TIMELY REAL ESTATE TALK every opportunity."

Steady Increase in Value of Omaha Property Noted.

RECENT INSTANCES OF INCREASE

Briggs Pince Lots Bought for \$400 Are Held Against an Offer of \$2,500, and Other Cases Are Many.

The prediction has been frequently made that an advance in the price of Omaha property is certain within a few years, and some very good bankers have selected ser- \$4,156. tions of the city where they believe the values of real estate will within three years be double what it is now. Evidences that such increases in value are to come in a shorter time than two years are dence districts, and a large number of sales are being made in anticipation of the ad-

Chemical National bank of New York City in Brigge place four years ago. Among other lots, Mr. Wead bought five together and paid \$400 for them. They were bought from Byron Hastings, then salesman for the Byron Reed comapny, who seemed glad to sell the lots for \$400 and placed no greater value on them. During the week a prominent real estate firm, which has in its employ some of the best judges of value in the city, offered Mr. Wead \$2,500 for the five lots in Briggs place. When Mr. Wend bought the lots there was a mortgage on them for \$350. He has paid interest on that amount for four years and invested \$50 in the four lots. During the time the lots have ncreased in value and Mr. Wead has refused the \$2,500 for the lots. Briggs place is only one part of the city where such increases are recorded. When Thomas Daily looked at two lots on North Twentyfourth street, near Sprague street, a short time ago, the price was 1800. He waited a few weeks and gladly paid \$1,000 for the same property, as other legitimate offers were made on the lots.

In view of the constantly increasing values some of those who have property in Omaha as an investment are increasing their holdings. Among them is E. M. F. Leflang, who bought a building and lot on Cuming street recently for \$10,000 and brought his holdings of Omaha real estate up to more than \$150,000. Mr. Leflung is president of the Dawson County bank and owner of large mills and elevators at Lexington and other stations near.

There is a tendency to invest in Omaha city property by sound business men, and even farmers, who are covering the banks up with money, are buying city property. With the present crop harvested the money will plie up in the country banks, and it is altogether likely that Omaha will attract many as a good place to invest money Improved property will be a good invest ment for idle money, as it will yield good rentals and is also likely to increase in have been formed by the International Harvalue, while most any vacant property, vester company to provide its employes well located, is sure to prove a profitable

Nebraskana to buy Omaha property at

F. D. Wead reports the sale of fifty feet adjoining the Potter plan on the east and near Thirty-illird and Farnam streets i A. L. Meyer. The listed price of the proj erty is \$3,500. Mrs. S. D. Patten has bought from George E. Gibson the residence at \$214 North Twenty-fourth street and will improve it. Claud Sherman has bought lots on Meredith between Twenty-eighth and Twenty-ninth streets and will improve hem. Hugh T. Cutler has bought lots on Underwood avenue between Forty-ninth and Fiftieth street in Dundee, which he will improve later. Harry E. Johnson has bought lots at Twenty-fifth and Wirt streets where he will build, while Mrs. Alice Meyer has sold to Isadore Glick houses at 3401 and 3403 Farnam street for

Some property in the Grand avenue section of the city is selling well and a number of new houses are in course of construction. Henry R. Oberholzer and John plenty, especially to the more popular resi- Lovelady are among those who have secured property in the vacinity of Fortieth and Ames avenue and the Grand avenue district during the week, while there are F. D. Wead bought the holdings of the a large number of inquiries about the prop-

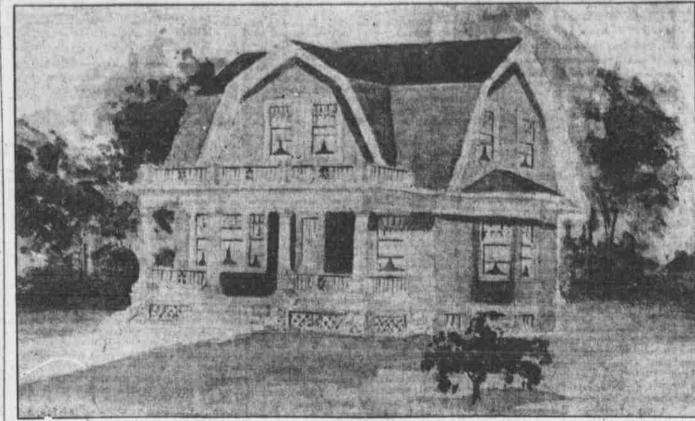
> On Wednesday of last week Hastings & Heyden sold to John Shibly of Fairfield, Neb., two new houses that they are building at Eighteenth and Lake streets. As an indication of the great demand for rental property, within twenty-four hours after the rent signs were put on these two cottages they were both rented, although neither is yet completed. The houses sold for \$2,750 each and were rented for \$27.50 This is the third property bought from this firm by Mr. Shibly.

Hastings & Heyden report making the following sales in the north part of the city during the week: John H. Bexten hought the new modern cottage at 3611 North Twenty-ninth street, consideration \$2.3 0; E. F. Morrison bought the corner of Twenty-second and Pinkney, consideration \$800; T. C. Richardson has bought three lots on Pinkney street west of Twentysecond; Luia Tobin has bought a lot in Monmouth Park addition, consideration \$325; Oscar Riegel has bought a lot in Coltier Place; George B. Welty, four lots in Florence, consideration \$1,000; Jennie Robb of South Omaha, a lot in Coiller Place, consideration \$500; Vito Pascala has bought a lot on Sherman avenue near Locust in Kountze Place; W. J. Cunningham has bought a lot in Collier Place, consideration \$450; R. S. Wing, a fruit strip in Radford Heights addition; Theodore Norland two fruit strips in Radford Heights ad-Wilson T. Graham, a lot In Sulphur Springs addition, consideration \$775; Olive Dickson of Council Bluffs has purchased a lot in Hastings & Heyden's

PENSION SYSTEM FOR WORKERS

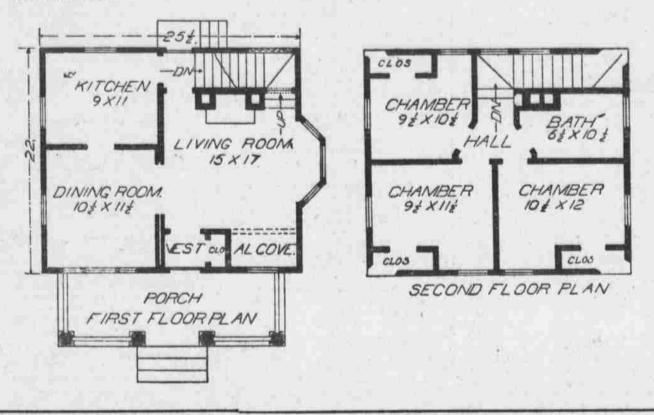
Features of the Plan Recently Inaugurated by the Harvester Trust. A benefit association and a pension fund

with an income when sick or disabled by speculation. One real estate dealer is au- accident, and of making definite payments therity for the statement that a Wash- to the families in case of death. In brief, ington county farmer receives rentals of the plan provides that every employe who \$280 per month from his Omaha property, contributes 2 per cent of his wages to the while another investor who lives out in fund becomes a member of the association the state receives some \$1,100 every month and is entitled to all its benefits. He is as interest on money invested in Omaha insured against death from sickness or accity property, only a small part of which cident and receives half wages while disabled by sickness or injury. The family "Many castern holders of Omana prop- celves two year's wages. For the loss of this recombest feature, which is the first to of a man killed either on or off duty, reerty are being influenced to sell their both eyes, both hands or feet he receives -not at a loss, but to two years' wages. In case of death from make something—and the buyers are all liness one years' wages are paid. For examples a man earning \$12.50 a week pays are more fallures in the building of stair ways, from the standpoint of convenience and beauty, than there is in any other coming to be owned by the people of this state instead of the people of the east. It is a good sign when the people of the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness, his family will receive \$1,300. Should he die from the result of illness he result he result of illness he res state who have money to invest put it into \$450, in addition to the weekly half wages a space. It mafters little whether a house across the opening to the parlor, or, as is real estate in the metropolis of the state. paid during his illness. Every employe is It is going to spread confidence and good eligible to the pension fund, which provides feeling for the city of Omaha into the that any employe after twenty years of sermost remote corner of the state. When a vice who has reached the age of sixty-five small town banker or a farmer owns prop- years may retire on a pension computed erly in Omaha he feets kindlier toward the as follows: For each year of active service city, and his friends are influenced to feel an allowance of 1 per cent of the average that Omaha is something more to them annual pay during the last ten years of than almply a big city off by itself. It service, with a maximum of \$100 a month, becomes as much a part of the state as and a minimum of \$18 a month. Retirement their home town and they look at the city is optional at sixty-five years of age and in a different light. We are encouraging compulsory at seventy.-New York Tribune.



A. PRETTY HOME.

This Cozy Little Home is Well Adapted to the Needs of or a Family of Six. First Story Siding or Shingles; Gable, Shingles Estimate Cost \$2,000.



The Practical Side of Home Building

(Second Article.) in the planning of a home is the proper location and plan of the main stairway. greet you as you enter the home, can be should be well designed.

square, with the corners rounded, are to admit, but placing a glass in the door much to be preferred to the huge creations makes it serve as another window. of the mill often turned out as orna- Very few people give serious consideramental (?) Newel posts and a crooked, tion to the design and location of the win dusting of each baluster, the same as one a successful arrangement, both inside and would dust any piece of furniture.

from floor to floor without a landing between on which to pause and rest makes the ascent too tiresome, especially for the elder members of the household. It is also quite important that the rise of each step should not be too great. One quarter of ease of ascending a stairs. For example: Steps that are 7% inches high, they make altogether too steep a stair. If they are 714 inches high, they still make an unrise of 7% inches to each step is, however, where the space can be taken.

orner. The cellar stairs and the attic stairs should, when possible, follow the same general rules that apply on the main stairway. Cellar stairs are often made uncomfortably steep when there is no reason why they should be so. Because one's guests do not climb up and down the cellar studied, with reference to the other decostairs is no reason for not giving cureful attention to a correct proportion of tread and riser. Many steps are taken up and fect, but when colors are used in it that do down the cellar stairs each day and the not blend or hatmonize with the wall paper, ascent should be made comfortable.

Another very important consideration in the planning and designing of the home is sunny side of the house, the effect is not and windows. In locating a door in any which radiates from an art glass window | details."-- New York World.

partition one should always consider the | becomes just as much a part of the color One of the important things to consider fact that the goor must swing open and scheme of that room as its wall decoranot place the door in such a position when swung open it should spoil a good wall sur- ing a proper hue to the latter. this prominent feature, which is the first to davenport, bed, bureau and other wall furniture. Wall lights should never be placed costs \$2,000 or \$10,000; the stairway takes up sometimes the case, it laps over a window. about the same amount of room. It re- Little mistakes like these are very annoyquires as many steps to ascend to the sec- ing, but could have easily been remedied ond floor, and there is very little differ- had the plans been studied more carefully. ence in the width between the stairways Bed room doors should never be made less of inexpensive and expensive homes. The than two feet eight inches wide, for many stairway is one of the two features within | bureaus are too wide to pass through a the home which give it character, the other small opening. Never place a lot of fancy being the fireplace, and as this is the first grill work in a large opening to the parlor. to be seen, and first impressions should It is considered poor taste, never looks always be good, it is very important that well and is a great dust collecter. A simthe main stairway in the reception hall pie cased opening is much to be preferred. or, if some dignity is desired, it is better The more one keeps to a simple design to place on each side of the opening a neat in the construction of the stairway, the column of the Ionic order of architecture, easier is the problem. The defect often extending either from the floor or a pedescomes in trying to make it appear too clab- tal to the top of the opening. There should orate. Square, simple Newel posts and always be a light in all entrance doors, not plain balusters about an inch and a quarter only that one may see whom they are going

twisted baluster one so often sees. To say dows. Windows should be located with nothing of the appearance, they are very reference to the wall space within and the hard to keep clean and require a daily exterior design of the house. To obtain It is always best to have at least one which only a man of considerable practical landing in a stairway, for a continuous run experience can solve. This is why the windows are placed in the exterior of homes in such a haphazard manner, with no apparent effort to keep them in harmony with each other, or to obtain a well bal

anced symmetrical design. Windows on the second floor should, an irach in the difference of the height of when possible, be placed directly over the steps makes a wonderful difference in the windows on the first floor. When this is not possible, then they should be placed over the center of the spaces between windows on the first floor. A window on the second floor lapping half comfortable climb for the older people and always gives a very ungainly appearance. the little children of the household. A Windows should never be made too narrow of girls is required, and the most expert or too tall. A window three feet wide and | letter opener cannot open more than thirty just right. To make the rise of each step five feet high, with a sill two feet from a minute with the old fashloned, primitive only 61/2 inches would require so many the floor, is a well proportioned window, letter slicer. With the new machine, whileh steps before the floors were reached that and when this size is adopted, it would be does not need a trained operator, between the ascent would become tedlous-so much best to use it throughout the house, mak. 400 and 500 can be opened in the same so that the members of the feminine house- ing all the windows the same size, with time. hold, no matter how modest, would prob- the possible exception of the bathroom ably take them two at a time. The treads window and the front parlor window. By no way injures the contents of the letter. should never be less than nine inches in placing windows in groups of two or three, It simply crumbles the edge off without width and this is somewhat narrow. A a very pleasing appearance can often be touching the contents. Let me show you good width for each tread is Il inches, obtained, which breaks away from the while 12 inches make a splendid tread general monotony of individual windows. The matter of hand rail should also re- ludian window (so called because of its at work. Gathering up a handful of letters seive serious consideration. No stairs similarity to a group of windows designed of different sizes she set them into a mashould be built without a hand rail extend- by the famous Italian architect bearing ing its full length. Many a slip and fall that name) is composed of one large winby children or convalescent invalids has dow about four and a half feet wide in the letters was run across a rubber roll set cen saved from serious consequences center, with two narrow windows joining through having a hand rail handy for im- it on each side and either a semi-ch cu.ar nediate support. Winders should never, window or a ciliptical window over all under any consideration, be placed in a three, the latter having a leaded glass destairs. The winder is a step which goes sign in it. This makes a very hands me diagonally across a landing from corner to group when properly designed and located. It looks especially well up a bread stairway landing, where it can be seen to good

effect from the hall. Art glass can often be used in a window of this character, but here there is danger. Art glass, when properly designed and rations of the room and its relation to the sun, gives a very rich and handsome efrugs and general decorations of the room, or where very bright glass is used on the

tions; in fact, have much to do with giv-

rooms in a house. It is always crowded tion. Of course, in a very small home, a small bathroom is entirely excusable, for the space is valuable for other purposes, but in a large home it is very desirable to have a good-sized bathroom, with pienty of good plan to place a couple thicknesses of olled paper well lapped between the floors of a bathroom. The reason is obvious. A tiled floor, of course, is very desirable, but this cannot slways be included on account of the expense. There should always be a wainscoting in the bathroom at least four feet high, but not of wood, for wood wainscoting in kitchens and in bathrooms are far rom sanitary. By using a hard cement plaster and painting it several coats of white enamel marked off in the shape of oblong tile, a very nest and durable wainscoting is obtained. Nickel plumbing can be obtained for about the same price as the old style lead plumbing and it looks far neater. It is, therefore, to be preferred.

MACHINE TO OPEN LETTERS

Invented by a Girl Whose Department Received Ten Thousand Letters a Day.

A patent for a machine which is guarantted to open at least 400 letters a minute has just been granted to Miss Sophia out, sometimes presents difficult problems. Helibrun of New York, who is not more than 20 years of age, and looks more like a school girl than one who puzzles her brain with the intricacles of machinery. But Miss Heilbrun it at the head of one of the biggest mail order departments in New York City and receives a salary of \$6,000 a year. Her department receives an average of 10,000 letters a day, and the labor of opening these took so long that she set her mind working on a machine which would expedite it. She told about it as follows:

"It was the natural result of the need of it, as so many inventions are. In my department I receive on an average 10,000 letters a day. To open these a large force

"The beauty of the machine is that it in

Miss Heilburn led the way to an adjoin-A very pretty group, known as the Pal- ing room where one of the machines was hogany box, turned a wheel, switched on the electricity, and the box containing the diagonally in a plate. Once over this spot, the electricity was turned off and the letters removed. All were open ready to be looked over. "I had been working on the idea some

ime," continued Miss Heilburn, "and had practically ready some time ago, except that I had no way of getting rid of the dust from the letters. This would have been disagreeable and injurious to health in any quantity. Now this fault is remedied. In this box at the base with a small wiodow is no exhaust fan revolving in water and drawing down the dust from the roller and mixing it with the water, which renders it harmless. This water has to be hanged possibly once a week.

"In working out my idea I had the assistance of J. W. Walker, who is connected with a publishing house in this city. knew what I wanted and how it ought to he proper size and location of the done pleasing to contemplate. The colored light go and he helped me with the mechanical

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Saving money is a pleasure if you have a specific object to save for. This is the secret of saving without a feeling

If you borrow money from this association to build or buy a home, you have a definite object in view. You are not only paying for your home, and enjoying its comforts and pleasures while you do so, but are forming a habit that will assist you in striving for other things.

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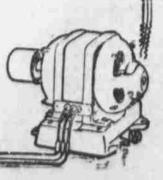
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