One of Omaha's Goming Big Institution



factured. While the company manager bays the growth of the business has been phenomenal in the past, the future looks even brighter, with the end of the growth never in sight. are fastened onto the old-style collar. The "Humane Horse Collar" is for he use of "humane" horse owners. t is the invention of J. D. Whipple collar is made to fit the horse or mule public would buy it.' regardless of the size of the neck and and it represents fifteen years of hard shoulders. This is accomplished by work and deep and constant study. It is nothing like today the collar Mr. the adjustible fastener, which has a Whipple invented fifteen years ago, range sufficient to draw the collar up financially able to secure his own pat-From the crude half-baked article he to fit a pony or enlarge it to fit a draft first tried on his own horse he has de- horse. Large sizes are made for extra veloped a collar, used and recom- large horses, mended by some of the big horse own-J. D. Whipple, the inventor of the ers of the country. The Humane col-Humane collar, spent the greater porlar is the outgrowth of a study on the tion of his life traveling over the counpart of its inventor of the breast hartry in a wagon, and he has studied the ness. It works on that principle. Its horse until he knows every crook and inventor had the shoulder blade of the turn of the animal, nad the idea from horse in mind when he worked on his which the Humane collar was devel-

out just as rapidly as they are manu-

patent. He figured that the upper

is covered with very little flesh, as is

also the lower part, and he wanted a

collar which would so fit the horse

that the weight would be against that

with the greater flesh. The collar

fastens over the neck of the horse, but

there is no weight pulling on the neck.

time collar as day is from night. Two

pieces of leather made to fit around

part of the shoulder bone of the horse "I was always a user and a believer in the breast harness," said Mr. Whipple, "and it was from a constant study of that principle which led to the inpart of the shoulder blade covered vention of the Humane collar. As I drove over the country I saw so many horses and mules with sore shoulders that I devoted years to studying up a The collar is as different from the oldcollar which would prevent this.

oped came to him as he drove over the

"There was no doubt in my mind that the country was ready for a new the fleshy part of the horse's shoulders with an adjustible iron tube into

which is fitted a short rod. Then the | brought over from England when the | The perfection of the collar was not | To make a Humane horse collar sixty- to perfection. Before the Human greater portion of them go into t straps which go over the neck-and country was discovered. It has been that is all there is to it. The tugs are beautified and looks better, but the the machinery by which the various are necessary from the start to the fastened onto the wide leather of the principle is just the same. The old-parts of the collar are manufactured, finish of the product, and in the macollars at the shoulders just like they time collar had not proven satisfac. These machines were made by Mr. chine shops there are just that many tory, so I knew that if I could invent This makes the Humane Horse Collar and manufacture a collar which would were. In the manufacture of the col- which to do these operations. Pracfit for use on any set of harness. The save the shoulders of the horses the lar it is necessary to bend a tube, not tically all of these dies were made by

Mr. Whipple is one of the few inventors who have lived to reap the reent without having to sacrifice his in-

"It is seldom an inventor gets any pecuniary reward out of his work. When he goes to the men with money there in it?

Mr. Whipple met the first proposition easily by making about a hundred with it. collars and trying them on horses with such results there was never any more doubt of the merit of his invention. The other two propositions were not so material to a man of Mr. Whipple's determination, because he had the money to start with and he knew the demand for the collar would come with | buckles in the east, but with a little knowledge of its satisfactory work.

The first few Humane collars were crude affairs and changes have been fastened together below the shoulders horse collar. You see we have been made only after experiments and exusing the same kind of collar that was perience has justified them.

Whipple, himself, or most of them different dies and machines with study that does the business." unlike a gas pipe. To bend gas pipe Mr. Whippie and all of them under his at Agency Ford down in Missouri, near occupies a large two-story brick built without squeezing it together the direction, usual or old way has been to fill the pipe with sand. The Humane Horse Collar company has a machine which ple, "was to figure out and make the eight years he neglected to do any- company. Growing as it is, the ma makes this unnecessary and it was the various dies and machines necessary thing with it. "Had I kept busy dur- agers and workmen employed at the vention to do so. In discussing inven- invention of Mr. Whipple. The pipe is bent by three small wheels which made we riveted by hand. Of course are worked with a long lever. An- that process was too slow, so we got a aire now." Mr. Whipple moved number of employes will be constant other machine which had to be manuto float his invention they put three Horse Collar company is a machine by size had to be exact, so when the colpropositions to him: 'Has the inven- which the iron rod is braised into the lar was finally made to suit we had to session of him and after various trials ready for a large trade. The building tion got merit? Does the public want tube at the bottom of the collar. The make the dies for the leather. The and tribulations he secured a patent has been and is undergoing repair it? What is the cost and what is end of the tube is closed with the ma-

> day. Mr. Whipple when he first opened up his factory bought his

worked out the collar." said Mr. Whip- constantly on his idea and then for the immense building is used by to do the work. The first collars we ing that eight years," he said, with a factory expect it to be the busiest plan machine to drive the rivets. Every finally to Tekamah, Neb., and there increased. The company so far h piece of leather had to be just so; the under the inspiration of the good Ne- not invited the public to inspect hoop iron had to be cut just so or the and placed his goods on the market, and alterations that will make it chine. The riveting machine is so pieces would not join with the others. He began in a modest way by curing pecially fitted for this kind of wor rapid a woodpecker is slow compared so we had to make dies for cutting up a number of sore shoulders around A large office nicely fitted up is to this iron. To figure out this machin- Tekamah. He turned out a dozen or opened on the first floor, on which all ery and to make it was hard work, so collars a year-just enough to at- will be the storage room, the shipping factured here in Omaha in the plant but it was impossible to get someone tract local attention. Then the de- room and the room where the various else to do it, for no matter how you mand began to increase and he real- pieces of the collar will be put t even to the buckles. These buckles explain your ideas to another, you ized the time had come to go forth gether. are turned out at the rate of 20,000 a cannot get made just the piece of ma- into a broader field. He came to chinery you want."

figuring he soon discovered he could of the Humane Horse collar and the large number of heavy draft horses encouraged visitors heretofore becau manufacture the buckles himself, company which is now associated with had one horse whose shoulder was we were just getting the preliminal make better buckles at less expense him is certainly pleased, because Mr. sore. Mr. Whipple saw the animal work done, but now we are a pany began to make its own buckles. rest to recuperate from his mental Horse collar. The man doubted the the Humane Horse collar."

whether on dress parade or pulling and physical labors of so many years. made from scraps of leather from t

"Mentality can do anything," he from this factory every year to the said. "The idea comes to one like a manufacturers of shoes, both men revelation and then man can, if he de- and women's. Some of these scra votes himself to the idea, work it out are large enough for a sole, but the more difficult than was the making of eight different and distinct operations | Horse collar was placed on the market | heels of the shoes. The scraps are the probably a thousand different models result of the necessity for the piece that go into the collar being of an e were made, each a little more perfect than the rest. It is just constant act size. The leather is first cut

sets his head to it.

The idea of the Humane Horse col- dies made, especially for the purpose lar came to Mr. Whipple when he lived St. Joseph. That was back in 1893. ing, with basement, at 1925. Sou "The greatest study after I had For two years the man worked almost Thirteenth street, and all the space smile, "I would have been a millionbraska ozone his idea again took pos- plant, because it has been getti Omaha eighteen months ago and again to inspect the plant," said Mr. Whi Mr. Whiplpe is naturally well beginning in a very modest way, he ple, "and we will take pride in sho pleased with the success he has made turned out his goods. The owner of a ing the people around. We have n

big wagon through the streets. Many of the fashionably dresse women of the city will be surprised learn that the heels of their shoes a He is one of the men who believes that making of a Humane collar. Suc nothing is impossible when a man however, is a fact. Carload after or load of scraps of leather is sent ea

claims of the inventor, but final

bought a collar. In a very short tin

the horse was cured and he never lo

a day from work. Every horse th

man owns now wears a Humane coll

The Humane Horse Collar compa

Omaha Real Estate Men See Only Busy Days Ahead for the Gate City



made mortgage money impos sible for a period of over ninety days, releasing more city and form mortgages than during the first three months of 1907,

taming out an equal number of building permits, but not allowing values of city propcrty to depreciate a dollar or making a sale for less than was asked for the same property a year ago, is the remarkable record ade by the real estate dealers of Omaha. ging to the impossibility of securing mort-

e money during November and Decemour of 1907 and January of 1908, the real estate transfers in Douglas county have been \$500,(0) less during the first three months of the year than during the same months last year. That the transfers were less because of the small amount of money which could be secured with which to buy property is shown in the report of the amount of morigages filed on city property. During January, February and March of 1997 \$843,877 in city mortgages were filed. During the first three months of the present year the mortgages amounted to but \$590,000, or \$253,382 less than last year, Not only in the west, but in the east, it

but a part of the price in money and put a mortgage on the property for the balance paying the low rates of interest and using the capital-the same as borrowed-to make many times the amount paid on the mortgage. Large as well as small buyers secure property by the mortgage method One of the recent city property sales, aggregating \$20,000, to a man with pienty of ney and capital, was made with \$8,000 cash and the return of a \$12,000 mortgage at 516 per cent.

When the panic was felt in the west last full it caught the savings and loan asso clations with large amounts contracted which they had agreed to furnish builders. It made the directors cautious and they al ordered that no new loans should be made until those contracted were completed. No Omaha real estate dealer pretended to know what the east would be able to do when New York suddenly announced panic and they preferred to play the safe dde in everything.

Insurance companies of the east naturally refused to make western loans and i was impossible for mortgage money to hi secured from that source. So the dealers of Omaha waited, maintaining prices and rents in such a way as to encourage a speedy resumption of normal investments in Omaha city property.

And at the end of three months the good business judgment of the real estate dealers of Omaha has been vindicated. With the beginning of April mortgage money is easy and during the three months past thousands of dollars have been invested in Omaha city property by outsiders and the people at home because they saw there was helped some by those who withdrew no possibility of a decrease in values.

From the beginning of the financial flurry the real estate situation in Omaha has been the wonder of the eastern financlal press and the financial agents of the insurance companies loaning money on Omaha city property and the farms of Nebrusks. Thirty days after the panic was declared on by the bankers of the east, the following was the condition reported Enancial dally papers at the time:

New England cities: Those engaged in manufacture are beginning to feel the reac-tion in business. Smaller cities remote from financial disturbances show less stagnation market abnormally quiet. General finan-cial conditions responsible for inactivity falling values and high mortgage money

Indiana, Ohio and Illinois cities: Mort Indiana. Ohio and Illinois cities: Mortgage money scarce and unfortunately high,
Good crops at high prices are doing much
to continue business activity. Realty conditions are about the same in some cities
and more unfavorable in others.

Iowa, Nebraska, Kansas, Missouri and
Colorado: These states are favored with
excellent realty conditiona. Farmers are
prosperous and farm lands are readily
sold. The country districts seem to have
dugrown the cities and the latter are enloying the activity in real estate incident

joying the activity in real estate incident unfavorable reports from the east, but the crops are good and the farmers

Just thirty days later, or sixty days after the national banks of the country restricted currency payments and extended the check system, New York financial papers sought to give the whole country the same discolored condition which exhas become the regular and proper thing lated down cast and one of the most promifor a business man buying property to pay nent said: "Throughout the United States the real estate world is beginning to feel the money stringency. There has been a marked decrease in the number of building operations and sales; extreme difficulty in borrowing money, abnormally high interest rates and commissions with failing

> Compiling a careful report from the financial news in papers from all parts of the United States. The Bee said the week after the December bank statement was

> New England states: Little activity, many racancies in the cities and rents are col-ected with difficulty. Smaller cities are ecting the money stringency in real estate frels almost as keenly as larger cities. New York and Pennsylvaria: Scarcity of money is exerting a depressing influence and many tenement houses are vacant with a tendency to lower values. Indiana, Ohio and Blinois: Building con-

inues on a moderate scale. Mortgage noney is scarce and rates are high. lows. Nebrasks. Minnesota and the Da-lows. Nebrasks. Minnesota and the Da-louts: Duluth, Minneapolis, Cedar Rapids, Souncil Bluffs. Omahs. Lincoln and Fargo oport improved conditions, rather better han a month ago and numerous sales of arm lands. Mortgage money is scarce, but the rates the same as during the year. but the rates the say Montana, Wyoming, Utah, Colorado: Im-proved condition, except in Colorado, where about the same situation as a month ago

Pacific catst cities: Stationary condi-tions, especially in Portland, Scattle and Spokane. San Francisco is enjoying an Improvement.

When the year opened the most careful reports showed that the west and south continued, with a slight failing off in the mixed on the spot and molded into the number of sales because of the impossibility of securing mortgage money, but money from banks and invested in city property or farm lands. The real estate condition in New England, the north Atlantic states and along the Ohio river wer reported to be at a standstill, a reduction in sales, decreasing values, high commissions and interest rates.

But reports January I in the papers which prepared reviews of the year's business and during the first three weeks

money.

During the last week in January the eastern insurance companies, which had of a "decidedly uncertain value." ceased to make loans in the west some hinety days before, announced that their financial agents in the west would pesume loaning money on improved city the rate of interest would be about the want the busines and our tendency will said! same, or possibly half of 1 per cent be to invest in high-class western morthigher. The companies had made some gages." heavy loans in Omaha during 1907 at 4.

Des Moines. In Kansas City there was for \$16,000, which covered the mortgage properfy little or nothing doing, while cities of and interest. The company announced Colorado, Wyoming and on to the Pacific that it would be its policy in the future to duliness in the realty market, but about coats began to feel the severity of tight bake western securities, mortgages on February 15 renewed activity was apfarms and city property in preference to the bonds offered in the east, which were

> Another company which has \$10,000,000 loaned on Nebraska farm lands said: "Our interest rates will necessarily be 51/2 per cent instead of the 5 per cent

Simultaneously with the appouncement 4 1/2 and 5 per cent. They announced that of the insurance companies the savings | Ported they wanted more, but would make no and loan associations of Omaha gave loans for 4 per cent for several months notice that they would consider applicaat least. One insurance company which tions for feans, while almost a score of owned 100 pieces of Omaha property three Omaha real estate dealers announced that years ago sold the last holding, a business, they had arranged with "private parties"

Usually the midwinter season causes a parent in Omaha, while by March 1 the business had been restored to about its normal condition and some deals were made which promise large building operations during the coming summer.

In other cities the conditions remained vented selling and renting property. This section is in better condition to maintain prices and rents and renew activity in quiet and the reports of financial papers and farm property February 1," and that which we have been receiving, but we at the end of the first week in March

New England cities: Conditions A small number of sales of business residence property have been re-

New York and Pennsylvania cities: All classes of real estate continue unsalable at the prices of a year ago. Rentals have fallen off and tenement districts are suf-

Ohio, Indiana and Illinois cities; There

The city mortgages filed show the im-

possibility of securing money on city property during the first two months of the year, the comparison of the records for

years compares as follows:

the two years following: January \$219,680 \$383,587 February 214,690 237,955 March (to 15) 156,395 (to 15) 292,335

"Business is not very active on account of the widwinter season, but not greatly de pressed because of general conditions. There is money for all local needs. The

real estate than almost any other section of the United States."

The reports of the register of deeds of

Douglas county bear out the reports of the

condition of the realty business in Omaha

The amount of the transfers for the two

filed, \$253,282. But that the people of Douglas county have not been pressed for money with which to meet obligations and take up the mortgages on homes and business houses is shown by the releases of city mortgages for the first two and a half months of the

veer 406,238 272.1 , 99,796 (to 15) 192.7 Totals.....\$780,084 3672,405

Increased amount of city mortgages re-leased from January 1, 1908, to March 1, 1908, over same period last year, \$107,593. With such a record in the real estatbusiness of Omaha during a financial panic, the dealers look forward to a year during which more favestors will place money city property; more people buy homes and more new tracts opened, than during any twelve months since 1886, when the Omaha

record was made. Some of the tracts opened since or during the panic are selling rapidly, extension of trolley lines and automobiles making it possible for home builders to go out from

The opening of the Kountze Third addition by Hastings & Heyden during the panic was one of the notable incidents. Some hundreds lots on the south side were thrown on the market and sold in three

D. V. Sholes has opened the tract on the west side of Hanscom park, and sold many lots before the street car line extended along Thirty-second street.

George & Co. opened the "Fairacres," new addition west of Dundee, and already there are \$6,000 worth of new homes in plans for larger houses. The home built the course of construction, the property be- ing will doubliess continue with the same ing divided into acreage tracts.

Harrison & Morton opened a tract be north of Fort street, and have sold a large number of the acreage tracts.

and residence property at slightly reduced prices, few new buildings are being erected part of the city, are to be opened and vided into acreage tracts. and rentals are slightly lower.
Nebraska, Iowa, Minnesota, the Dakotas
and Colorado, (from Van Norden's Maga-zine, a New York financial authority): Florence property, sold both in acrea-

tracts and city lots, has had an unusua. good demand during the first three mont of the year. A dozen new homes are in the course

There is money for all local farmers are prosperous and are buying property. Extremely cold weather has preparedly. This construction in Sulphur Springs addition north of Locust and east of Sherman av nue, in the north part of the city. But while the new additions have a tracted a large number of buyers, the o

desirable residence lots on upper Farnai Harney, California, Burt, Webster at Davenport streets have been seiling as have been bringing prices which are t highest ever securd for unimprovd Omal city lots. When John McShane bought the Thom

Kilpatrick lots on upper Howard stre

and paid \$90 per front foot for 132 fee

the highest price ever paid for Omaha ci

lots was paid. A number of other sales \$60, \$65, \$75 and \$80 per front foot have been recorded and good business men and judge of real estate have declared every sale be a good investment for the money. With all the small lots changing hand and going from dealers and large owne to home builders, the outlook is for repetition of last year in home buildin

One thousand new homes will be erected

Omaha during 1908. This will make place for 2,500 more people to live. This is the estimate made by Secretar C. A. Grigg of the Omaha Builders' excrange, real estate dealers who are building homes to sell, loan and saving association.

tions which are furnishing the money for many of the residences, and exclusive the possibility that many new homes wi be erected in Seymour park as the resu of the location there of car shops at ther industries. During 1907 1,064 new residences was erected. They cost \$3,554,525. The homes built in Omaha during th

oming year will not cost as much-pre ably \$2,000.000-as they will be next cottage and homes, St. Louis flats, each contain ing two homes, and numerous small apar ment houses, containing from two to si apartments. But there are several large apartment houses planned. Some of the will count twelve to twenty homes in each

Eight hundred and forty-seven of th homes built during 1907 were separate dws lings. Probably 750 will be cottages an small residences this year. The building inspector's office estimate

that \$7,300 will be spent on the average each working day from the opening of the season, April 1, until cold weather for il

building of homes alone. Secretary Grigg of the Builders' exchange

"So far the plans submitted to the ex-change for large buildings have we amounted to much. But from all ludies tions the number of homes erected will h fully as large as last year. Architects as bus; on smail plans and some of them o activity. Contractors have been enable to keep their gangs of workers well to tween Sixteenth and Twentieth streets, gether because of the open winter, while enabled them to work almost every dissince November 1. I do not know of man The Creighton "pastures" near Clifton suspensions in building."

House Without a Chimney the Latest



gases. Such is the ideal twentieth century

home which Mr. F. M. Sinsabaugh has just completed for his comfort at Carrollton, Ill. While this wonderful residence is one of the first of its kind in the world. it is, perhaps, a good example of what the average American home will be in a few years from now, when both wood and coal have become too expensive for common use. Wood is now too scarce and high in price for common building material, and the time is already here when, for economy's sake, architects and contractors are figuring to construct all buildings of steel and concrete. As the supply of coal diminishes the cost is advancing, so that everything possible is being done to husband the supply and see that none of the stored heat is wasted. Electricity, generated by water power, is even now taking the place of coal as a source of power, and the time is surely coming when t will rank first as a source of heat.

Mr. Sinsabaugh's mogel twentieth century home is 34x30 feet, two stories high, with attic and basement, and has eight rooms on the two main floors. While Edison's idea of a concrete house to be poured in one big mold was not carried out, yet the principal building material was concrete. The foundation and walls were standing up and real estate activity are of concrete blocks. The concrete was building blocks as required. There was no waste of building material. The floare of wood and the interior is finished in plaster and oak. Such a house requires very little wood. The style of architecture is if the plain, substantial mission This idea is carried throughout the interior as well. The building is fronted by a large porch, 8x22 feet. This concrete and wood-finished house cost less than \$3,500.

The interior is roomy and comfortable. real estate circles, according to the pf the year showed that building was still On the left of the entrance hall is the under way in the cities of the west, nota- parior, and on the right the library; back do their share of the work of preparing a Banner.

A house with plenty of arti- connected by a pantry to the kitchen. The ficial light and heat, yet with- house is illuminated with electric lights. and concentrated that the choicest roast out a bit of fire. No coal, no The chandellers and lighting fixtures are can be prepared in less time than it usuashes, no soot, no dangerous of hardwood and stained glass, producing a very beautiful effect.

> Perhaps the most novel feature about this wonderful residence is the fact that it is heated by steam from a central station. There is no noisy, dusty furnace in the basement demanding daily attention and tender care all the long winter months. Instead, the steam which usually goes to waste about small electric light plants is carried to the house by unnderground pipes. This steam pipe enters the house in the basement and is carried to the rooms just the same as the steam from an ordinary furnace. The rooms are heated with steam radiators. Of course, some special arrangement had to be supplied to furnish hot water for the bath room. Near the ceiling in the bathroom is located a water tank which is kept constantly hot by a number of small pipes through which a continual flow of hot steam is maintained. This tank supplies hot water for the bath and to the wash bowls located in two of the upstairs bedrooms. Of course, the house is also wired for electric heat in case anything should happen to the steamheating system.

When it is remembered that there are no fires about this modern dwelling the visitor begins to wonder how the meals are cooked. No steel range is visible in the nest and roomy kitchen. No sooty gas stove glares black and threatening from the side walls. The principal article of furniture seems to be an oak sideboardor semething that looks as though it might be a sideboard. This "sideboard" is nothelectric stoves. The back of the wooder cabinet is a small switchboard, and all the utensils arranged on the stove are connected to this switchboard with suitable wires and plugs. A turn of a switch and the electric teakettle is singing over invisible heat. With the same case the frying pan, cereal cooker, griddle, broller, have done more if the conflagration had

oven, wherein the heat is so economized ally takes to start a slow coal fire. The other electrical kitchen devices, including the electric flatiron; are used in the same clean, simple and economical manner. There is no sweltering heat in the kitchen, no soot, no ashes, no dirt, no hot fires for ironing day, no lugging of heavy scuttles of coal from the basement.

Instact, so easily and conveniently are the meals cooked that the coffee, tea and toast are prepared right on the dining room table. The electric coffee percolator, at the turn of a switch, prepares the coffee while the cereal is being eaten, and the toast is ready when the coffee is. The cost of cooking the meals by electricity in this home is estimated at less than \$3.50 month for a family of five persons. By utilizing the waste steam from the electric light plant the cost of heating the house in cold weather is reduced to a minimum. Besides, it saves caring for dirty furnace and handling coal and ashes. The room that a furnace and coal bin ordinarily take up can be used for other purposes. With special meter rates for electric heating the cost of cooking the various meals is no more than as though coal or gas was used and the cleanliness, convenience and healthfulness of electricity the city. is worth more than money can buy,

The greatest inventor and genius in th world has predicted that the house of the near future will be made enitrely of concrete, cast in a mold. Scientists have predicted that the home of the future will have no chimney or flue. These ideas are all incorporated in Mr. Sinsabaugh's twentieth century honie.-St. Louis Globe-Demo-

Fire Hero at Hopetown.

the conflagration that destroyed part of John Temple's woodshed the other evening, it was generally remarked that Sam Stockbridge did all that could have been expected of any man. He rescued a wash tub and fell off the roof, and would vegetable cockers, etc., are made ready to not been squirted out.-Hopetown (Pa.)