

TIMELY REAL ESTATE GOSSIP

Surplus Money in Bonds Will Go Into Property.

FARM LOAN MEN TO ORGANIZE

J. H. Osborne Makes This Suggestion In Line with General Tendency of Co-Operation in Business.

"Surplus money in the banks will be withdrawn and invested in real estate after election when conditions become normal," is the prediction of W. T. Graham, president of the Omaha Real Estate Exchange, as well as many other real estate dealers who are watching the situation carefully.

"It is more a matter of habit that business stops during a presidential campaign than of stern necessity," continued Mr. Graham. "But as a result of the terrible money has piled up in the banks, loans have decreased, people have been attempting to get out of debt, and there you have more money in the banks than ever, interest low and little demand for money."

The conditions described by Mr. Graham are confirmed by John Brandt, secretary of the Nebraska Savings and Loan association, who says: "Until after election there is nothing doing in the way of new business. Deposits continue to come in, but money does not go out. There is seemingly no demand for it and things are at a standstill. As to the business after election, no one can say, except that it looks good whether Bryan or Taft heads the national administration."

"Money will certainly be invested in real estate. Homes will certainly be erected. The people are seeking investments other than bonds and securities and a savings and loan association offers them the best of investment, secured as all deposits are by the highest class of mortgages on city property."

J. H. Osborne of the Osborne & Hansen company comments on the situation thus: "Whatever the outcome of the election, the farm mortgage is not going to be affected. It is one of the securities which makes its own market. This is what makes the business of the farm loan mortgage more preferable to that of the loan men who are placing money on city property, though as far as I know at this time there is no reason why first-class city mortgages should be affected by the possibility of a change in the national administration."

"Personally I should like to see the farm loan men organize. The day of co-operation in business and social affairs is with us and the time long ago past when it was possible for the individual to succeed without taking into account the opinion and efforts of his neighbors and of those who have similar interests in life with himself. This is just as true with the farm loan business as with any other and it will be only a matter of time when the loan agents of the west will have their state and national organizations with the complete equipment of intelligent officers and working plans of operations that will add immensely to the accomplishments of their industry. It is in no way a disadvantage and it is in many ways a positive help to have such associations, and it is somewhat remarkable that the farm loan men of the west have been so slow to seize upon their best interests along this line."

During the week the center of interest has been in the farm land business, the drawing in South Dakota for lands on the Rosebud reservation, and of those who have similar interests in life with himself.

"The conditions on which the Rosebud land is offered has apparently made no difference. The seekers after lands have gone into the Rosebud country, spent good money to get there, prepared to spend a large sum if they draw a number which they think will give them a good piece of land and considered themselves lucky. According to the best authorities in Omaha lands are waiting under the general homestead law in both North and South Dakota the appearance of men or women who will file their claims and meet fewer requirements than those imposed on the lucky in the Rosebud drawing. For \$5 per acre, the ultimate price which will be paid by the "lucky," the average Omaha dealer in farm lands can show a real homeseker a stretch of South Dakota, North Dakota or Nebraska land which will make the Rosebud Indian reservation look like a desert in need of moisture.

For proof that "western land" is a term which signifies fixed value, note Mr. Osborne cites an experience: "In 1898 I made a trip to Holdrege, Neb.," he says "at that time it was a thriving village in Phelps county, surrounded with a good farming country and lands selling at that time at \$10 to \$20 per acre. My next stop over on this trip was at Easton, a small and thrifty village in Frontier county, where land values average about \$10 per acre in the vicinity. My next stopover was at Holyoke, this side of Cheyenne and that place was a small railroad town surrounded by apparently good level lands used solely by cattlemen for grazing purposes. The changes are quite a surprise. I have recently been over this land and I carefully noted the improvement in each locality. For instance, I find land in Phelps county now selling for \$50 to \$60 per acre. In Frontier county land is selling for from \$10 to \$20 per acre, with many farm improvements equal to eastern Nebraska or Iowa."

Going Him One Better.
"Your opponent," they told him, "is going around the country and kissing all the babies."
"That's an old dodge," said the candidate. "Gentlemen, I shall do something a trifle different and I shall do it better than that." Here he brought his fist down on the table with a bang.
"I shall cause it to be published broad."

Good Time For Fall Painting

Many good authorities consider this the best time of year for painting—either outside or inside—but all well posted paint experts are unanimous in the opinion that the most favorable time for painting is in the autumn. The reason for this is that the temperature is just what is needed for the paint to dry and adhere to the surface. The humidity is just what is needed for the paint to level out and form a smooth surface. The moisture in the air is just what is needed for the paint to cure and form a hard surface. The autumn is the best time of year for painting—either outside or inside—but all well posted paint experts are unanimous in the opinion that the most favorable time for painting is in the autumn.

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VILLIANY OF WEARY WILLIES

Depredations of Army of Tramps that Infest the Whole Country.

"When 'Weary Willie' travels along the dusty road, or appears in the illustrated weeklies he does not look like a serious problem. But when it is stated by a prominent railway official that vagrants cost the American railroads at least \$5,000,000 a year, because of their depredations, the matter looks more serious. Orlando P. Lewis, secretary of the National Committee on Vagrancy, has recently received from a half hundred railroads in the United States the latest word regarding vagrancy on their lines. This information will be tabulated and published shortly, as an important contribution to our knowledge of vagrancy. We are today able to quote a few of the more important statements.

W. H. Caniff, president of the New York, Chicago & St. Louis railroad, states that on one occasion during June 103 men were ejected from one of the freight trains of the company in a journey of 122 miles. J. E. Childs, general manager of the New York, Ontario & Western, says that there are probably 50 per cent more vagrants passing over the line than a year ago. Typical depredations of these vagrants are hold-ups and breaking into cars and stations. The Norfolk & Western reports, through its president, that the increase in vagrancy over a year ago is 25 per cent, a fact particularly noticeable in the increased robbery of cars. "We have had a number of instances of brakemen and conductors being killed or assaulted in attempting to eject trespassers, and not all of these trespassers are vagrants and without means."

George B. Eide, general manager of the Northern Pacific, reports that his line is more troubled with vagrants this year than ever before. They pilfer cars, set fires along the right-of-way, build fires inside of cars, use the company's materials for the construction of shanties, terrorize the occupants of section houses and commit the various usual depredations.

The Pennsylvania railroad, reporting through its president, shows that it is thoroughly stirred up by the tramp nuisance, and during April, May and June, 1918, made \$30 arrears, as against 1,074 arrears for August, September and October, 1907. "These quotations might be extended many times. The daily papers, however, give other striking statements. In some of the eastern states there is a plague of vagrants, committing petty thefts, breaking into stores, robbing farm houses and, in general, committing various kinds of lawlessness. These 'yeggs' are accustomed to travel on freight trains. Fortunately for a woman who had been threatened by a vagrant at Camden, N. J., recently, her husband was at home and gave the beggar a sound thrashing. When such things happen the police often make a 'round-up,' which, because spasmodic and because the vagrants are frequently left off with a suspended sentence, has little effect."

A New Yorker interested in the tramp question, who for a year has gathered from all over the United States clippings relating to vagrancy, says that the most striking thing about the clippings is the entire absence of plans anywhere for treating the question of vagrancy systematically. He also states that far too frequently there come to his attention reports of most atrocious assaults upon women and children, brutal crimes being possible because of the continued indifference displayed by most communities toward any systematic plan for reducing vagrancy. He says further:

"What can we do? Several things are simple and effective. We can refuse food at the door. We can make good use of the time before a subsequent meal. We can urge that vagrants receive reasonably long sentences when arraigned before magistrates, if they are evidently habitual vagrants. So far as possible co-operation ought to be maintained between railroad police and city police. Unless tramp trespassers are convicted when arraigned in court, the roads have little power to reduce railway trespass. City police should not tolerate evident vagrants upon the streets of the city. We should endeavor to obtain when possible more adequate vagrancy legislation. If railway trespass is at present not covered by our law, it should be. So long as towns or cities must stand the expense of maintaining a labor colony to which committed vagrants should be a state charge. Most important of all among measures that can be at once adopted is the necessity of accompanying a sentence for vagrancy with hard labor. Whenever hard labor is required, too, vagrants become suddenly less in number."

"In connection with work the labor colony bill is to be introduced into the New York legislature next winter seems a most interesting attempt to reduce vagrancy. The bill, framed by specialists in charitable work, in New York state, proposes an appropriation for a labor colony to which habitual vagrants shall be committed, their terms to be indefinite. Good care, good food, a reasonable amount of real work, reformatory influences, a parole system and a chance to learn a trade are among its principal features. The bill is modeled in many respects upon compulsory labor colonies which have already proved successful in Europe. Of course, one labor colony will not solve the vagrancy question, but it will make a good beginning and will be watched with great interest as an important experiment."—Pittsburg Dispatch.

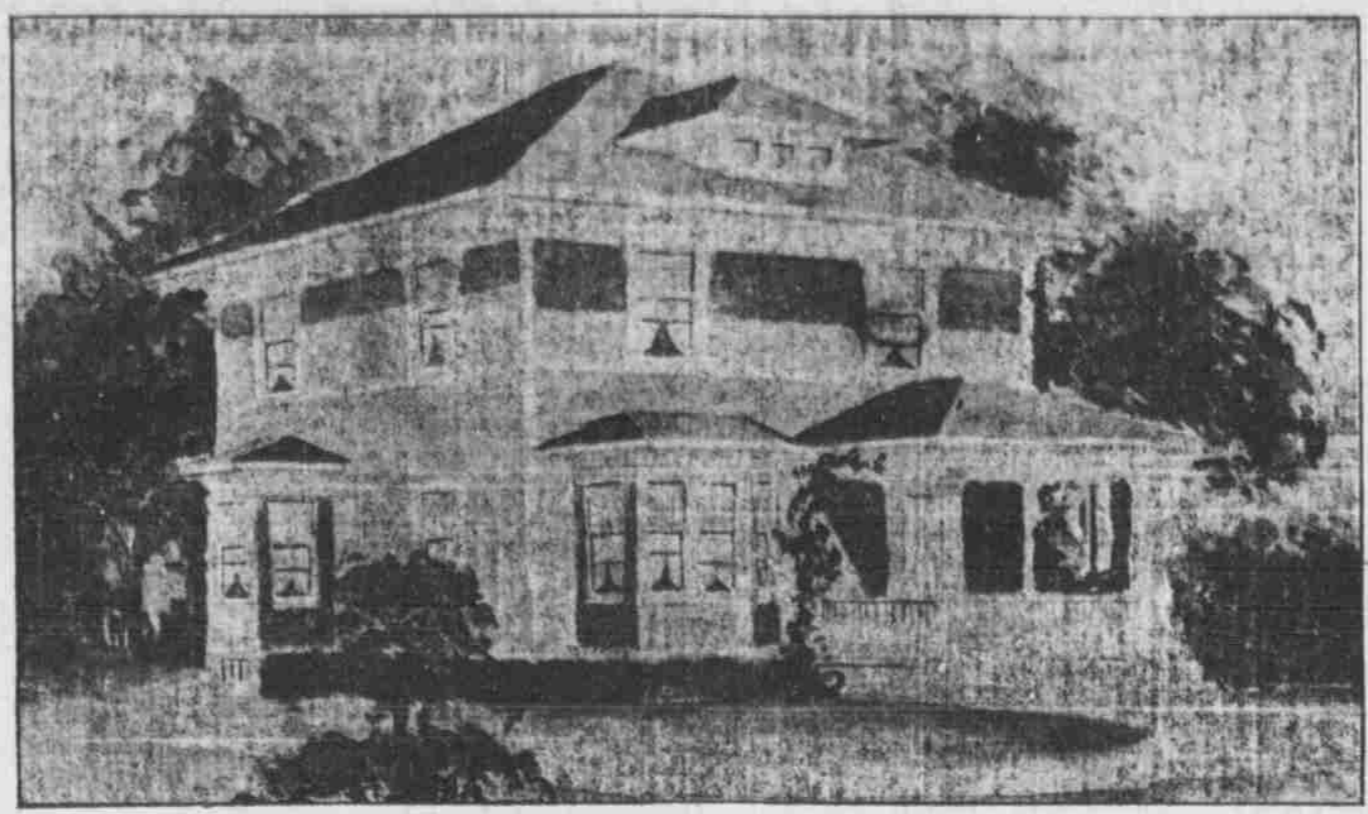
Friday in American History.
It was on Friday, August 3, 1492, that Columbus set out from Palos, Spain, on the mission of discovery which opened the way to the infinite discomfiture of the world's nations.
And it was again on a Friday, October 12, 1492, that he discovered land off the coast of Florida, and was correspondingly cheered and strengthened.

The Mayflower with the Pilgrim Fathers, came into the harbor at Provincetown, Friday, November 10, 1620. And on Friday, December 22, 1620, the Pilgrim Fathers landed at Plymouth.

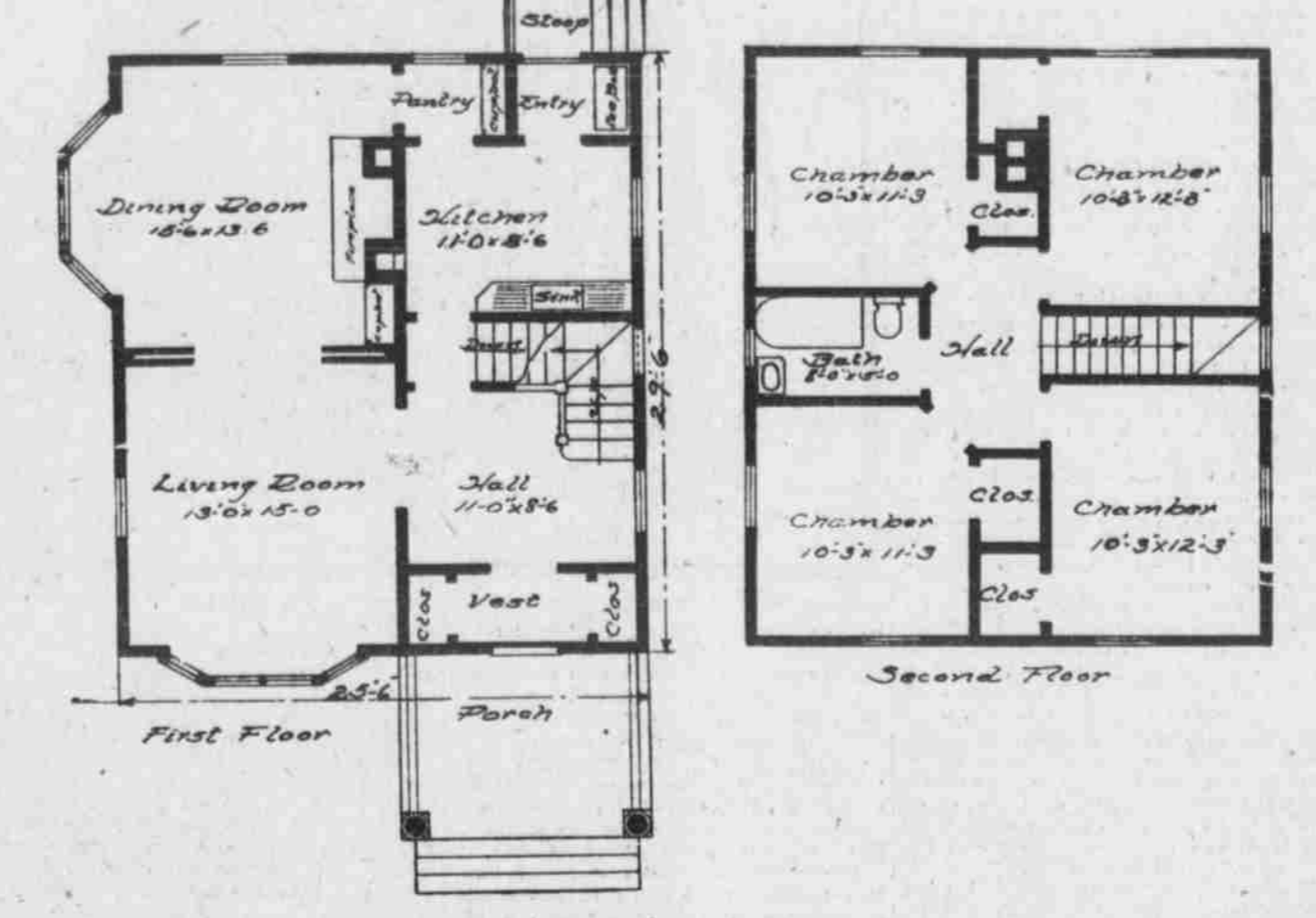
No one will dispute the importance of the date of February 22 in American history. Every body knows who was born on that day. But not all of us know that it is the day of the week on which George Washington first opened his eyes as President of the United States.
Friday, June 16, 1776, Ripley's Hill was seized and fortified, and on Friday, September 26, 1776, the British evacuated Philadelphia and moved back to Lancaster and York. On Friday, September 26, 1776, and on another Friday, September 26, 1776, Lord Cornwallis surrendered at Yorktown.
And, to crown it all, on Friday, June 22, 1776, the Continental Congress fled from Lancaster to York, and then to Lancaster, and finally to Lancaster.

Test of Endurance.
At the close of his speech the campaigner stepped down from the platform and grasped one of his hearers cordially by the hand.
"I don't know who you are, my friend," he said, "but it is evident that you take a great interest in the issues of the election. I have seen you at every political meeting that I have addressed since the campaign opened."
"Yes, sir," answered the harassed citizen when he had spoken. "and I expect to be interested in the issues of the election for some time. If it kills me, I'm doing it on my own account."

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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 charge 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 150 designs for entrances, fireplaces, picture groups, groups of windows, stairways, kitchen and pantry arrangements, etc. Typical price to readers of The Bee, \$5.00. Send all orders to Arthur C. Clausen, Architect, Studio, 1212 Leavenworth Exchange, Minneapolis, Minn.

SOMEWHAT LATE, BUT USEFUL

Montana Pioneer Finds Pot of Gold Dusted Buried by Him Many Years Ago.

Of all the thrilling stories told by visiting pioneers of Montana, one by George Lacom of Miles City has a golden setting which makes it especially interesting. In 1866 Lacom was a member of a party of fur hunters who operated in this section of the state. Early in January of that year they were camped near the "gap," one day Lacom rode several miles away from the camp after some other skins which he believed could be obtained at a small creek out from the "gap." When some distance from the camp he met an Indian who manifested interest in the destination of the white man. He asked questions which caused Lacom to grow suspicious. He wanted to show his friendliness by shaking hands with his white brother.

GREAT ROUNDUP OF RABBITS

Annual Drive on Huge Scale for Protection of California Ranches.

Thousands of Jack rabbits will be corralled in a runaway and killed next Saturday when the ranchmen of the Antelope valley, California, will hold one of the greatest rabbit drives in the history of the southwest. The drive has been organized for the protection of the ranches. The rabbits, which are more plentiful this year than ever before, have eaten thousands of dollars worth of alfalfa and have devastated many small farms, which speak eloquently of the vicissitudes through which the trail blazers passed while wresting this state from the redskins.—Butte Miner.

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