great number of homes under way and projected in Omaha and South Omaha attests the solid basis of the prevailing prosperity. More gratifying still is the fact that two-thirds of the number are for home owners. While home building by home owners in eastern cities falls to keep pace with the growth in population, owing to the cost of ground, here the conditions invite the family man to buy or build. The eastern tendency toward apartments and flats is not gaining in favor in the west, nor is it likely to become a popular mode of living while home sites are abundant and moderate in price. "I like the west. I admire the western people," exclaimed an eastern clergyman in an address in Omaha. "You are fortunate and better situated than in the crowded east,' be continued. "because you have an abundance of elbow room for the individual and room for homes within reach of all; frugal people. There are no home associations worthy of the name which are not connected with a home and a piece of open ground in the sole possession of the fam-

home ownership among people of moderate means, the building and loan associations in the last fifty years is the history of Ne- any growth to compare with that of Ne- those securing the charter. Under the occupy a leading place. Self-help and mu- braska. The Star of Empire had not shone braska. a power for the ends they seek. Thrift fifty years ago. Nebraska was an unknown smith, who repaired the broken wagons currency. In an argument in the first terof resources of thrifty people not only widening their influence for good.

nearly one-third are paying for homes. Scarcely 10 per cent of association loans year these associations made 1,143 new building loans and 1,488 loans were on sets passed the \$7,000,000 mark.

South Omaha represent nearly one-half the total business and resources of the assoand a much larger number of homestead

Facilities for Home Getting.

The policy of these asseciations is to provide every facility for the purchase or erection of homes and payment therefor, interest. The interest charged is a shade under 8 per cent, and this rate is further reduced by periodical distribution of earnings. The important consideration, however, is becoming a home owner for a little more than the money paid as rent for a given number of years. The Omaha Home Building News explains this feature of the

ant's equity in property rented,

The home buyer pays on a loan of

works for himself!
Answering the objections of people to the installment plan of purchase the same authority says: Many people object to the installment plan because they think the house will cost more than if bought for cash down. "So," says the renter, "I'll wait until I have saved enough ey, and then I'll buy as good a house for \$2,500, say, as I can get for \$3,500 on sand plans like your-for saving up money with which to buy a house for "cash down," while at the same time paying rent-bears witness to the general impracticability of the plan. And then difcash and of one bought on the installment plan is not anywhere near so great as forty years ago when the city of Lincoln

Regarding the opportunities and the advantages of home getting now the authority quoted makes this convincing argu-The steady advance of Omaha and South Omaha in population and material development are index fingers pointing the

Present Opportunities.

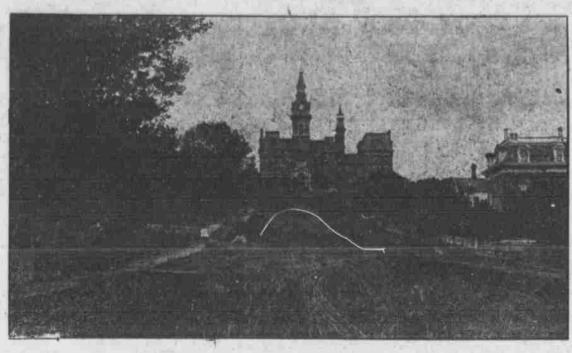
you imagine.

ground and therewith keep up with the brasks 642 incorporated towns and cities. procession. General investment is tending more toward real estate as presenting the best opportunity to get safe productive property, with a good chance to share in the increment that attends the rapid growth of the country. Small savings, as well as masses of capital, judiciously put into real estate, rest on a secure and genbetter off for owning a home. Such a posseasion is protective, promotes comfort and encourages stability. It is a safeguard of lawabiding, conservative citizenship. Where rents are high there is an excollent way out, for every thrifty family can manage to become its own landlord and take an active part in improving its

surroundings. 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 onough," 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 got 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 item stands the total valuation of property the beginring-going to have something to-

Development of a Street by Parking and Paving





VIEW OF CAPITOL AVENUE IN 1880.

Nebraska's Material Growth in the Last Fifty Years

of Crete, Neb., read the following paper: and find if you can another state that in tically no restriction. The public protection were found here in 1856 had little or no Fifty-nine associations in Nebraska have hope that the state was fit for agriculture,

goes to other than home investments. Last and picturing the future chances of this tures was listed at 107, employing 236 peo- faults were of almost everyday occurrence. vast prarie empire, now Nebraska, says: "It is a land where no man permanently homes already built. The aggregate of abides. Such is the nature of this immense their business for the fiscal year was, in wilderness of the far west which apparently for the year 1905 show that there are in to the fixed, safe and unassailable banking round numbers, \$5,000,000, and their total as- defles cultivation and the habitation of civilized life. Such portions of it along the Four associations in Omaha and one in rivers may partially be subdued by agriclations in the state. It is estimated that be feared that a great portion of it will they furnished the money for at least 300 form a lawless interval between the abodes new buildings in the twin cities last year of civilized man, like the waters of the It is a secondary proposition in the annual marauders.

Fifty Years Ago.

In 1856 the government had just secured from the Indiana title of the land, but in monthly installments of principal and the Red man was the dominant force in the population. The immigrant trail was the only means of communication to the than enough to meet the little local demand west, and the steamboats that threaded of the few early settlers was produced in lion dollars in a few banks i their way up the treacherous course of the the territory that is now Nebrasks. In \$132,000,000 in over 700 banks! Missouri river were the connecting links 1860 the territory produced 147,000 bushels with the civilization of the east. In no of wheat and 1.400.000 bushels of corn. way can the material advancement of Nebraska in the last fifty years be shown state of Nebraska produced 41,600,000 bushels. of the then and the now.

In 1865 when the enumeration of people was made in this territory, the total white population was found to be 4,491, and with his number nine slaves were enumerated. Probably not one-half of the population found at that time were bona fide residents of the territory. Five years later the population of the territory had only reached 28,000. Today it has grown to 1,400,000

The territorial life of Nebraska began when the agt constituting Nebraska a distinct territory and opening up its lands to settlements was approved May 30, 1854. When the Civil war war broke out in 1901, though the population comprised less than 20,000 people, yet Nebraska furnished to the Union army 3,307 officers and men.

Admission as to State. In 1866 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, 1866. The bill with an assumption of superior wisdom, to admit Nebraska as a state was passed over the president's veto, and proclaimed or March 1, 1907. The first capital of Nebraska was at Bellevue. It was removed to the installment plan!" Very pretty, Mr. Omaha in 1855, where it remained until it Astuteness! But the wreck of ten thou- became a state, when it was taken to Lancaster, a town of half a dozen houses, whose name was then changed to Lincoln In 1853 the site of the city of Omaha was claimed. In 1856, just fifty years ago, the entire population of Douglas county was ference in the price of a house bought fer but 1,633. Today the city of Omaha alone has 140,000 people. It was a little less than

become a city of 50,000 people. In 1856 there were only seven towns in Nebraska with an organized town government. It was exactly fifty years ago when the leading town in the territory, Bellevue, first elected city efficers and established a way for prudent men to secure a slice of city government. Today there are in Ne-

first appeared on the map of Nebraska;

and yet in that short space of time it has

Coming of the Railways. There is no one fact that shows more strikingly and emphatically the madevelopment of the state in the last fifty years than the coming of the railways and the maner in which they have made Nebraska one of the greatest producing states in the union. In 1856 erally expansive basis. Every family is the territorial road was surveyed between Omaha and Fort Kearney. Over the old trails to the mountains the plodding immigrant trains, with their guards by night and their outriders by day to protect themselves from hostile Indians, were the transportation companies of the time. Today over practically the same trail goes the immense transcontinental traffic of the Union Pacific rallway, one of the greatest lines in America, with service that could not have been dreamed or realized by the pioneers of half a century ago. Fifty years ago railways to the west were just well started west from Cihcago. Only a little over forty years has elapsed since the first railway train was seen west of the Missouri river, and yet today Nebraska has 6,000 miles of railways. It is not fifty years' growth, but forty years' growth that has planted in this state the rallwars of Ne-

showed their investment to be \$235,324,581. Growth of Material Wealth. In 1856 the value of all property, real and personal, found in the territory of Nebranks, was \$1,705.918. Over against this have nothing; I am just where I was at of all kinds in this state, exclusive of railway property, which is shown by the grand assessment roll for 1905 to be \$1,532

branks, which under the valuation of 1905

the state 1,819 manufacturing plants, hav- conditions which exist in Nebraska today. ing a capital of \$50,000,000, having over 20,000. It is sufficient, however, to show here simculture. Others may form large pastoral annually and turning out finished products state in the last fifty years. tracts like those in the east. But it is to to the value of \$154,918,000 every year. And larger manufacturing states in the union. ocean and the deserts of Arabia, and like wealth production of this state. But yet them be subject to the depredations of what an enormous growth in this line of manufacturing is the less than fifty year

The first eron statistics of Nebraska were given to the public in the United States census of 1860. Before that date not more and hogs are feeding on our fertile prairies. The live stock receipts at the South Omaha market alone during the years 1905 represented nearly \$75,000,000.

There was grown from the soil of Nebraska in 1906 agricultural products and stock to the value of \$295,000,000. How can we comprehend figures of this kind? And what a marvelous story less than fifty years of Nebraska tells the world! 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. And remarkable as the growth of this state in its development of rallway, its development of manufactures and its agricultural development, equally remarkable is the financial growth of Nebraska in the lastfifty years in the financial and banking in-

Banking Interests.

Western Exchange company of Omaha, the

At the Congregational church jubilee dur- 254,809,25. Search the records of the com- City, the Bank of DeSoto and the Bank of material growth and welfare of any ing the last week Mr. Charles B. Anderson mencements of any state in the union, Tekamah. These banks were with prac-country. The material advancement of this state the first fifty years of its settlement shows was the integrity and financial ability of was nothing that could be called manufac- the extent of over \$3,000 for each man in the employes, paying in wages over \$11,000,000 ply the material growth of banks in this

1906, the number had increased to 162 national banks in Nebraska. The total numnearly \$25,000,000, and the devosits at the in the last thirty years, from a few million dollars in a few banks in the state to

Story of Ten Years.

els of wheat and 245,000,000 bushels of corn. this state, represented in their banking developm of this state along the highway of wealth, through their banking institutions?

> digress from my subject to say that nowdo, but I want to put it in another way, ago,

One of Omaha's New Retail Palaces

Growth of Churches. You will note from the figures I have state \$5,000,000 annually. just given you that there is on deposit in unlimited powers given these independent the banks of Nebraska nearly \$100 per tuality of interest unite in making them west of the boundary of the Missouri river In 1866, outside of the frontier black- banks they could issue almost unlimited capita for every man, woman and child in ties fifty years ago, from which nothing our state. Permit me to say, as we have came, the University of Nebraska, with is the essence of their being, and the union land, save for the poor reputation that had that traversed the plains, and who made ritorial legislature when the chartering been so blessed and prospered by God, a plant valued at \$1,500,000, stands at the been given the territory by the early ex- the crudest kind of repairs upon the few of additional banks was under discussion, can we not, with our almost 16,000 member- head of universities in the state and among benefits those directly concerned, but their plorers. It was largely regarded as a des- implements that were used in the first it was declared that the banks already ship in our Congregational churches in the foremost universities in the United example attracts others, thus constantly ert land, and even the first settlers who attempts at agriculture in Nebraska, contribute for one year at least States. Besides this great state institu-\$2.75 on the average for each member to tion there are some sixty-five colleges and turing in the limits of the territory. The territory over Il years of age. That was be used specifically where it is so much academies in Nebraska, without counting a total membership of 21,000, of whom beyond a limited area along the Missouri United States census of 1860 gives the first the beginning in what is now needed? To illustrate: Sixteen thousand 173 smaller private schools. The value of river. record of manufacturing in what is now this state. Out from it grew the appellation members at \$3.75 per member equals \$60,- the plants of these colleges in this state. Trying, in estimating the material value this state, and the number of manufacturing a total of ple. What is the record today? The latest It would be interesting to show in detail college and five academies-Doane, Franklin, this state, where there was not a single statistics of manufacture in Nebraska fur- the growth away from the wild banking Gates. Weeping Water and Chadron-ap- dollar for the promotion of education fifty nished by the United States government methods of fifty years ago in this state, propriate \$50,000 toward new buildings and years ago. endowments, which are so much needed. In this so much briefed summary of the material growth, we can do this if we will, last fifty years, what more fitting climax Only thirty years ago the national banks character, which will endure in the lives educational growth of the state? Only yet Nebraska is not numbered among the in this state numbered nine. January 1, of the young men and women who go forth through the intelligence and the honesty from these institutions.

ber of banks in this state on January 1, this need another illustration of the way de- cess and financial triumph and for the year, fifty years after the first banks were velopment has come to this state, in the high moral principles which underlies all established, numbered 70s. These banks, year 1856 there were four newspapers in good in the development of a commonboth national and state, had a capital of the then new territory. This means of wealth. public communication had hardly taken the wealth of the people of this state has the lapse of fifty years, the newspaper, increased since the first settlements in this the giant of communication, has reached Board of Education Will Have Matterritory were made! What a growth even in this state the total number of 6il publications of this character.

Along Educational Lines.

the material advancement of the people of dation for all the success pictured in the for the new Vinton school on the south business for fifty years and the marvellous January 26, 1856. At the same session of progress that is being made by the people the territorial legislature three universities for the territory of Nebraska were who can say what another fifty years or incorporated. What if these first steps even what another ten years will show for accomplished, little and that the proposed the wealth of the people of this state, universities never existed save on paper? The spirit of the pioneer was there and Let me for a moment on this occasion the aspiration to make for this state a great educated community was uppermost a-days we hear it said that progress and in the minds of those who had the destiny civilization follow the flag. And so they of Nebraska in their minds fifty years

Civilization and progress have in Nebraska. The same aggressive spirit for education and I believe generally, followed the Chris- that characterized the pioneer has been tian church. How much we are indebted dominant every step of the way in the to the early missionaries and the splendid development of Nebraska up to the pres-Christian ministers who have unfuried the ent. Fifty years ago there was only the banner of Christ in establishing churches hope and the wish for education in this in new territories, and who by their de- state. Today what have we? A permavotion, sacrifices and untiring zeal have nent school fund for aid and support of In 1856 there were seven banks in the kept that banner ever floating. How much public schools, amounting to \$7,197,000; Torritory of Nebraska. These were the we Congregationalists owe to those who school lands for the use of the public established the First Congregational church schools amounting to 1,700,000 acres, which Bank of Nebraska at Omaha, the Bank of of Omaha, whose golden anniversary we can fairly be valued at an average of Florence, the Fontanelle bank at Belle- celebrate here today. The planting of 125 per acre. The value of the public vue, the Piatte Valley bank at Nebraska churches has and ever will advance the school property in Nebraska-buildings,

and we are expending in the support and maintenance of the public schools of the

Great State University. From the chartering of three universimembers at \$3.75 per member equals \$60,- the plants of these colleges in this state of the Transmississippi exposition grounds. sionary work appropriate \$19,000; to our own millions in the educational development of

With the splendid showing in our state in material development of Nebraska in the Our Christian college and academies are of the growth in wealth and business in not only training the minds, but building every direction than that shown by the and manhood that education puts into the But I must resume my subject: If we individual can we hope for business suc-

same time amounted to \$133,422,082. How its first step in that year. But today, after VINTON SCHOOL PROSPECTS ter at Its Monday Night

There is another field and another il- Die Board of Education is expected Monlustration of the material development in day night to try to solve the question of ing the property for sale at the same And the story of the last ten years in this state, which goes far toward the foun. which local architect shall draw the plans figure at which it was recently held. ent of Nebraska. The pioneer set- side. There is a wide difference of opinion Less than fifty years ago large herds of interests, is equally interesting. In the tiers in this territory believed in public among the members and an effort will be room for the new Northwestern freight buffalo were roaming over our state where last seven years the deposits in the banks education and the establishing of the means made, doubtless, to thresh the thing out in terminals continues. today 5,327,570 head of cattle, sheep, horses of Nebraska have increased over \$73,000,000. to build men of ability from the children executive session. Member Lindsay has thirty-eight houses had been sold, out of In six years, time the deposits in the of the pioneer days in the territory. An served notice that he will oppose barring banks of Nebraska have doubled, and when act to establish public schools was passed the doors and excluding the public, believwe consider the development of the banking by the territorial legislature and approved ing that all worth saying can be uttered the majority of those belonging to inin public hearing.

John Latenser, T. R. Kimball, Fisher & Lawrie and Frederick W. Clarke are among the Omaha architects who have friends the sun sets next Saturday night. Houseon the board to support their claims. Various reasons are being raised why certain architects should or should not receive the contract and some zest may be injected teenth and California streets. The reing. 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 by the Northwestern. They were two two or three years, Meanwhile it had been hoped to extend the manual training work to many of the grade schools.

Line to Bellevue Will Be Finished on Time and Others Are Going

Grading is progressing rapidly on the Omaha & Council Bluffs Street Railway in that section of the city," said George 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 tery was completed Saturday, except the terminal, which will be delayed until the \$4,250 for it, and I am now negotiating building is completed at the entrance to the cemetery. General Manager Smith says the cars will be put on to the cemetery immediately and a good schedule main-

PROSPECT HILL SEWER BUILT Blight 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. The principal stem of the sewer runs from Hamilton south to Thirtieth and Burt streets, emptying into the Burt street main sewer. A large district is served. Part of the main sewer passes through the Creighton farm tract, permission being given by the owner, who did not want a street opened through it.

THREE STATE CONVENTIONS

Photographers, Dentists and Homeopathic Doctors Gather Here on Same Days.

brasks Homeopathic Medical society with fare and one-half from all points in Ne- denizens of the slums to other quarters. braska and fifty miles into Iowa. Omaha Commercial club has arranged for Creighton hall as the meeting place and other organizations have not secured quar-

TIMELY REAL ESTATE TALK

Hastings & Heyden 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 Brandels

Military addition is the name Hastings & Heyden 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 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. The owners believe the price is justified by the scarcity of good suburban property and the demand for it. They have planted 150 trees, graders started to work Friday and men are busy seeding the ground and clearing it of any rubbish which might be on it. Twenty-five of the city lots have been sold and that before the plat has gone on record. In this number only one single lot has been sold, the majority of the purchasers wanting three or four. In no case have they been bought for speculation, but for the building of homes.

"There is a large demand for acreage property at a reasonable distance from the car line," said Mr. Heyden. "I have been surprised at the success we have already met in placing this new tract on the market. We expected the lots to sell, but the demand has been even better than we thought."

Hastings & Heyden have taken the block north of their formerly exploited block 5. Sulphur Springs addition, and have placed it on the market. It is just at the south end of what is known as the bluff tract In block 5 the majority of the lots have been sold and eight houses have been built

It has turned out that the forty-acre tract belonging to Mrs. Flora Brown of Philadelphia, lying just east of Krug park, though reported seld a month ago, is still unsold. The rumor of the sale started from the fact that negotiations looking toward that end were in progress, It seems 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. When another Omaha realty man began to make inquiries regarding the forty Mrs. Brown informed him it was sold and mentioned the name of the man to whom she had disposed of it. There was some slip between the cup and the lip, however, and the real estate man, who han not put any money up on the land to bind the bargain, retreated and left Mrs. Brown in possession of the proparty. It is presumed that his client failed him. Charles E. Williamson is now offer-

The sale of salvage houses to make seventy-seven which had been placed on the market by the railroad itself, while dividuals had also been disposed of. The sale will continue this week, and it is expected to have the last house sold when mevers are already at work clearing the property of the dwellings, and the first one to go was the store building at Thirinto the meetings of the board, which have moval will be rapid from now on, for all had a remarkable placidity for months past. the buyers of the houses have made con-Another matter to be brought up will tracts to get them off the land within be the request of the Woman's club for a thirty days from the date of purchase. separate school for delinquents, where they In several cases leases will interfere with may be given special instruction and train- the work, unless satisfactory arrangements can be made with the tenants.

Saturday morning fire destroyed two of the houses which have been offered for sale frame structures standing at the northeast corner of Thirteenth and California streets and were priced at \$200. A tenant in one of them was getting lunch and her gasoline STREET RAILWAY EXTENSIONS stove exploded, scattering fire over the house. It extended to another dwelling and both were destroyed.

"The influence of Herman Cohn's purchase and the fact that other big deals are thought to be pending on North Sixteenth street has been felt on real estate values G. Wallace yesterday, "I have the agency for a piece of property there which not long ago was held at \$3,600. It was raised \$3,800 and a few days later to \$4,000. the work. The track to Forest Lawn ceme- Just about the time I thought I had it sold the owner sent me word he wanted n that basis. "Another factor in bringing about this

ondition is the vacation of the Northwestern terminal property by people who have been living there. They all have to get new houses, and the most of them, having been used to living in the lower part of the city, do not wish to leave the business district. It is very natural that they should try to buy between North Sixteenth and the hill to the west and around on Cuming street as far west as Twenty-third.

"All through that three-cornered district have mentioned inquiries for property have been very numerous indeed in the last two weeks.

Dirt was broken Friday for M. E. Smith & Co.'s buildings on Ninth street, be-tween Farnam and Douglas, one of Omaha's really big building projects. The contracts are to be let soon for the erection of the Carpenter Paper company's new home at Ninth and Harney streets, Bids for the erection of a new warehouse for the United States Supply company at Ninth and Farnam streets have been returned and are being considered. All this marks a new era in the development of the wholesale district. There seems Three state conventions will be held in to be little trackage property available Omaha May 15 to 18. The Nebraska west of Tenth street and the wholesale State Photographers' association, the No- district has to grow east of it. Business brasks State Dental society, and the Ne- men say it is only a question of time, until this district, already encroaching on hold their annual meetings on that date. the limits of the red light district, will The reitroads have granted a rate of a finally push northward and drive the

One of the surprising announcements of the week was that the Woodmen Circle exhibit room of the photographers. The had given an option on its property at the southwest corner of Eighteenth and Furnam streets. The Circle bought the