

NEWS OF THE BUSY HOME BULLERS

OMAHA'S GROWTH OF DECADE

Expansion of Suburbs Beyond the Line Ten Years Ago.

SOME FEATURES OF CITY'S LIFE

Apartment Houses that Are Real Homes and Homes that Are Owned by Their Occupants.

"I don't think the people of Omaha realize how this city is spreading out," said a local contractor. "I have compared a map of the city of ten years ago with the latest map, and the latter is twice the size of the former. Additions have been made to the city on all sides and the magnificent possibilities of the country with which Omaha is surrounded are being brought out in a wonderful degree. People here do not realize how beautiful the surrounding country is. It must be remembered that practically nothing has been done to enhance the beauty of nature in its wild state. With anything like the attention given to properties in the suburbs of some of the big eastern cities, Omaha suburban property would bloom into the most charming picture of verdure. And flowers and shrubs being added with the proper proportion of trees of the proper sort, there would be nothing more beautiful than the suburbs of Omaha with the salubrious climate thrown in, as it were, as a premium or trading stamp. I firmly believe that the future of Omaha suburbs is a most brilliant one. As the people grow to a stage where they cease to struggle for the necessities and take on that dignified state which is associated with the old families of the east and of foreign countries there will be some magnificent suburban residences here as there are in other cities. Suburban property will rise in value as surely as the sun rises in the heavens."

The growth of Omaha has been so rapid that it would be almost too much to expect public improvements to keep pace with that growth. City life education has led to a desire for all the comforts and conveniences possible. These comforts and conveniences, because of their being such, become a business necessity and it is interesting to note that in Omaha action is being taken against the shacks, the derelict buildings which were good enough for the Omaha that was, but are entirely out of keeping in the new Omaha that is to be, the city beautiful that is becoming daily more and more a fact with the rapid addition of beautiful, costly and tasty homes in all parts of the municipality.

Of course, it is axiomatic that permanent and slightly improvements enter into the value of property. A well paved street, a beautiful church, a handsome business block make a street more attractive and therefore more valuable. Hence people are attracted to it, the neighborhood grows, the stores in the vicinity do more business and hence their sites are more valuable. It is an endless chain of excellence which builds a beautiful city, a handsome example of good begetting good.

Two magnificent new apartment houses in Omaha are nearly ready for occupancy. One is the handsome sister house to the Hamlet on Sherman avenue. The other is the sister house to the Hamilton apartments, Twenty-fourth and Farnam streets. Both are distinctive, or, rather, characteristic, of construction of this nature in Omaha. In eastern cities people live in houses which abut greedily upon the sidewalk and snuggle up close to each other, leaving only narrow, covered alleyways to get to the rear of the flat. In some districts even this alleyway is cut out, and entrance to the rear can be secured only via the alley. No bit of green is present to relieve the heat of summer or to give sign that nature is still alive in the dead of winter.

Note the difference between these dreary abodes and the new apartment houses in Omaha. They are built upon broad and beautiful lines. They are provided with broad and liberal porches and they face upon liberal expanses of greenward, where stately trees rustle their leaves in the breeze, where the cheery sound of the lawnmower is heard in the summer and where in the winter the trees, shrubs and grass are still visible and give assurance that they are not dead, but only asleep. While such structures are erected the beauty of the Omaha of the future is assured.

It is stated by a real estate man of Omaha that 37 per cent of Omaha homes are owned by those occupying them. It is a fact that in 1900 the United States census showed that only 22 per cent of Omaha homes were owned by their occupants. If 37 per cent is the proper proportion of those owning their own homes, it is a wonderful showing for the people of Omaha and a showing that can be equaled by hardly another city in this country. A powerful campaign has been waged during the last ten years by building associations and by builders and real estate firms in erecting homes and selling them on the installment plan, while the people of this thriving city have attained to that ambitious sphere where they seek to own their homes and take a pride in owning and paying for them. The folly of paying rent has been drilled into most of the people and the result is the large proportion of home owners. Nothing could be a firmer foundation for real estate values than the fact that nearly half of the inhabitants of the city are anchored to it by a valuable piece of property.

Good Paint is Needed.
If you want a good job of painting you must have good paint. Even good paint will not apply itself. The best paint ever made will blister, peel, flake, chalk and give you all sorts of trouble if it is not properly used. The principal causes of trouble are due to dampness, moisture, bad lumber, applying paint too thick, poor oil, bad primer, hurrying the work, bad condition of old paint on old work and poor workmanship.

TIMELY REAL ESTATE GOSSIP
Contemplated Changes in City Charter Already a Topic for Debate.

To formulate a policy for the needed changes to be made in the city charter of Omaha by the next session of the Nebraska legislature, Councilman W. S. Sheldon has suggested to the Omaha Real Estate exchange that a citizen's committee be appointed, which will consist of two members of the exchange, two members of the Commercial club, two from the city council and one from the Federation of Improvement Clubs. The letter from Councilman Sheldon met with favor when it was communicated to members of the exchange, and President Graham has announced that he will appoint two members of the exchange, while Secretary Harry Tukey has written to Mr. Sheldon, telling

The Great Red Plague

The country has grown to the point where everything about it is big; its commerce, its products, yes, even its crimes are colossal. Presumably, to keep things harmonious we permit our fire wastes, our national ash heap, to also be mammoth. Our burning offerings, our national ash pile, could be well be called a tribute to the "merciless stupidity of the most enlightened nation on earth!"

The strange thing about it all is that so much is said in the daily and periodic press about life insurance abuses, the piccadilloes or more serious offenses of state and municipal grafters and all that sort of thing, indeed a wave of reform has made itself felt the country over, but so far little or nothing has been done to reform one of the greatest abuses, the costliest and most murderous of municipal ills from which we suffer—fire. True, millions are spent in actually fighting fire, but a minute's thought is sufficient to convince any one that an attempt at cure is futile. Preventive measures can be the only solution of the matter.

A normal year's losses (and, by the way, there are mighty few normal years, what with Baltimore in 1904 and San Francisco in 1906) mean \$200,000,000 in smoke. At least another \$100,000,000 is spent in alleged fire protection, fire departments, high pressure water plants, etc., beyond which we expend another \$100,000,000 in attempting to get some solace via the fire insurance route. The sum of those figures represent our annual normal cost of fire. In 1905 a phenomenally prosperous and busy year in building, we did in actual construction and repairs of buildings, \$35,000,000. What think you of a nation that wastes as much as it produces? We burn up more property than a half dozen first-class nations put together. Just fire, eliminating insurance, protection and everything else, merely smoke, costs us over \$2 per capita, the average of all Europe is less than 25 cents per capita!

Incidentally we have destroyed over 6,000 human lives by fire in one year's time. But all this is a normal year's record. See what we did in 1906. At no time or place on earth has there been so much work in construction that year, but what with San Francisco and our "regular fires," we also destroyed over \$500,000,000 worth of property! The cost of our alleged fire protection has also increased and we have gambled with the insurance companies in still heavier amounts than usual, so that our total expenditure for fire must be in excess of \$700,000,000. It indeed is a cancer eating at the very vitals of our economic structure, a devastating plague. The apothecary of folly!

Few people realize the degree in which gambling penetrates the business fabric. We see the work of the gambling bug, but accept it as a matter of course. Rather than build a little better and thus avoid fire, we have built, to use a mild term, "rottenly," but have sought "protection" from the gentlemen who, banded together in that legitimate spoliation, under the name of fire insurance, have graciously condescended to sit in the game with us and rake in our shekels. We have paid them in premiums since 1860, \$3,622,000,000, or, just in the last ten years, \$1,015,588,000. In 1905 we carried into the "burning cover" \$100,000,000 in premiums and got back in salvage for our losses a trifle over \$8,000,000. See how far that solace goes. Take San Francisco as an example; over \$200,000,000 went up in smoke there. The loss in business to the city and to the country generally as a result of that fire very nearly reached \$1,000,000,000; it is costing fully \$1,000,000,000 to clear away the debris and \$50,000,000, at least, and twenty years' time will be expended to repair the damage. Meanwhile the insurance companies have figured their losses and find that they owe San Francisco \$182,000,000. Surely it was a

him that the exchange is very much in favor of studying carefully the needed changes in the charter, and that they should be on a broad basis, looking carefully to the future interests of the city and agreeing with the councilman from the Sixth ward that great care should be taken to avoid anything creeping into amendments which will give the large individual and corporate interests any advantage over the taxpayers. Just what changes will be proposed is a matter of conjecture. The exchange has no suggestions to make at this time, but it is the supposition that a citizen's committee will be able to point out some radical changes and recommend that they be made next year.

A careful estimate of the amount of property for rent in Omaha, made from the lists of dealers and agents, shows that some of the largest agencies have from 60 to 65 per cent of the normal number of houses on their lists at this time. One dealer who averaged thirty to forty houses in good times, has but eighteen houses on the lists at present. Another has but fifteen houses and four flats when the lists are normally fifty. This is found to be the general condition in other offices. One dealer, who has had as high as 125 houses on his list, now has less than a score. In spite of the fact that many new homes are being erected, it is shown from this condition that the investor is not in serious danger of having property idle, and not drawing interest, if he is contented with reasonable interest and keeps the house in good repair. As a result of the demand for houses agents are extremely careful in making leases and good property is seldom rented to poor tenants.

"It is really only a matter of getting your sign up on a good lot to sell it," said F. D. Weed. "Inquiries are numerous and I have found recently that sales are much easier than for many years. Every owner

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