

TIMELY REAL ESTATE GOSSIP

Dealers Study Relation of Corn Show to Property.

HOME BUILDING ENJOYS A BOOM

**Money Lending for This Purpose Con-
sented on More Conservative Lines
—Belt Line Property Theme
of Much Interest.**

Ordinarily the real estate man does not look with favor upon corn, that is, corn growing within municipal limits, but the all-pervading interest in the National Corn exposition has affected members of the Omaha Real Estate exchange with an enthusiasm rivaling that of the most scientific seed corn expert.

The same men who have invariably advised when passing a suburban lot in which an enterprising owner is raising a little maize for his own table consumption, can now walk past the same patch without losing their equanimity or indulging in flights of fancy as to how mighty office buildings or handsome residences ought to grow where the corn tassels are being tossed by fugitive zephyrs—it being the right season of the year.

Not that any considerable amount of Omaha property has literally or figuratively gone to seed, but there are one or two pieces of property where a thrifty owner or agent has planted corn pending the time he agrees with the many would-be purchasers on the price for the tracts or lot. (There is no reason for the foregoing paragraph, save that members of the National Corn exposition will not make the National Corn exposition angry and anyhow—if the music department can ring in a reference to the corn show—it is not more out of place in real estate gossip.)

Men who lend money on Omaha real estate declare with one voice that at the present time there is evidence of a greater inclination to build both for homes and for investment purposes than ever before in their experience. Those buying for investment, of course, are not in the borrowing class, but a study of the real estate situation leads to a like conclusion in respect to those as with regard to the home-builders, many of whom secure greater or smaller loans to help their project.

Practically any man of good reputation and steady employment can obtain such aid from any one of a number of sources, but the interesting fact is to be recorded that those who lend the most in this way are the most careful and conservative with regard to the proposition. Desirable as building activity is—and Omaha builders are nowadays kept extremely busy—the erection at once of an oversupply of houses would not redound to the benefit of the contractors themselves, and they recognize this as well as the men who lend the money.

The real estate agent with property to sell and to rent at the same time also recognizes that the question is a sort of two-edged one and that a disproportionate activity in either direction would hurt him in the other.

The real estate man faces a double-sided proposition in any other way. He goes to another agent to buy a lot of tract having been so commissioned by a patron. He must of course buy the property at the lowest possible price. When the transaction is done he receives a commission from the selling agent. This case was up for discussion at last Wednesday's meeting of the Real Estate exchange, and the point raised that it is really an anomaly. The purchasing agent first examines down the consideration in question as far as he can and then gets a commission from the man who has been thus hampered. This was but one of half a dozen ethical questions which were on the tapis that day. The most casual could not fail to gather from the discussion that the members of the exchange feel the keenest interest in the advance of the standards of business conduct. Ethical discussions are ordinarily dangerous for if one attacks another's ethics he attacks his character, but the members of the exchange managed to touch on delicate subjects without becoming adulous or acerbicous.

Location of lumber yards and factories on the Belt line continue to be a theme of general interest in the real estate world, and purchases besides those announced are rumored. The C. M. Diets company, which weeks before last bought considerable property on the line announced Friday that it had added two more lots to its holdings. Other lumber yards and coal yards are among the firms mentioned as considering removal to this district.

Two tragedies, neither in Omaha, aroused great interest among real estate men the country over the last week. One was the terrible death of the son of Henry Waterston in New York City in an accidental fall from an office building. His partners were both Omaha men.

The other was the discovery of the almost incredible theft of \$200,000 by Peter Van Villain of Chicago, editor of the Real Estate News and one of the best known men in the business in the United States. The details of his methods have been published, but clever as his forgeries were, wonder at the extensive scale on which he worked is not diminished by learning his plan of operations.

**Ailments of Men
Happily Overcome**

SUCCESSFULLY TRIED BY MANY

Undoubtedly the following prescription will work wonders for that great class of men who, through dissipation of their natural strength, find themselves in their "second childhood" long before the three score and ten allotted to life's pleasures and enjoyments are reached:

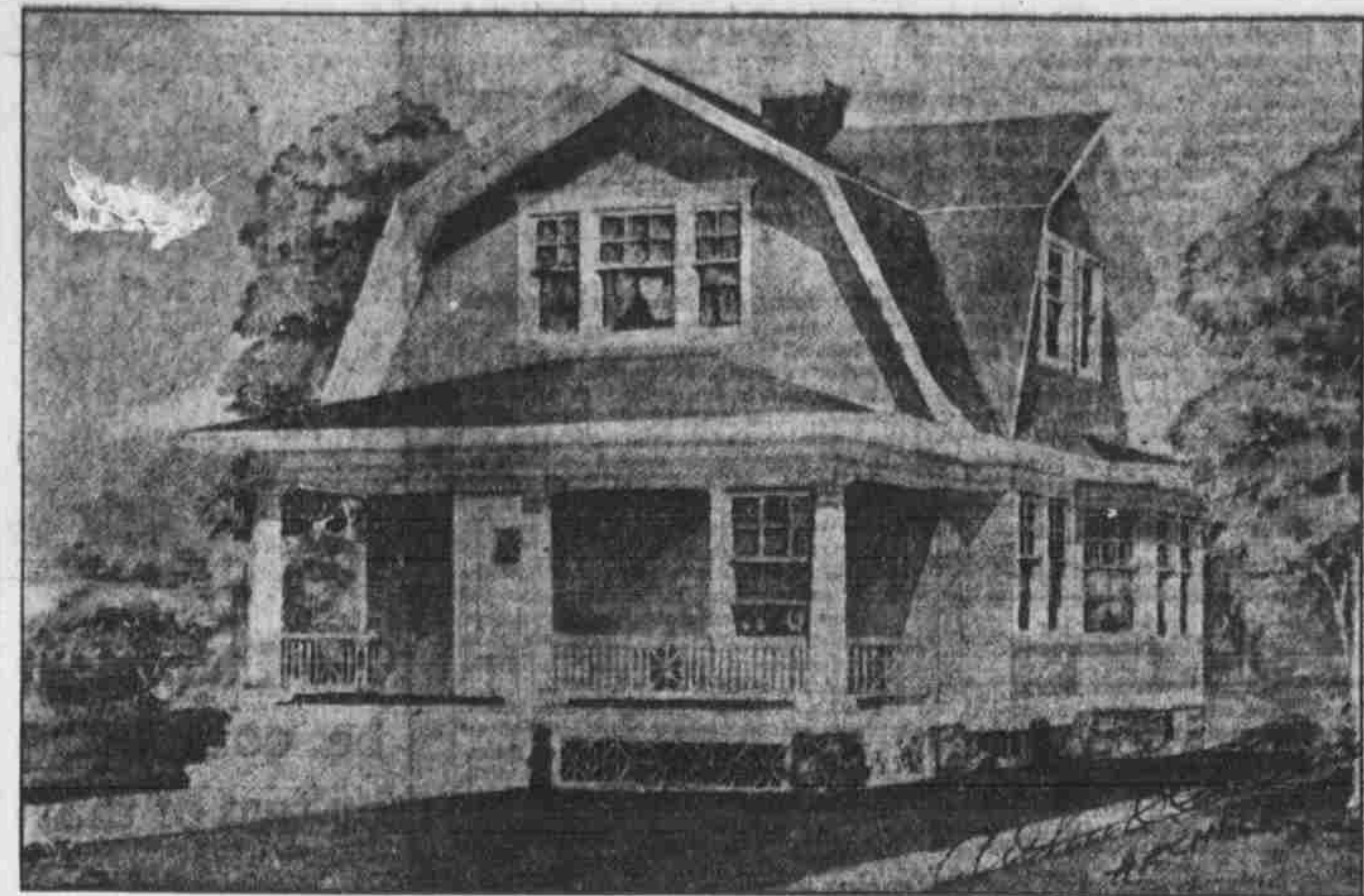
It is presumed to be infallible, and highly efficient in quickly restoring nervous exhaustion, weak vitality, melancholia, etc. First get fifty cents' worth of compound field balsam in a one ounce package, and fifty cents' worth of sarsaparilla compound; take home, mix and let stand two hours; then add one ounce compound essence cardiol and one ounce tincture cadomene (not cadomene). Mix all in a six or eight-ounce bottle, shake well, and take one teaspoonful after each meal and one when retiring, followed by a drink of water.

If mixing it at home no man need be the wiser as to another's shortcomings, and expensive fees are avoided.

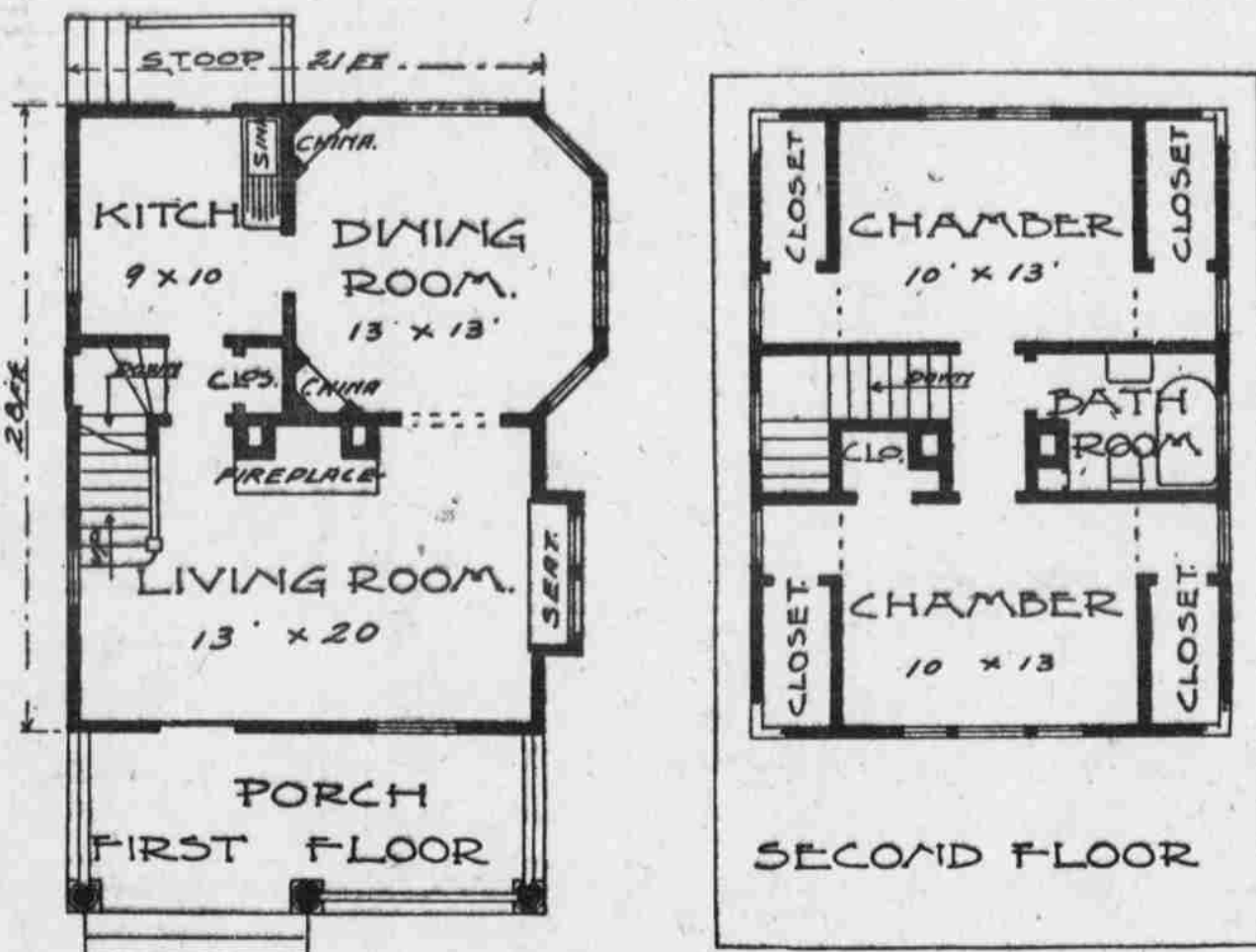
Lack of peace and equilibrium in men is a constant source of embarrassment even when the least suspects it. For the benefit of those who want restoration to full bounding health, and all the happiness accompanying it, the above home treatment is given. It cures the general habit-forming drops whatever mix it at home and no one will be the wiser as to your affliction.

**A Paper for the Home
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NEWS OF THE BUSY HOME BUILDERS



A more attractive five-room, gambrel-roofed house than this would be hard to find. ONE OF THE POPULAR ONES. (Design No. 345.)



After All, There is Nothing Like the Cottage Home

Arthur C. Clausen, Architect.

Youth and old age are invariably associated with cottage life. The poet in his never-ending verses on "Love in a Cottage" sings to the happy bride who finds in her modest cottage home all that this world holds of love and contentment. The little home seems just suited to their needs; its modest proportions mean the cares of housekeeping reduced to a minimum. Flowers, trees and shrubs are planted about it in profusion, sometimes with little thought as to the appropriateness of their kind or location, but nature usually overcomes these little shortcomings in time. It is always a cottage that the mind of the youth turns when contemplating a home of his own, not a brown-stone front on the fashionable drive or a villa at Newport, but a modest little home, with a garden path leading to an entrance and rose vines trailing over the door. As the family grows and its social requirements increase the little home is often found too small. A larger and more pretentious home is then built to accommodate the increasing needs of the family, its guests and social affairs. As each child reaches manhood or womanhood and leaves to establish a home of his own the house seems to increase in size; its social affairs gradually become less frequent and finally cease altogether; the rooms seem too large and empty and the great house is becoming too much a burden for the old folks. It is then to a cottage home they return, with its simple life and little cares, and here at the last we find them again in a home built "just for two," spending the last days of a happy married life as they began it. Here we will leave them—grandma with her knitting on the porch watching the old man rake up the autumn leaves.

The reason for this close association of youth and age with a cottage home is plainly evident. The former is not used to responsibility and having lead an untrammelled life desires to start married life on the simplest plane possible. The latter, having become weary of the troubles, trials, tribulations and triumphs of life and having become too enmeshed with age to carry with grace the responsibilities which a large home brings, prefer the peace and quiet of a little home set back among the trees on a side street. Sentiment and reason both point to the cottage as the ideal American home. Life in a cottage, lived in a simple way, does not mean an aimless life, lived in almost rustic primitiveness. Simplicity does not mean barrenness and an ideal cottage home need not lack any of the conveniences and comforts that are an inseparable part of our modern life. "Simplicity is the terminal point of all progress," says Ruskin, to which Charles Wagner adds: "One need not necessarily be rich to give grace and charm to his habitation."

The simplest home to plan, the simplest home to design and build, the simplest to decorate, furnish and live in, is a cottage. Still, there are very few complete, well arranged and well designed cottage homes. This deplorable fact is due mainly to two reasons. First, the cottage, because of its popularity, has drifted into the cold calculations of the business world; a great many cottages are built to sell; they are always good sellers; reduced to a purely business proposition, the cottage suffers much; it lacks the sentiment which provides the many little details and conveniences that are necessary to make it homelike. The second reason is a lack of knowledge on the part of those who build for themselves of the proper arrangement of the rooms and inability to adapt to their interior

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 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 130 designs for porches, fireplaces, picture galleries, window sashways, kitchen and pantry arrangements, etc. Special price to readers of The Bee, 38 cents. Send all orders to Arthur C. Clausen, architect, Studio, 1913 Lumber Exchange, Minneapolis, Minn.

arrangement an exterior design that will be in harmony and attractive. A great many people who build modest homes do not deem it worth while to obtain the advice or profit by the experience of a competent designer. They have the mistaken idea that his services are beyond their means, that the little home is not worth while going to the pains of having the arrangement and the design, systematically laid out. Here is where they err. System always means economy. It is far cheaper to have everything in connection with the building of a home systematically arranged beforehand than to try and convey the confused "head picture" of the house to be built verbally to the workmen. This invariably means costly mistakes and an endless list of "extras" for items that were not specifically arranged for in the agreement with the builder. Anything worth doing is worth doing well. Every home is worthy of being made attractive within and without, homelike and, in part, original. If you can afford to build at all you can afford to build right.

The compact little home at the head of this article is given space here to illustrate the advisability of having the cottage plan and design well studied. This attractive little home has proven very popular. This is best evidenced by the fact that twenty-five different homes in as many different cities are being built after this plan and design today in various parts of the country. It is not a high-priced home, costing to build from \$2,500 to \$3,000, complete, according to the kind of heating plant and the locality in which it is being built. This includes a full basement with a cement floor and laundry. Its unusual popularity is due mainly to the fact that it is complete in every detail, has conveniences not always found in a small home and has an attractive, though not expensive exterior. There is no reason why every cottage home should not be built, both in plan and design, in a way which would make it equally as popular as this one. Sentiment is in favor of the cottage. Its simple arrangement and conveniences make it practical.

Let there be more beautiful, cozy, homelike cottage homes.

Buildings Notes.

A two-story frame dwelling to cost \$2,500 is being erected for F. Vick in Shinn's addition.

A. P. Wood will build for H. L. Beard a \$2,500 dwelling in Redick addition.

Dr. G. F. Simanek is to erect a handsome \$7,500 residence at Tenth and Pine

streets. Fisher & Lawrie drew the plans and the contract for construction has been let to E. Franta.

J. F. Kiplinger is building a new residence in Orchard Hill. It is to be a frame structure to cost \$2,500.

The Payne-Roswick company have started work on a \$2,500 house in Creighton First addition.

C. F. Travers is building a two-story frame dwelling in Drake's addition for J. L. Masten.

W. H. Hatterotte has taken out a permit for a residence in Creighton First addition to cost \$5,000. C. H. Parker has been awarded the contract.

One of the most noticeable improvements from a residence standpoint in the city is that being worked in Thirty-eighth street from Douglas to Dodge. Four new \$300 houses, handsome and well appointed are now being built here by Frank J. Fitzgerald. Mrs. Martha Williams has let the contracts for a beautiful frame and brick dwelling in the same block, and Judge Ben S. Baker is soon to start the erection of an elaborate residence on the Dodge street corner. Other building plans for the block

are also under consideration, which will work an extensive change.

The builder's permit was issued last week for the new International Harvester warehouse, and work was started on the alterations for the Elks' building.

There is a position open for competent man in building material business. See want ads.

THIS SHOULD BE CONCLUSIVE

Some More Light on What the Southern Governors Said When They Met.

Recurring to the paramount question of what really happened when the governors of the Carolinas met, Colonel Hemphill gives this version in the Charlestown News and Courier:

It has been so long that even in South Carolina the name of the particular governor has been forgotten, while elsewhere it is an open question with many whether the remark was made by the governor of South Carolina to the governor of North Carolina, or vice versa. For the latter I can say that the suggestion came from the South Carolinian, as any one would know who is acquainted with the true story of the historic incident, for everyone knows that a South Carolinian said to any one of the governor, would never get in a condition to forget the rules of southern hospitality. The version, as it has come down, is that of a North Carolina historian. Who he was I do not know, but his recital of the momentous incident is as follows:

A great many years ago the governor of North Carolina received a friendly visit from the governor of South Carolina. After a real North Carolina dinner of bacon and yams the two governors lit pipes and sat in the shade of the back veranda with a demijohn of real North Carolina corn whiskey, copper distilled, within easy reach.

There was nothing stuck up about those governors. They sat and smoked and smoked and smoked and every once in a while (taking a mutual pull at the demijohn with the aid of a gourd which they used as a democratic goblet. The conversation between the two governors was on the subject of turpentine and rice, the staples of their respective states, and the further they got into the subject the drier they got into the jug and the drier the governor of South Carolina got, who was a square drinker and a warm man, with about a million pores to every square inch of his hide, which enabled him to hie in a likely share of corn juice or other beverage and keep his carcass at the same time well ventilated and generally always ready for more. While the governor of North Carolina was a more moderate drinker, but was mighty sure to strike the bottom at about the twelfth drink, like as if nature had measured him by the gourdful.

Well, they sat and smoked and argued, and the governor of North Carolina was as hospitable as any real southern gentleman could be, for he ladeled out the whiskey in the most lavish manner, being particular to give his distinguished guest three drinks to one and gauging his own dose with great care, for fear if he didn't he might lose the thread of the argument and the demijohn might run dry before the governor of South Carolina should be ready to dust out for him, in which case it would look like he had not properly observed the laws of hospitality, which would have been a self-inflicted thorn in his side for years to come and no amount of apology could ease his mind or enable him to feel warranted in showing countenance to his fellowman, especially in his home district, where for generations, it had been a main point with every gentleman to keep his victor well supplied with creature comforts and to hand him a good gourdful as a stirrup cup when about to take his departure for the bosom of his family.

"Bingular to relate, the cautiousness manifested by the governor of North Carolina was of no avail, for at one and the same moment the jug went dry and the governor of North Carolina, much to his subsequent mortification when he learned the fact afterward, dropped off into a quiet sleep, while the governor of South Carolina continued to keep on with his argument, holding the empty gourd in his hand in close contiguity to the demijohn, and wondering at the apparent absent-mindedness of his hitherto attentive host, to whom, after a minute and a half of painful silence, he made use of but one remark: "Governor, can't you think it's a long time between drinks?"

"The remark was overheard by George, the body servant of the governor of North Carolina, who, knowing there was something wrong, took to the woods, where he remained in seclusion three days, but the governor of North Carolina, receiving no reply from the governor of North Carolina, hounded his horse and rode sadly hounded, with an irrefragable feeling at his heart that there was coming to be hollowness in friendship and that human nature was in danger of drifting into a condition of chaotic mockery."

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WORKMEN AND LOAN SHARKS
New Statute in Massachusetts Designed to Break the Grip of Usurers.
The pernicious custom of loaning money to workmen at usurious rates of interest has met its just deserts in the state of Massachusetts through the enactment of a recent state law. Many of the technical journals have expressed their belief in this new law in very strong terms, as may be observed in an editorial appearing in the Iron Age, which says: "The hardest blow that has been dealt to the practice of loaning money with assignment of wages as security is that embodied in a recently enacted Massachusetts law which provides that no assignment of wages shall be valid unless approved by the borrower's employer, and, if the borrower is married, by his wife as well. It is believed that this act will practically put a stop to an evil which has been serious. Workmen have placed themselves in the hands of usurers, rates of interest being so high that it has often been impossible to make any impression on the principal, which may increase indefinitely. Employers have been seriously annoyed by the practice, for in spite of posted announcements that an assignment shall be considered as satisfactory cause for dismissal, employees have persisted in taking the chance, expecting to meet the obligation before it becomes necessary for the lender to present the assignment to the employer. In Massachusetts this practice was given almost a quietus by compelling the recording of assignments in order to make them binding; but other states have not gone that far. The greatest protection of all lies in the necessary co-operation of the employer

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in order to make an assignment valid. If he sees that the loan is necessary he may permit it with the consent of the wife of the borrower. But it is safe to say that such cases will be rare. Probably an advance in wages would be fully as likely an outcome of the employer's application at the office. The protection to the workman's family is also a very good thing, in that it may curb extravagance and extreme improvidence. Money lenders of the stamp who advertise extensively that they loan money without security will be seriously handicapped in their operations under the law. It is already strongly apparent that Massachusetts has been rid of the greater number of the class, and that the cities of adjacent states have increased their quota of usurers proportionately."

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