

TIMELY REAL ESTATE GOSSIP

Dealers Will Have "Rating" in New Publication, Says Halsey.

NATIONAL ASSOCIATION PLANS

Blue Book Will Show Grade of Character and Reliability, that Customers May Know Before Sending Money.

The visit of Edward H. Halsey, executive secretary of the National Real Estate exchange, put new life and a few suggestions into the Omaha exchange, which was one of the charter members of the national exchange, and also aroused the interest of the membership committee and warned them of the danger which they face if they admit to membership dealers who are constantly in the courts, who have judgments entered against them when clients accuse them of fraud, and are generally unreliable.

Mr. Halsey proposed a "Dun" and "Bradstreet" of real estate dealers to be conducted by the national exchange, and he kept up to date. He does not believe it will be necessary to give a dealer a "rating" in the common sense of the term, but to tell the general public, if the public wants to know, whether a firm or a dealer has an A, B, C or D character and reputation for reliability. At present there are hundreds of investors who send money to unreliable firms or trust their property in hands where they should not and are disappointed when they do not get returns. The executive secretary believes a report on firms would check the evil and propose that it be published by the national exchange, which is becoming an information bureau at present for dealers and customers.

One of the first things the national exchange did was to get "tab" on some of the big advertisers of Mexican lands. Complaints by the barrel riddled in from California to the Chicago office. Not many days later advertisements began to appear in the Chicago papers and the same firm had opened an office in one of the downtown blocks. The National Real Estate exchange looked up the California record and the fake dealers were told gently, but firmly that they should have to seek other pastures or take the consequences of exposure. This seems to work according to Mr. Halsey, and the national organization, supported by fourteen local organizations from Baltimore to Seattle, will go into the work more extensively.

This brings the question home to all the local exchanges. It will be hard for Mr. Halsey to publish his book and give all exchange members a clean bill of health. Inquiry of offices of the Omaha exchange results in checks being placed after the names of a number of dealers. The question arises in the minds of those who like the scheme of the Chicago man, whether some rule will not have to be followed to keep membership in the exchange up so all members may be rated A No. 1 instead of having a few D's in the list. The Omaha exchange is fortunate. Officers say there are few, if any, members who could not be rated top-notch in the big blue book which the national association proposes to publish.

Discussion of the law relating to taxation of mortgages, resulted in D. C. Patterson moving before the exchange that the bill which the Real Estate exchange was about to suggest, be entitled "bill to exempt mortgages from taxation in the state of Nebraska." Mr. Patterson declared that such was the intention of the bill and he saw no reason to misbrand it and thus conflict with the pure food laws.

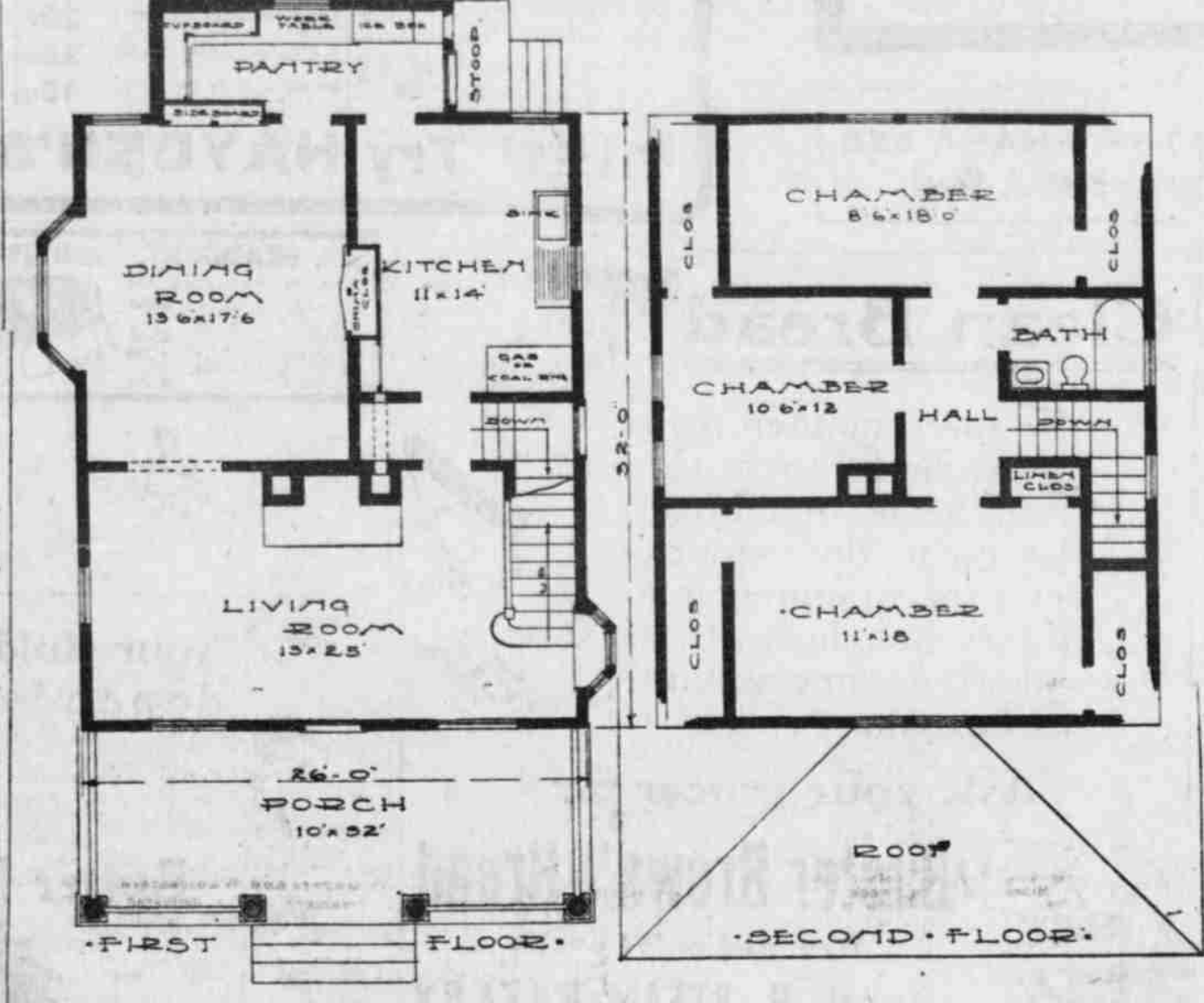
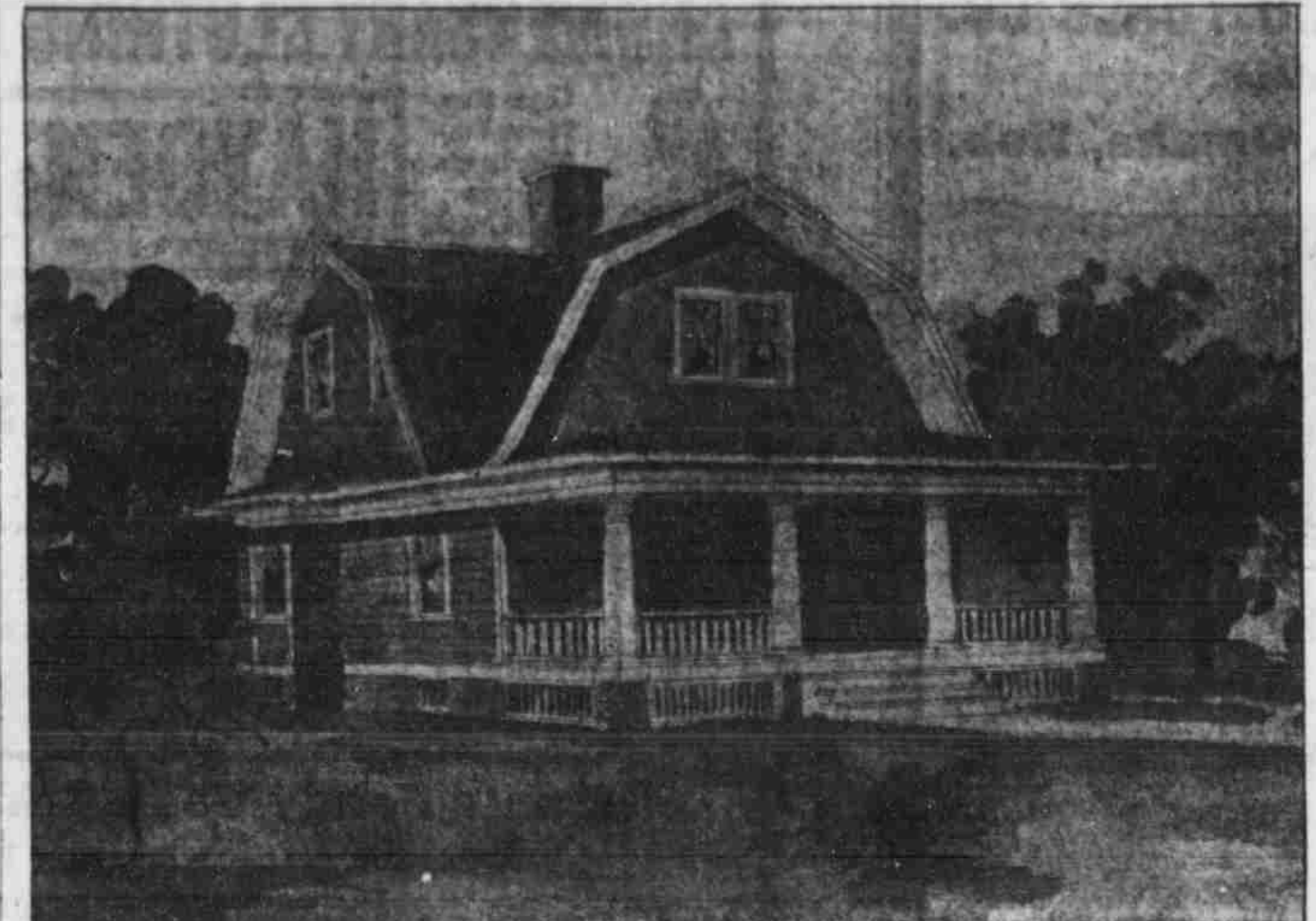
Though Mr. Patterson's motion was not kindly received by the real estate dealers or representatives of foreign capital who happened to be present, it brought out the sentiment of the dealers on the question and almost all favor the fee system, which is said to work with such success in Minnesota and in New York. When the mortgage is placed on file a fee equal to one-half of 1 per cent is charged for filing, and this is put into the general fund. In New York state \$5,000.00 was paid in fees last year. As most of the mortgages filed in Nebraska are believed to escape taxation anyway, the dealers say the fee would do both tax dodging and double taxation.

No less than \$50,000. for which applications have been made, is being held up by the financial agents of the insurance companies pending a settlement of the mortgage tax question. One firm which is a heavy loaner in Omaha has \$100,000 and applications for that amount, but received instructions to hold the amount until something is settled on the taxation question. In the meantime the stock held over Nebraska is being kept a long ways off by the plentiful supply of home money, but dealers say the time is coming, if it is not ripe now, when they will need all the foreign money they can get.

One of the important deals of the week was the organization of the Shull Land company, and the sale by the heirs of Jacob Shull to local people who will improve the southwest part of the city from Twentieth street to Twenty-seventh street, Pierce street to the Union Pacific right-of-way. This part of Omaha, while very close in has probably been the most neglected. The Hastings & Hayden have closed contract to act as agents of the Shull Land company, and they will have the sale of all lots. It is the intention of this firm to grade, pave and put in all improvements as soon as the frost is out of the ground, and hold a public sale about April 1 of that part between Twenty and Twenty-second streets. They will erect an office on the ground and start a number of houses at once.

Preparing a Retribution. "You say you disapprove of that man's practice of finding fault with the government." "Yes," answered Farmer Cornsoss. "I'm clear out of patience with him." "I'm not clear out of patience with him," answered the other. "I don't care for him, but I don't care for you either." "I don't care for you either," answered the other. "I don't care for you either," answered the other. "I don't care for you either," answered the other.

NEWS OF THE BUSY HOME BUILDERS



Planning and Building the Cottage

Arthur C. Clausen, Architect.

A small house is not necessarily a cottage, although a cottage is invariably a small house. To define a cottage exactly in a way which would distinguish it from all other houses would be a difficult matter, for there is no well defined difference between a cottage and a small house. To say that a home is a cottage does not indicate its exact size or its style. It is merely a class designation for a cottage can be designed in any style of domestic architecture. There are just two characteristics that are common to all cottages. One is the low effect of the cottage and the other is the prominence given to the roof in the design. To make a cottage too low, so low that it appears to be but one story high puts it into the bungalow class. Therefore, the definition of a cottage can only be made in a general way. All points considered, it is a two story house of small size having a low effect and with an individual and prominent treatment of the size, shape and dormers of the roof. The roof plays a prominent part in the designs of every cottage, but this is especially true of a cottage. Take for example the gambrel roof. It is adapted to homes in more different ways than any other style of roof. It is sometimes used on a full two-story house, making practically a third story, owing to the considerable space in the attic, but it looks best on a low cottage with the lower cornice line about twelve feet from the ground. The cheapest roof to place on a cottage is a straight gable roof with the ridge running the long way of the house. Without some variation or embellishment, it makes a very ordinary looking house.

The cottage which accompanies this article is a good example of how the severe plainness of an ordinary gable can be overcome and give an appearance out of the ordinary to the entire home. The pocketbook invariably limits the cottage in the way of the elaborate detail sometimes used on larger homes to make them appear attractive and prominent in the neighborhood, but there is one thing which a designer of every cottage can do to make it attract attention and take it out of the commonplace and that is to make it unique or original either as its plan or design or ten feet wide for a cottage, there being no limit to its size on a large house. A porch 10x12 or 12x12 is of fair size, but not large, since a cottage can only accommodate a few persons the porch need not be exceedingly spacious.

There is one thing which every cottage should contain and that is a fireplace. A cottage without a porch or fireplace is like "Romeo and Juliet" without a Romeo. The sentiment of a good, old-fashioned fireplace in the cottage, to say nothing of the comfort, and other practical purposes, which it serves, is enough in itself to warrant the slight additional expense which it incurs. The fireplace should, of course, be placed in the living room and that living room, if possible, should be large. It is very impractical to cut up a cottage plan into small rooms. The parlor is a thing of the past, let it remain so. It never was anything but a useless expense and a terror to the children for "wro unto the child who left a plaything or ever ventured into the parlor without its mother's consent," which was rarely given. Combine your parlor and sitting room of bygone days into one large, homelike, comfortable living room where you can get at least twenty feet away from the phonograph.

Both. To make it original, it is not necessary to make it appear hideous. "How odd" may be a compliment, but "what a freak" is not. The size of a porch on a cottage varies according to individual preference, which is also true of its location. A porch to be comfortable should never be less than seven feet wide, and it is not advisable to make it more than ten feet wide for a cottage, there being no limit to its size on a large house. A porch 10x12 or 12x12 is of fair size, but not large, since a cottage can only accommodate a few persons the porch need not be exceedingly spacious.

SUIT OVER CONNOYER WILL

Novel Charges in Petition Opposing Probating of Instrument.

DAUGHTER MAKES THE PROTEST

Miss Elizabeth Connoyer Says When Her Father Made His Will He Was Weak in Mind and Body.

A suit opposing the probating of a will was filed in county court Saturday morning, the charges in which read like an old-fashioned novel. A remarried father, a stepmother, a daughter of the former, a will cutting off the daughter without the proverbial shilling, are the component factors in the tale narrated.

Elizabeth Connoyer, daughter of the late Charles M. Connoyer, a prominent resident and property owner of Omaha, is the petitioner and her petition opposes the probating of the will and the appointment of her stepmother as executrix.

Mrs. Mary C. Connoyer, the petitioner, was married thirty-five years ago to the deceased, father of the petitioner, who had at that time one daughter, Elizabeth Connoyer, who made her home with her father and stepmother until she was 22 years of age. She was then driven from the home, the petitioner asserts, by her stepmother against the wishes and over the protest of her father, "and at no time since has been allowed to come near her father's home, and when she saw him or conversed with him she was compelled to do so wherever she happened to meet him either by accident or by appointment."

Weak in Mind and Body. "At the time of the making of the will, the said deceased was very weak both in body and mind by reason of a long illness and by reason of the separation from his daughter and other family troubles, which weighed heavily against him."

Then the petition makes the charge of undue influence, saying that he frequently expressed the wish to provide well for his only natural daughter. (Miss Connoyer is not mentioned in the will and the large estate left to the widow and her children). "So on his death bed," continues the complaint, "during his last illness, he cried repeatedly for his daughter and asked that she be sent for, which was never done, and he died during his last illness and on his death bed that he had provided for his daughter and left her well cared for and she would never need to worry by reason of any lack of parental duty."

"And that the purported will and testament filed here is not the last will and testament of Charles M. Connoyer, deceased."

JUDGE RULES ON OLD ACTS

Action Hanging in United States District Court Since 1902 Disposed Of by Judge Munger.

United States District Judge T. C. Munger has had filed in the United States circuit court at Omaha two memoranda opinions relating to the Valley Land and Cattle company receivership. Action was brought by the company against Henry B. Read for an accounting, exceptions being taken to the report of the master in chancery. Judge Munger overruled the exceptions to the master's report and ordered a decree in accordance with such report. The other decision bears upon the same case, but in a different phase, the title of this case being Henry B. Read against Riley E. Haskell. Objection was made to the allowance of the master in chancery's report of one of the complainants to file an amended bill before the special master in chancery. A. J. Sawyer, and questioning the jurisdiction of the court in the premises. It appears that ninety-four shares of the stock of the company were issued to Haskell and W. Hoagland in 1892 subject to certain liens between Haskell and Hoagland. The court overrules the several objections and further holds that before Haskell is entitled to the stock the terms of the liens must be discharged. The case has been pending in the United States courts since 1902.

The Overcoated House is the Coming Fashion. By this simple and inexpensive process an old frame house may be made to look like a new stone dwelling and last much longer. It will be more comfortable in winter with less fuel and much cooler in summer. Apply Expanded Metal Lath and plaster with Cement Mortar, under directions, sent free to any address upon request. Northwestern Expanded Metal Co. 84 Van Buren Street, Chicago

Your Landlord Receives from you, if you pay \$20 per month rent from the time you are 25 years old to 60, the sum of \$8,400, which, with interest at 5% compounded annually amounts to the enormous sum of \$25,000. This sum would build and furnish a number of homes, which you, Mr. Renter, are doing for your landlord. Why not pay rent to yourself? We will lend you the money to build or buy a home on the monthly payment plan. Just like paying rent. Call at our office. Omaha Loan & Building Ass'n. S. E. Cor. 16th and Dodge Streets. GEO. W. LOOMIS, G. M. NATTINGER, W. R. ADAIR, President, Sec'y and Treas., Asst. Sec'y. Assets \$2,287,000.00 Reserve \$57,000.00

Using Power Now? Expect To? No matter what power it is or what you have thought it would be, it will pay you to find out about Electric Power. Our experts will gladly plan and estimate the cost of your power without expense to you. Let us show you. Omaha Electric Light & Power Co. Y. M. C. A. BUILDING. Contract Department. Both Phones.

To the Man With Something Worth Selling. Our work is with our customers. We do not act in an automatic "simply-obey-orders" capacity and undertake to prepare campaigns of publicity to fit "blue print" specifications imposed by advertisers. Nor will we go ahead and prepare schedules, advertisements, follow-up literature, plans for securing dealers' co-operation, etc.—in short, build a complete plan of campaign entirely on our own initiative. Campaigns which are planned in this way and O K'd off hand by the customer with a "Why-do-you-bother-me-I-leave-it-all-to-you" air, we prefer not to be concerned in. We construct campaigns based on data we have gathered, aided by the close, interested co-operation of the advertiser. In this way we guard against plans that are ill-advised, narrow or inadequate. Besides, the hand of the advertiser himself is needed in building a campaign to make it well-rounded, comprehensive and what is even more important, to add that distinctive touch of personality which every business house possesses and which is always evident in advertising that is truly successful. "Data-built" Copy and "Conference" Campaigns, combined with confident co-operation between our customers and ourselves, have developed the highest type of efficiency in the use of advertising space. Let us put your name on our mailing list to receive monthly THE MAHIN MESSENGER. Telephone Long Distance Central 7953 MAHIN ADVERTISING COMPANY John Lee Mahin, President American Trust Building, Chicago

BECOMING A MOTHER. Is an ordeal which all women approach with dread, for nothing compares to the pain of child-birth. The thought of the suffering in store for her robs the expectant mother of pleasant anticipations. Thousands of women have found the use of Mother's Friend robs confinement of much pain and insures safety to life of mother and child. This liniment is a God-send to women at the critical time. Not only does Mother's Friend carry women safely through the perils of child-birth, but it prepares the system for the coming event, relieves "morning sickness," and other discomforts. Book of valuable information. THE MAHIN REGULATOR CO. 1125 N. 16th St., Omaha, Neb.

One More Old Home Will Give Way to Business. Landmark Once Dwelling of N. B. Falconer Will Move for Kennedy Building. When the big frame residence at Nineteenth and Douglas streets is sold and moved away next week to make place for modern pressed brick store building another old homestead will give way to make room for the greater Omaha and the moving west of the retailing district. The residence was the former home and homestead of N. B. Falconer, at one time an extensive dry goods dealer of the city, with prominent factory connections in Scotland. The present tenant is moving out and the old home will be moved away. John L. Kennedy, vice president of the banking house of J. L. Brandeis & Sons, will erect a substantial two-story building with basement, covering the entire lot 40 x 132. Fisher & Lawrie, architects, are preparing plans for the building and contracts for excavating will be let as soon as the old residence is removed. Six stores fronting on Nineteenth street will be the first floor of the building, while plans are not complete for the second story. The rooms will be of different sizes, the corner of Nineteenth and Douglas streets will be the largest. The owner is to be especially fitted for the new home of the Smith-Premier Type-