MONEY TO BUY REAL ESTATE

People Have Millions in Banks and Some Will Be Invested.

CITY'S PROPERTY IN DEMAND

Paving and Public Improvements in All Parts of the City Increase Values and Residence Districts.

Though Ak-Sar-Ben days always dull the real estate business in Omaha, as carnivals, fairs and expositions do in other cities, there is every evidence that when the carnival is over buyers will be even more anxious to secure property, and invest money in real estate.

Something must be done with the $3,154,000 deposited in Omaha banks since July 15. The bank statement sent an optimistic thrill through the veins of business in Omaha. It is said the state banks, though not being asked for a statement, would show a proportionate increase in deposits and as a very large part of their money deposits are savings accounts the pile of money in them is more apt to be invested in real estate than the deposits in the national banks. Emil Brandeis of J. L. Brandeis & Sons, bankers, said with reference to the showing the bank would make: "If we were asked for a statement at this time our bank would make a remarkable showing. The deposits would be shown to be at the highest point since we organized our bank as a state institution."

This being the condition of the banks, the real estate dealers are receiving more inquiries than usual and it is believed the large amount of surplus mony and savings in the banks will seek investment in real estate, where it will either earn money or increase in value and give the investors a good profit.

Street improvements in all parts of the city is enlarging the size of the desirable residence districts. This work is not confined to any one locality, but is general in all parts of the city. A large amount of paving and curbing is being done in the north part of the city, both east and west of Twenty-fourth street. Along the south side of Kountze park. Pinkney street is being paved from Sherman avenue to Twenty-fourth street, and eight blocks of property becomes more desirable, as Pinkney street will add another to the beautiful streets running east and west from Sherman avenue to Twenty-fourth street north of Ohio street.

Paving on north Twenty-eighth street is to make many blocks of residence property more valuable. The city is not overlooking an opportunity to make this property more valuable and instead of cutting into the lot lines, the owners of property will be allowed to terrace their lots and place sidewalks at the curb, doing away with retaining walls or unsightly banks.

With the increases in the values of residence property there is a proportionate increase in business property and some rents are advancing. When a lease on a building between Eighteenth and Nineteenth on Farnam street expired during the week, it was renewed at just double the rental for which the lease was made six years ago. The proposition of one dealer to erect a building at Nineteenth and Farnam streets, met with an offer of five tenants who agreed to take long time leases at a good rental if the building is constructed. It is more than likely that it will be erected by W. T. Graham and will be a three or four-story brick. There are fewer empty business properties in proportion than there are houses. Many "To Let" signs are noticed in house windows in almost all parts of the city, due to the fact that people are building houses faster than the population is growing and the less desirable homes remain vacant for some time. But this fact has its good side. After some of these houses have been vacant for a month or two and the owners lose the rentals, they usually are forced by their agents to do extensive repairing and put the house in good condition in order to rent it. More than one old residence is receiving a coat of paint, cement walks are being placed around it and a new roof or bath room added in order to rent the property and Omaha is receiving all the benefits of an era of home building and brisk real estate dealing.

Another factor which will make business better than usual after carnival days are over, is the bounty in crops of all kinds, from wild hay to fruits. An evidence of how directly the crops effect real estate sales is shown in a sale made by J. H. Dumont & Son Saturday. Julius N. C. Andresen, a fruit grower north of Benson has harvested and sold the most of his fruit crop. It was so large and profitable that it made possible the purchase of a large farm which he has wanted, and a deal was closed by the agents for the 160-acre farm three and a half miles northwest of Florence belonging to Mrs. Melissa Swigart. Mr. Andresen paid $12,000 for the land and he has made the entire amount from his fruit growing. It is only necessary to look over the exhibits at the Douglas county fair being held in connection with the Ak-Sar-Ben carnival to understand that it will be possible for others to "buy this year" either in the city or country.

New maps of Omaha were exhibited to the Omaha Real Estate exchange at its meeting Wednesday by Roy Towl, an engineer, who has been working on such a map for some time and has completed one, showing improvements as late as the Levi Carter park. It also shows proposed boulevards and parks and the latest changes made in streets and avenues. The Real Estate exchange has declared the map to be one of the best and the most recent map of the city.

A Trusty Friend.

The big old clock stands in the hall,
And tells the girls and boys
When it is time to stop their play
And put away their toys.

It tells them in the morning, too,
When it is time to rise;
And with its quiet little hands
Shows them how fast time flies.

"Get up, get up!" it seems to say,
"Or you'll be late to school;
And late to school, my boy or girl
Means that you'll be a fool."

And so "tick, tick!" its hands go round;
It works both night and day;
While people have some time to rest,
It has no sleep nor play.

But vigilantly stands awake
To keep a watchful eye.
And with its busy little hands
Mark minutes that fly by.

M. W.

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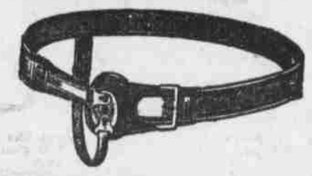
Our assortment is, we are sure, the largest—Our prices the lowest. Write for Catalogue—Free. We fit Trusses for men women and children.

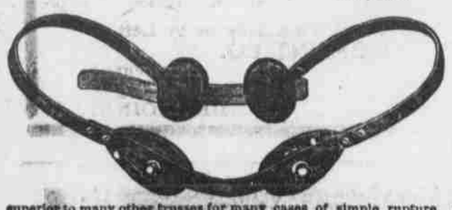
BABY TRUSSES.

We have a nice assortment of trusses for babies and young children. Some intended for umbilical (navel) rupture, and some for inguinal (groin) rupture. Price $1.00 and $1.25 each.

We have a very large assortment of trusses, in hard rubber with steel springs and elastic.



ELASTIC TRUSS as shown above, with Water Pad, or Black Enamel or Cedar Pad, very strong and serviceable. Price $2.00 each; by mail, $2.10.



Victor Immovable Truss.

We show cut herewith of the "VICTOR IMMOVABLE TRUSS."

This Truss conforms perfectly to any posture of the body—is especially adapted to double rupture—but is superior to many other trusses for many cases of simple rupture. The back pads are supplied with sockets so as to accommodate the truss to the shifting postures of body. Price of truss, $5.00. Written guarantee for one year.

French Truss $2.00.

We sell the Truss shown by cut for $2.00—postpaid, $2.10. It is made of malleable "clock spring," covered with BLACK HARD RUBBER. It cannot break or corrode or rust. It is light, easy and durable. If you are ruptured and need a truss of any kind, call on us or write us. If you order give body measure around hips.

Dr. Scott's Scrotal Truss.

This is for scrotal rupture, which is LOW DOWN. It is a very comfortable truss, and well suited to certain cases that other trusses will not reach. Price, $3.00.

We sell 30 or 40 kinds of trusses.

"THE DOLLAR TRUSS."

Not our BEST Truss by any means, but a good comfortable truss, with LEATHER-COVERED spring and CHAMOISE-COVERED pad. The price is very—extremely low. Such a truss should sell at $2.50 or $3.00. We sell it $1.00; by mail, $1.10.

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OWL DRUG CO.,
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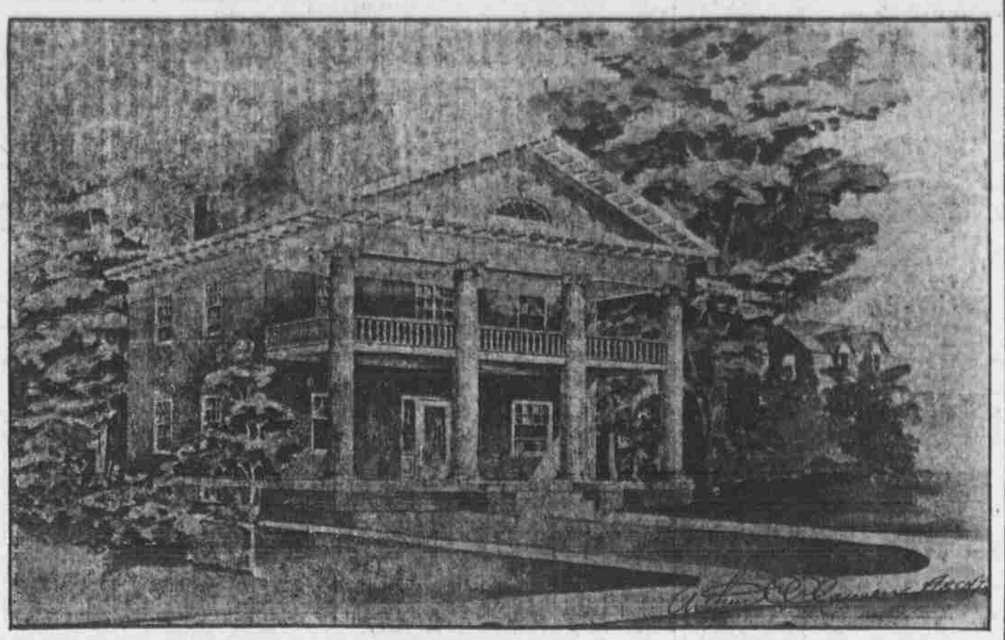
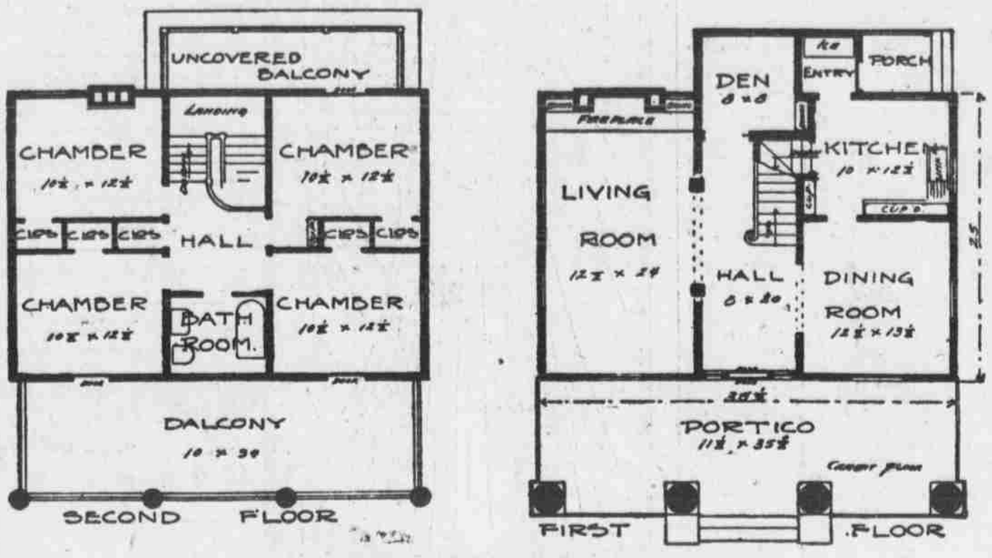
NEWS OF THE BUSY HOME BUILDERS



A GOOD COLONIAL FRONT.

A very imposing, well proportioned colonial house. The plan is ideal in every respect. The body of the house is covered with cement on metal lath. Estimated cost, $3,100. Design No. 636.



ARTHUR C. CLAUSEN, Architect

Designing and Constructing Stairway

Arthur C. Clausen, Architect.

Stairway designing and construction is not confined by precedent or tradition to any one form or style, a broad field is therefore opened to the designer in which to make the best of his inborn originality; an opportunity which he rarely fails to avail himself of, sometimes presenting a stairway of beautiful proportions and design and at other times a hopeless incongruity. Stairway building is in fact an art by itself, not only in its design, but also in its construction, requiring considerable skill in joinery, as it is usually built of many light and small parts all joined together with concealed bracing and much use of glue. This calls for highly trained labor, which has developed into a special class of joiners who make stair building their only work.

The front and back stairways and the chimneys when located properly on the first floor usually control the second floor plan. It is therefore very necessary to consider the desired arrangement of the second floor when planning the stairs. Stairways present more complications than any other feature of the house. Many times a whole plan has to be remodeled to obtain room for a single extra tread. Now to the layman or the uncaring designer the omission of this extra tread may not seem a vital consideration, but to the old folks or the small children the extra quarter inch given to each riser to make up for the omission is greatly felt before the top of the stair is reached. The average house with the first floor nine and a half feet from floor to ceiling requires seventeen risers (sixteen treads) from floor to floor. Then there is the head room above a stair. Many times it is found necessary on the second floor to project one of the rooms over the lower part of the stair, thus reducing the head room over the stair as you ascend. When this is necessary be sure you do not project the second story over more than the first four risers (three treads) unless your first story is more than nine and a half feet in the clear.

The first consideration in stair building is the plan, second the number and relation of risers and treads which will be dealt with at some length later on, and the last, but very important consideration, the design.

For the economy of space and the mere purpose of passing from one floor to another, the old spiral stairway handed down to us from time remote served the purpose admirably. But in the present day it has almost become an axiom that windows of any sort should never be included in a stairway. The plans usually adopted for the ascent are one run and no landing or three runs with two landings, making in the second and third cases one and two right angle turns. One run of stairs from floor to floor is not advisable, as it makes the ascent tedious work unless more space is allowed the stairs for wide treads than can usually be afforded in the average house. Three runs and two landings make an ideal ascent, but this usually necessitates an unslightly prominence of the under side of the last run unless it is skillfully built in.

One principal run, a broad landing and a short final run, makes an ideal stair. This always allows of considerable space under the landing that can be used as a coat closet, a lavatory, a repository for books or a roomy nook.

Try to so plan your home that the stairway does not have the appearance of being crowded. The plan of placing part of the stair or the landing out into a bay projecting from the outside wall is an abomination. While I admit that it is often a handy way of solving the stair problem, it is one that should be accepted only as a last resort.

The principal features embodied in a stairway design should be characteristic of the established style of the house. In fact, a well designed stairway may be said to practically be a harmonious composition of gothic, colonial, or classic detail, as the case may be.

THE BEE'S PLAN OFFER

Through a special arrangement with Mr. Clausen, The Omaha Bee is able to offer its readers the complete plans, details and specifications of the home illustrated on this page without change for $10. Mr. Clausen is the author of a well illustrated book, "Home Building Plans and Problems," containing besides many designs for modern homes and extensive articles on home building, over 130 designs for entrances, fireplaces, picturesque groups of windows, stairways, kitchen and pantry arrangements, etc. Special price to readers of The Bee, 50 cents. Send all orders to Arthur C. Clausen, architect. Studio, 1013 Lumber Exchange, Minneapolis, Minn.

The stair hall is necessary considered with the stairway, a panelled wainscoting being the principal feature of decoration. This wainscoting is usually from thirty inches to four feet high, with the usual baseboard at the bottom and a neat cap of mouldings at the top.

Balusters admit of a great variety of design. They are usually turned with a square block top and base. The caps on the balusters should step up with each baluster in the same degree of rise as the rail, but the base block and mouldings at the base should run horizontally on each step, some part of each being on a line with the step above.

Balusters are from seven-eighths inch to one inch and three-quarters in diameter for the usual stairs, but sometimes larger for elaborate work. The spacing is optional, but in the best old colonial homes there are three balusters to a tread of ten inches and four to a tread of twelve inches. The construction of hand rails presents a complex subject. A few suggestions will suffice here. The top of the rail should be smooth and rounding to allow the hand to pass over it easily. It should also project some at the top to enable one to grip it with the thumb and fingers. The hand rail should be from four to five inches broad. The distance from top of rail down to top of step, taken on a line with face of riser, should be not less than twenty-eight inches nor more than thirty-two inches, thirty inches is best. Stair treads should be one and three-eighths inches thick, the riser seven-eighths inch thick. The usual width of stairs is three feet to five feet from the wall. Rear stairs can be two feet six inches wide. All enclosed stairs having walls on each side should have a handrail on each side (both sides is better) supported by iron brackets.

The most important point in planning a stair is the pitch, or relation between the risers and the treads. The pitch of a stair is often restricted to as small a space as possible to save room, but under ordinary conditions the "requirements of surrounding features of the plan should yield so far as possible to allow of ample horizontal space for the stair in order to avoid a steep ascent." To avoid this condition there are several rules, the most common being the American rule of not less than seventeen or more than eighteen inches as the sum of riser and tread; thus a riser of seven inches would call for a tread of ten or eleven inches. The German rule is to make their quotient between seventy and seventy-five inches. The French rule is to take twice the height of the riser and add it to the tread, keeping the sum between twenty-four and twenty-five inches. It is safe to say, however, that the riser should not be less than six and one-half inches, nor more than seven and one-half inches from tread to tread, and that the tread should be from nine to twelve inches for all house stairs of importance. The rear and cellar stairs can be eight inch riser and eight inch tread. The treads referred to above are from face to face of riser. Sizes given are not meant to include the nosing, which projects an inch or so over the riser.

NEW TORPEDO A TERROR

Passed Through Fourteen Feet of Armor Plate and Ten Feet of Coal.

Lieutenant Commander Cleland Davis, United States navy, has devised a torpedo gun capable of tearing holes in the best armored warship afloat. Not more than a score of persons have seen the Davis torpedo gun in action, and not one-third of that number could describe it if they would. It is one of the secrets of the Navy department that must be kept secret to maintain its value. But enough is known to prove that the Davis invention is the greatest advance in the art of hitting the enemy hardest since Ericsson set his "Yankee cheese box on a plank" and cleared the sea of many times its weight in ironclads.

While the invention of Commander Davis is called a gun, it is in reality an improved torpedo. Torpedoes such as those in general use detonate when they strike the exterior of a ship's hull, and lose much of their effectiveness through the escape of gases. The Davis torpedo is fired from an ordinary torpedo tube, operates by compressed air, and has an effective range of at least a mile. Like the torpedo proper, it becomes destructive when it strikes an obstruction, either the side of a battleship or a vessel's torpedo netting; but, unlike the common torpedo, it does not itself detonate. Immediately on impact a high explosive is set off, which discharges a projectile through the hull of the ship. This projectile contains another charge of explosive with a time fuse attached, which is set working at the moment of the original impact. The projectile is hurled through the armor plate with a destructive force sufficient to sink the finest fighting craft afloat. Much stress is laid upon the fact that netting such as is used to protect English battleships against torpedo attack has no effect against the Davis torepdo gun.

In actual trial at Washington, the Davis torepdo gun recently hurled a projectile through seven inches of armor plate, then through ten feet of coal, and again through seven inches of armor on the other side. As the projectile itself was not charged with explosive, the amount of destructive force that would have followed was not demonstrated at that test, but the experts have a way of calculating these details that leaves little to the imagination.

"There is not a battleship afloat that can live ten minutes after it is hit with that projectile," exclaimed one of the men who saw the test; and there was no one present to disagree with him.

A more recent test held in Boston harbor showed equally surprising results. A target tank had been constructed, stronger than a section of a battleship, of three-quarter-inch iron with three interior bulkheads. This tank was formerly the property of the Standard Oil company. It was ballasted with forty tons of scrap iron and submerged eleven and one-half feet. The projectile was driven clear into the center of the tank, which sank in fifteen seconds, and the torpedo gun was found and returned to the government storehouse in as good condition as the day when it was turned out of the Whitehead factory. The force of the explosion of the forty-pound charge of dunnite, however, was demonstrated by the remarkable condition of the torpedo tube. Commander Davis had shrunk two steel bands around it. One of these was found broken in two, and the other stretched to such an extent that it could be moved from one end of the tube to the other. Yet the tube itself remainded uninjured.—Harper's Weekly.

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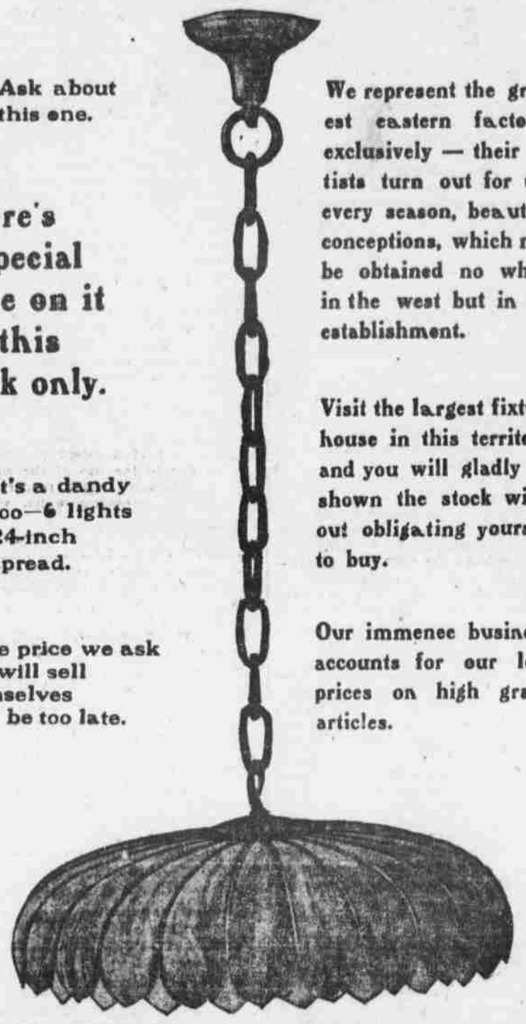

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