

TIMELY REAL ESTATE TALK

Activity in Northeast Part of City is the Feature Just Now.

SOME EXTENSIVE BUILDINGS ARE PLANNED

Union Pacific Headquarters, Northwestern Freight Depot and Cohn Block Are the Big Enterprises Under Way.

Building activity, which has been lacking in the northeast part of the city for a few years, will be noticeable in that section this spring. It has already begun. Last Friday the McCague Investment company began the removal of the old structures on the site where Herman Cohn will begin the erection of a large building in March. This is on Sixteenth street. On the site of the Union Pacific headquarters building, at Fifteenth and Dodge streets, wrecking will begin March 1 and the contract will call for its completion May 1. Construction will begin at once after that. Bids for the construction of the Northwestern freight depot on Davenport street are now in the hands of the architect at Chicago and the contract is likely to be let any day.

All the city's biggest building operations for this year, so far as scheduled, are to be in the northeast section. The Cohn building and the Northwestern depot will be completed this summer, but the Union Pacific headquarters will be a structure of such giant proportions that it may not be completed by the end of the year.

The end of the first month of the year shows an increase of 37 per cent in building operations over last year and a slight decrease in real estate transfers. Seventy-eight permits were issued in January, representing \$170,775 in buildings, as against forty-five permits in the corresponding month last year, representing \$124,500. The only large permit was for the new Temple Hotel, to cost \$60,000. Permits for January of 1906 amounted to but \$27,600.

Transfers of realty for last month amounted to \$11,622, compared with \$72,371 for the same month last year and \$41,000 in 1905. Some large sales which are now being closed promise to make a large total for the February.

Real estate men and builders agree that 1907 will surpass in point of residence construction the previous year, when 700 dwellings were erected. Acting on this belief, those who were foremost in house building last year are planning wider operations for this spring and summer.

The Byron Reed company is preparing plans for ten houses, which will range in value from \$2,000 to \$4,000, and later in the season may decide on that many more. They will be scattered about the city, but several are to be on Dewey avenue. This company built a number of stylish houses last summer on Harnes street, between Thirty-third and Thirty-fifth, and all of them were sold before they were completed.

Plans have been completed for two fine residences. Mrs. Cleary will build one costing \$25,000 at Thirty-seventh street and Dewey avenue, and Joseph M. Cudahy will build one at Thirty-eighth avenue and Dodge street, to cost \$30,000 to \$35,000. The contract is about to be let for the Cleary residence and bids will be invited in a few days on the Cudahy house.

Hastings & Heyden are planning to build fifty houses this year. They will cost \$1,500 to \$4,000. Contracts have already been let for six, three of the best being in Kountze Place. This firm has operated extensively in the same line for two or three years and readily recognizes the signs which point to a demand for houses. It has easily sold all the houses it has built and expects to have no trouble in disposing of all it

Handsome Homes in Which Omaha People Are Spending Happy Lives



HOME OF D. M. HAVERLY, 23 NORTH TWENTY-THIRD STREET.



HOME OF S. W. GARLOCK, THIRTY-THIRD AND HAMILTON STREETS.

HOME OF D. M. HAVERLY, 23 NORTH TWENTY-THIRD STREET.

can build this season. The firm also believes in double brick houses and will build two at Eighteenth and Jackson streets.

Elmer J. Neville says he expects to erect a three or four-story building on vacant property at the northwest corner of Seventeenth and Capitol avenue. It was announced some time ago that Judge Neville would pull down some old buildings on Sixteenth street, near the postoffice, and erect another structure.

Another week has gone by and another sale of farm property west of the city has been announced. Leonard Everett bought 100 acres of the Woolworth estate, five and one-half miles southwest of the postoffice, at \$77 an acre. Forty acres of the Woolworth estate went some time ago to Henry Rohlf and Oscar Pickard, at \$15 an acre.

The completion of the Union Pacific tracks to the Jetter brewery furnishes a lot of new trackage for South Omaha. Good sites for new industries are afforded just east of the brewery. Trackage is not quite so scarce as it is in Omaha, but still it is not very plenty.

Emil Gall has bought from Anthony Wilkinson the McGraw brick dwelling on Webster street, between Nineteenth and Twentieth streets, paying \$15,000. Dr. McGraw built these dwellings a year ago and sold them a month or two ago to Mr. Wilkinson for \$14,000.

Undoubtedly the wholesale district will continue its extension northward in the Ninth street section. The latest indication of this tendency is the announcement that Hayden Bros. contemplate the erection of a wholesale warehouse on their property at the southeast corner of Tenth and Dodge streets, where they have had a storage warehouse for years, by buying a portion of the lot south of their present holdings, the Haydens would have access to tracks which come up the alley from Ninth street. Their site is a block north of the present northern limit of the wholesale district.

Most people don't stop to consider that there is an industrial center on Pierce and Hickory streets near the river. They haven't been down in that neighborhood and perhaps don't even know the neighborhood has brick and paint factories, brew-

RIVALRY IN CITY GARDENS

Work that Makes Cleveland Homes Prettier and Brings Returns.

MUNICIPAL BEAUTY DOCTOR AT WORK

School Children Encouraged to Grow Flowers and Vegetables in Vacant Lots—Their Parents Also Interested.

There is only one city in the country which has a curator of school gardens. That is Cleveland, and the curator is Miss Louise Klein Miller, a former New Yorker. Miss Miller was in attendance at the recent meeting of the American Association for the Advancement of Science, of which she was made a fellow last year in recognition of her social and educational work.

The Cleveland school gardens, which have been in existence only a year or two, are declared to have already had a very great effect on Cleveland children, first by giving them a beautiful, useful and agreeable occupation for the long weeks of the summer vacation, when so many of them run wild in the streets; secondly, by bringing school in touch with their lives at a new and practical point. Garden work and attendance at the gardening lectures are entirely voluntary, and the children average two hours work a week in term time, given after school hours, while the attendance at the lectures is always good. At the end of the gardening season each fall a little certificate is given each child who has cared for his bed satisfactorily through the season.

At the Rosedale school there is a propagating center, with hotbeds, cold frames and potting house. Here cuttings are prepared for the gardens scattered over the city later in the season, and here, during the last summer, an economical botanical garden was started. It is intended to grow in this garden all the food, fiber and drug plants which the climate will permit. In this plan the supervisor of geography is much interested, and the work will be made to correlate with the study of geography.

OUR GREATEST EXTRAVAGANCE

Immense Waste by Fire Calls Attention to Necessity for Improved Construction.

WASHINGTON, Feb. 2.—In the current issue of the Open Court appears an article by F. W. Fitzpatrick which certainly is eye-opening and gives to the thoughtful and thinking men. Mr. Fitzpatrick is the executive officer of the International Society of Building Inspectors, a well known consulting architect, who has probably done more than any other man in the country in the interests of fire prevention and safe building. He calls attention to the fact that in all the country there are 11,800,000 buildings, valued at \$4,500,000,000. That of all that vast number there are only a few over 4,000 in which any attempt has been made at fire-proofing, even in the structural parts, buildings whose steel frames are protected with heavy iron or some of the less effective substitute concrete protections, and but twenty in which the decorations as well as the structure are fire-proof, and but one building in the whole country, the Underwriters' laboratory in Chicago, which is absolutely fire-proof in construction and whose cost cannot be approximately damaged by any conflagration. He goes on to show that as a result of fire, there has been offered up over \$1,000,000,000 worth of property, sacrificed to the god of fire, in six years time, besides six or seven thousand human lives per year. Plus that, they cost nearly \$500,000,000 a year for fire departments and water for conflagration, and again we have paid \$1,600,325,342 in insurance premiums during the last ten years. In return for all this waste we get an average of only \$50,000,000 of our own money back from the insurance companies in paid losses. Our average year's fire loss is over \$300,000,000, while in 1905, the total loss reached \$500,000,000, including San Francisco. But even in so-called "normal" years we average three theaters, three public halls, twelve churches, ten schools, two hospitals, two asylums, two colleges, six apartment houses, three department stores, two jails, twenty-six hotels, 150 flat buildings and 1,600 homes burned every week. Figures that ought to make us firmly resolve to, from now on at least, build as well as we know how.

DOG BITE PROVING FATAL

Hydrophobia Taking the Life of William Reese, Watchman at the Smelter.

William Reese, 408 South Twelfth street, night watchman of the local plant of the American Refining and Smelting company, who lies seriously ill at Clark hospital, the victim of hydrophobia, was reported to be resting easier Saturday, but the attending physicians say his death is feared within the next twenty-four hours. It is possible he may survive longer, which is frequently the case with patients afflicted with this disease, as the critical stage has not yet been reached. Reese had several convulsions Friday night, but not of the severity or number of those Thursday night. He is still in a semi-comatose condition and cannot recognize any one. The case is being watched with great interest by the medical fraternity of Omaha, but the death of the unfortunate man is believed to be certain.

LOCAL CASH BUILDS OMAHA

Home Money Invested in Buildings During the Last Two Years.

ONLY A SMALL AMOUNT OF OUTSIDE HELP

Capital from Abroad is Very Slimly Represented in the Big Piles that Have Been Added to City's Structures.

Omaha buildings for the last two years have been built with Omaha capital. Many years ago a considerable portion of the building operations were undertaken by capital from the distance. Such conditions are the exception rather than the rule. The proportion of buildings erected by foreign capital in 1906 was 16 per cent, in 1905 the proportion was 14 1/2 per cent. Total building operations in 1906 were \$4,720,000, of which \$867,000 was outside capital; in 1905 total operations were \$4,387,464, of which \$489,000 was outside capital. These figures indicate that only 10 per cent of the buildings erected in the two years, and presume that all dwellings were built with Omaha money, and undoubtedly only a ridiculously small number of them were not.

Y. M. C. A. FOR COLORED MEN

Proposition is Agitated by Religious Workers and May Be Brought to Practice.

A branch Young Men's Christian association for colored men is a project being revived in the minds of certain religious workers in Omaha just now. The Young Men's Christian association has not, so far as known, taken up the matter, but may be asked to consider its advisability. Despite the fact that seeds are sold to the school children at cost, the local seed stores of Cleveland have sold more seeds each year since the movement began.

WORK ON IRISH EXHIBIT

Dublin is Hurrying to Get Ground Ready for Exposition This Year.

DUBLIN, Feb. 2.—(Special.)—To the grand finale of hundreds of hammers the handsome buildings wherein will be held the Irish International exhibition of 1907 are rising like magic from the ground. Spread over fifty-two acres of land, within a mile and a half of the center of Dublin, 500 Irish women are busy forming mounds, into lakes and hollows into grass platforms. Stretches of mud are becoming broad gravelled walks or beds of rich soil ready to welcome and nourish the flowers of summer.

M'CAIGUES HAVE FIRST HOLD

Investment Company Has Signed Contract to Clear Site for Union Pacific.

It is quite probable the McCague Investment company will clear the site of the Union Pacific headquarters. The McCagues have signed a contract and deposited a cash bond, though the railroad company still holds the contract in its possession and will withhold its signature until February 1. Several contracts have been asked to return bids February 19 and of course one of these may be able to get the work away from the McCagues. The removal of buildings from the site will be begun March 1 and is to be completed by May 1. The McCague Investment company has the contract for the clearing of Herman Cohn's property on North Sixteenth street and began the work Friday.

Ran on New Jersey Bank

NEW YORK, Feb. 2.—The run on the Mechanics' Trust company at Bayonne, N. J., which was started yesterday by a false rumor regarding the institution's solvency, continued today. There were none of the scenes which marked the early stages of the run. Where hundreds stood in line yesterday there were only seventy-five hand today. Officials of the company announced that more than \$1,000,000 had been awaiting the pleasure of the depositors.

FINISH OF THE BOND ABUSE

End is Put to System of Escaping Police Court Penalties.

FROM NOW ON LAW WILL BE APPLIED

Action of Judge Troup and City Prosecutor Daniel Calls Attention to Evil Practice of Years.

The action of Judge Troup and City Prosecutor Daniel Friday of dismissing twenty-five cases appealed from police court and forfeiting the bonds in thirty-five more calls attention to what is declared by those familiar with it to be an abuse of long standing. It has become the custom to allow all cases appealed from police court to die a natural death and this custom has become so firmly fixed that it is generally recognized that the only way to keep from paying a fine in police court is to appeal to the district court. The twenty-five cases dismissed had been on the docket more than three terms and consequently had become outlived. Many of the other cases would have outlived Saturday, as Friday was the last day of the October term of the court. In most of the cases no information had been filed. Until the county commissioners required filing fees to be paid in advance it was easy for a person fined in police court to avoid the payment of both fine and costs. He could file an appeal without paying the filing fees and in the course of three or four terms the case would be dismissed with costs unpaid. Judge Troup Friday ordered a clearing of the docket of all these dead cases, and from now on persons under bond will be required to appear in court on time or forfeit the bond. Suit will be begun against all the attorneys in small in which bonds were forfeited to collect on them.

The dismissal of the cases also discloses a class of professional bondsmen, one of whom, Secretary Chase Green, is said to have signed bonds to the amount of about \$20,000, but is not possessed of this amount of property, but as the bonds are small was able to qualify in each individual case. Third ward saloonmen also are a number of bonds. Most of these bonds are for \$100 each, while a few are for larger sums.

MAYOR WILL BE AT NEXT ONE

Dahlman Unable to Attend Boxing Match Friday, but Will See Coming Contest.

"I was sorry I could not get down to the boxing contest last evening, but a more pressing engagement kept me away," remarked Mayor Dahlman Saturday morning. "I really intended to get down to see, as I said yesterday, for myself whether there is prize fighting in Omaha. Seeing, you know, is believing, and while I am satisfied no prize fighting is going on, yet I think I should make a little investigation for myself. I'll be down to the next one."

The crowd at the Coshoff hall ringside Friday evening was all agog over the report that the mayor would drop in any minute. During the Wallace-Blaesack event the patrons of the "manly art" looked toward the door as one man every time Wallace "boxed Blaesack" harshly or Blaesack "blasted Wallace" against the ropes. What would the mayor think if he saw one of the principals punching the other "in the slats," "landing on his kidneys," "drawing the crimson from the nose of his antagonist," or "putting out one of his lights?" were the questions they asked themselves.

Mayor Dahlman, however, believes the Civic Federation is making a misuse of the English language in referring to the alleged prize carnivals being held at Oshoff hall as "prize fights."

FUNERAL OF ED CULBERTSON

The funeral of Ed Culbertson, aged 55, who died Thursday afternoon after an illness of only a few days from pneumonia, was held at 3 p. m. Saturday from the undertaking parlors of Bralley & Dorrance, Rev. John Williams, pastor of St. Barbara's Episcopal church, had charge of the services and performed the impressive burial ritual of the church. The body was taken to Troy, O., for interment which is the old home of the family of Mr. Culbertson. Mr. Culbertson was a foreman in the employ of the contractor building the elevator for the Nye-Schneider-Powell company and was formerly a well known contractor of Fremont. He was unmarried.

"PAINLESS" DENTISTRY

SOOTHY TALK NO. 107. There is no more "painless" dentistry. It is science, common sense and uncommon care that remove all the fear of the operation. If you need fillings or crowns do not let your teeth suffer for a moment of comfort. I have practically eliminated all the old-time pain and suffering of dental operation. I charge nothing whatever for examination.

DR. FICKES, Dentist

Phone Doug. 537. 328 Bee Bldg.

YOUR LITTLE BOY

Should be taught that the short cut to prosperity and independence is the savings account. When considering his financial interests it might be well to remember that this association offers its depositors a safety and assurance against loss and pays on every dollar deposited with it six per cent a year compounded. Why not open an account today for the little fellow and start him on the right road and meanwhile remember that the mortgage on your home can be easily paid off in monthly payments through this association with less annoyance and sacrifice than under any other system. Call for information.

Omaha Loan & Building Ass'n

18 E. Cor. 16th and Dodge Sts. W. G. Loomis, Pres. G. M. Nattinger, Sec'y

The President's Open Letter

Much has been printed about the life insurance business during the past year. Let me call your attention at this time to a few things regarding The Equitable Life Assurance Society.

It is as solvent as the Bank of England. Every contract with it will be carried out to the letter. Every asset claimed by the Society has been found by independent expert accountants, and re-appraised in value on a conservative basis.

Loans have been verified, liabilities have been measured, bad accounts have been charged off or marked doubtful. The income of the Society from investments and savings has been increased over \$1,200,000 per annum. A still further increase can be relied upon. This will, in time, result in larger profits to policy holders, even if not reflected in this year's dividends.

The Society has complied with the new laws of the State of New York with exact precision. These laws provide every safeguard that a wise legislature could devise to protect policy holders. They restrict the investments of life insurance companies. They provide that expenses shall be kept within proper limits and control the cost of new business. They prevent rebating and political and other blackmailing. They prevent many questionable things that insurance companies have done heretofore.

Hereafter every policy issued by this Society will bear the hallmark of the State of New York. The new management is committed to the interests of the policy holders. It understands thoroughly that the best advertisement it can have is a satisfied constituency. The effort of the present administration will be to make this Society the best life insurance company in the world.

Life insurance in the Equitable is the best asset you can have. It will grow better with time. If you have no insurance, or if you can afford to increase the insurance you already have, you are doing your family an injustice if you do not take it. Nothing can take its place.

We want new policy holders. We want new agents, both men and women, but none except energetic, able and truthful men and women need apply. For such there is a splendid opportunity. A life insurance policy runs longer and means more to the average man than any other contract he ever makes. Therefore the necessity for great care in selecting a company in which to insure or a company to represent. Safety and strength are paramount to everything else. We intend to keep the Equitable the safest and strongest in the world.

Address, The Equitable Life Assurance Society, 120 Broadway, New York, for full information as to insurance or an agency.

Advertisement for H. D. Neely, Manager for Nebraska, featuring a signature and contact information for Merchants National Bank Building, Omaha.

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