

# NEWS OF THE BUSY HOME BUILDERS

## SPRING SEARCH FOR SITES

Many People Investigate Places Where Homes May Be Built.

## WHAT THE LOCAL CONTRACTORS REPORT

Some Interesting Notes on Work Finished, in Progress or Recently Begun by the Builders of Omaha.

In the spring the married people's fancy lightly turns to thoughts of home building. This was evinced by the great activity in the real estate market and the rush to secure lots on which to build. Last Sunday was spent by many in visiting Kountze Park, Halcyon Heights, Benson, Florence, Dundee, Keystone Park and other suburbs which now offer tempting locations for home builders. The same activity will be noted on any fine Sunday during the spring, say the real estate men. A pleasant day gives ample opportunity to visit all the surrounding country. When one is selecting a place to build and perhaps to spend a number of years of one's life, care must be exercised to suit the taste as well as possible. One real estate firm, the D. V. Sholes company, has lately purchased an automobile, which will be used for the express purpose of taking prospective buyers to the suburbs. Other firms have made equally convenient arrangements for taking care of customers.

Interesting tests showing the strength of concrete construction are being made at the new Carpenter Paper company's building at Ninth and Harney streets. Bags of cement are piled on the floor to such a height as to make a weight of 500 pounds to the square foot. This enormous weight is held by the trussed concrete floor without the slightest indication of deflection. The contract calls for floors to sustain a weight of only 200 pounds. The Trussed Concrete Steel company has the contract for this work and the other part of the contract is held by H. F. Burness.

Peter Soderberg is building a handsome residence at Twenty-first and Castellar streets.

S. A. Corser of the Corner Brick company has returned from St. Louis, where he investigated gas-burned brick. He found this process a success.

"The artistic possibilities of lawn decoration is just now attracting the attention of Omaha people," said Mr. Eaton of the Omaha Stove Repair works. "We have bought a large stock of fancy ornamental yard vases and find a ready sale for them. The large yards surrounding Omaha residences offer excellent opportunities for this type of ornamentation. A vase filled with flowers is 'hard to beat' as a decoration for a pretty lawn."

H. Werner is building a home at Fifteenth and Madison avenue. The contract for furnace, hardware and tin work has been let to the John Hussle Hardware company. The same firm will do the work on the handsome new residence which is being built by M. Kellner at Thirty-fifth and Poppleton avenue.

F. M. Hamling, the Omaha tile manufacturer, has just finished the marble and mosaic work in the new postoffice building at Deadwood, S. D. The contract was a large one. Mr. Hamling's force, headed by four experts, took sixty days to do the work which required two carloads of polished marble slabs, one carload of crushed marble for mosaic floors beside other material.

C. Christianson is building a modern residence at Benson. The John Hussle Hardware company is installing the furnace.

Dr. August F. Jonas is making valuable improvements to the grounds surrounding his residence at 106 South Thirty-first street. He has secured through the Omaha Stove Repair works three handsome ornamental yard vases and placed them in the midst of his lawn. They are remarkably effective in lending an artistic and beautifying air to a yard.

The new Brandels building is rapidly nearing completion and every week sees its artistic beauty growing. The galvanized iron work and metal fire-proof window frames and sashes have been put in by Bjornson & Haas. The same firm is doing the cornice work on the new Racine-Sattley building at Tenth and Jones streets.

"In spite of the fact that the demand for brick has increased in proportion with other building materials in the last few years, there has been no activity in the price," said S. A. Corser, president of the Corner Brick company. "Concrete and artificial stone have taken the place of brick in many parts of the modern home and other buildings, but Omaha brick makers cannot keep up with the local demand for their products in spite of this."

The heating and plumbing fixtures in the new Young Men's Christian association building are being installed and finished with all possible speed by the contractors Grunwald, Schroeder & Co. All pipes, faucets, radiators and other exposed plumbing are being finished up in the most artistic and beautiful manner known to the trade.

J. Nugent is beginning the construction of a residence at Twentieth and Burdette streets. It will be two-story and built of frame. The foundation, porch and chimney will be of cement blocks. The latter will be furnished by the Omaha Cement, Stone and Brick company. O. E. Broline is the architect.

Bjornson & Haas of this city have been awarded a large contract for the sheet metal work on seventeen of the new sanitarium buildings at Hot Springs, S. D.

"One effect of the increased price of all wood materials is to turn the attention of builders more generally to the clay products and concrete as substitutes," says F. M. Hamling. "Their durability, as compared to wood, has never been questioned, but the difference in price has heretofore been a strong argument in favor of wood. Now that this difference is rapidly disappearing, the advantage of fireproof and weatherproof materials is more and more apparent. Walls of brick or cement blocks, roof and floors of tile, make an exterior that will call for no repairs. And when these are supplemented by reinforced concrete floor construction, metal doors, sash and frames (all of which are now in the market), the combination will be absolutely fireproof, and, unless attacked by earthquake or tornado, practically indestructible. Apartment buildings are now being built in the eastern states embodying all of these features. No insurance is carried on them and the saving of this item and repair bills amounts to a good rate of interest on the extra cost of construction."

The heating and plumbing contract for

## A Twentieth Century Cottage



No. 102. Complete Plans and Specifications for \$10.

A careful study of this small cottage will convince you that we appreciate the wants of those who like an artistic little home at a moderate cost.

As designed, the foundation of this cottage is made of concrete to surface, and for the heating of this house by stoves if preferred.

Some cost might be saved by excavating only part of the cellar, but as a rule we do not recommend it in a house occupied during the entire year, as it is not so warm or dry.

This house can be built for \$1,250, exclusive of plumbing or heating. Height of cellar, seven feet; first floor, nine feet; second floor, eight feet.

We suggest that those who intend to build should send for the book, Twentieth Century Cottages, as the information and ideas contained in them are invaluable in suggesting plans for your new home. This book will be sent to any of our readers

### FIRST FLOOR PLAN.

blocks of the same material are used for pillars and foundation above grade.

The bay window and large window give the living room plenty of light and sunshine and the three windows in the dining room, with sliding doors between, give these rooms a very attractive appearance. If desired, at a small additional expense a fire place could be placed in the corner of the living room next to the chimney. This would add considerably to the beauty of the inside of the house.

The second floor contains three medium sized bed rooms and a good bath room. The location of the chimney is convenient

buildings and from 2 per cent to 5 per cent per year of cost of frame buildings. Eight- and ten-story elevator and janitor service, if these items are furnished. Apply similar rules to farm loans as far as they go.

Loans made to men not above middle age, secured by homesteads, should be given preference, as the moral hazard under such circumstances is extremely good, as a man of family possessing the vigor of his prime will exert every energy to see that his obligation is met and the homestead given as his pledge redeemed.

Loans made on property owned by non-residents, non-producers, men of declining years and waning fortunes, dependent widows, etc., are as a rule not desirable where payment is desired promptly at maturity, as experience has shown that in such cases their financial condition generally goes from bad to worse and if payment is made at maturity it is generally made by having the loan taken up by someone else, readily accomplished on a rising market, but not so easily on a declining market. Loans made to men of old age frequently involve probate proceedings which at times extend beyond the time for payment and entail delay. Loans should be confined to property where the improvements are consistent with the locality. A business man in a strictly residence district is as bad as a brewer in a prohibition state and should not be looked upon with favor. Vacant city lots should be on the prohibited list, as should improvements used for questionable purposes.

After being satisfied as to security, an abstract of title should be furnished by the applicant for the loan and this should be taken to a competent attorney for examination, who should also see that the mortgage and note are properly drawn and executed. The requirements of the examining attorney, if any, should be minutely complied with before the loan is made. The mortgage should contain a clause stating that the improvements shall be kept insured in reliable companies during the tenure of the mortgage and insurance policies delivered and made payable to mortgagee.

By observing these rules, mortgage loans as investments are practically as safe as government bonds and yielding returns comparing favorably with high-class industrial and railway stock, without assuming the risk of having to face a shrinkage during financial depressions.

C. G. CARLBERG.

Cold in New England. - NEW YORK, May 11. - Snow and unseasonably low temperatures were reported today from points in New York state and New England. At Boston and vicinity, following a night of heavy rain, there was snow early in the day sufficient to cover the ground. In other places snow fell to six inches of snow has fallen the last twenty-four hours, and at Rome, N. Y., there was a fall of three inches of snow and the ground was white with snow. In this city there was a drop in temperature in eighteen hours of 22 degrees.

The collapse of the warehouse of Paxton & Gallagher last week brought on an emergency which called forth some of the big tents kept in stock by the Omaha Tent and Awning company. The ruins of the building contained much hardware, tinware and other stock that would have been utterly ruined by rain. The tent company spread the canvas of several big tents over the debris and thus protected it from any possible damage by water.

### MORTGAGE LOANS ARE GOOD

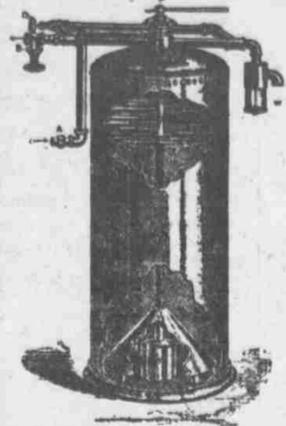
Properly Made They Are Safe as Government Bonds and Pay Good Profits.

A well selected mortgage loan when placed on farm or city property as an investment needs no apology, as good land invariably yields what is expected and good city property produces a regular income. Mortgage investments are exceedingly desirable on account of their ready convertibility into cash, safety and stability, and are worth at all times their face value, plus accrued interest. The question arises how to be able to judge property which will meet the contingencies of a panic or seasonal depression. In investing in mortgages it is well to apply the following rules: Limit the loan to 50 per cent of the actual cash value of the property, providing that the income is sufficient to pay the holder of the property at least twice as much as the interest charges after all expenses of maintaining the property are paid. The expenses which should be taken into consideration on improved city property are as follows: First-Taxes, regular, special and assessments. Second-Insurance, fire and tornado. Third-Repairs, about 10 per cent of the gross income should be for repairs. Fourth-Five per cent of the gross income for collection of rents. Fifth-Depreciation, varying from 1 to 2 per cent of cost of improvements on brick

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