

**TIMELY REAL ESTATE GOSSIP**

**Location of Woodmen Building Chief Interest of Week Past.**

**MUCH RETAIL BUILDING IN SIGHT**

**Growth of City Makes Improvement Along This Line Inevitable, Says Expert—Suburban Sales Are Numerous.**

The location of the new Woodmen of the World building held the center of the real estate stage during the week and practically excluded all other performers. Small sales went on with undiminished frequency, but larger sites were held up pending the consummation of the Woodmen deal. This was but natural, for practically every un-encumbered piece of property in the business district was placed at the opportunity of the Woodmen—provided they cared to pay the price. The "price" in some cases was out of the question—preposterously so. The general public and those real estate agents not themselves active in the matter had no particular desire as to where the building should go, except that it should be located on fairly high ground and thereby gain the advantage of an imposing site.

"The chief increase in real estate activity in the coming year or two," declared the best posted man in Omaha, "will be with regard to the central business district. We have seen big buildings after big buildings rise in the wholesale district and we have been erecting dwelling houses at the rate of 1,000 a year. To a considerable extent the retail district has remained as it was and the greatest chance for improvement is here. There is also the demand and necessity and it will come with a speed and extent we hardly dream of."

"The retail district limits of Omaha are beginning to define themselves on several sides at least. Expansion of the district must be westward, and how far it will go there is impossible to predict."

"Farnam will continue to be the most prominent east and west thoroughfare, but it will not be the exclusive business street running in that direction. Both Douglas and Harney have received a great impetus within the year. Douglas street is already the site of much improvement and Harney will be helped by the new court house and the City National bank building."

Omaha suburban sales continue to increase in volume. There is no suburb, either, which is not showing an active and healthy growth. In Benson, Florence, Dundee, Fairacres and Halcott lots are selling to home builders daily. Benson, in particular, is going ahead fast, and a big gain in population is shown, with an even larger one claimed. It had to achieve 2,500 people to become a city of the second class, and this it did some time ago. Now its

most enthusiastic residents say it has 4,000 men, women and children within its limits.

A persuasive argument in favor of buying a home instead of paying rent is put forth by a firm which has a good many houses and lots to dispose of. When, this firm asks, you drop into your landlord's hand each month about one-fifth of your earnings, do you stop to consider why rents are so high and going higher? Do you realize that you are paying the taxes on the property? It's figured in the rent. Do you consider that you are paying all the fire insurance, the rents and so forth? They are figured in the rent. There are, as you know, some renters who never pay any rent at all, and another class who destroy property. Do you realize that these losses must earn a certain income in rent equal to good interest on the money? What comfort, continues the argument, has a renter compared with the man who owns his own home? Look at your home-owning friends and see how differently they have things. Home comforts and independence and increase in property value should be yours. It is rightly yours and can be yours if you put your foot down and say you will stop paying rent. Cut out all the items you are now paying for, together with the landlord's profit, and buy a home of your own.

An amazingly absurd claim is set up in Des Moines that improvements there are greater than in any city west of the Mississippi, with the possible exception of Kansas City. This in spite of the fact that the largest item which the Hawkeye city can name is one of \$500,000. Against this there are three new \$1,000,000 buildings in Omaha, and the total showings are in the same ratio.

**WOODMEN STILL TALKING ABOUT NEW HOME SITE**

**Gifford-Graham-Bridges Corner Said to Have Been Offered to the Order.**

"Something probably will happen between now and Wednesday evening," declared a member of the Woodmen's building committee Saturday. "As yet no site has been selected."

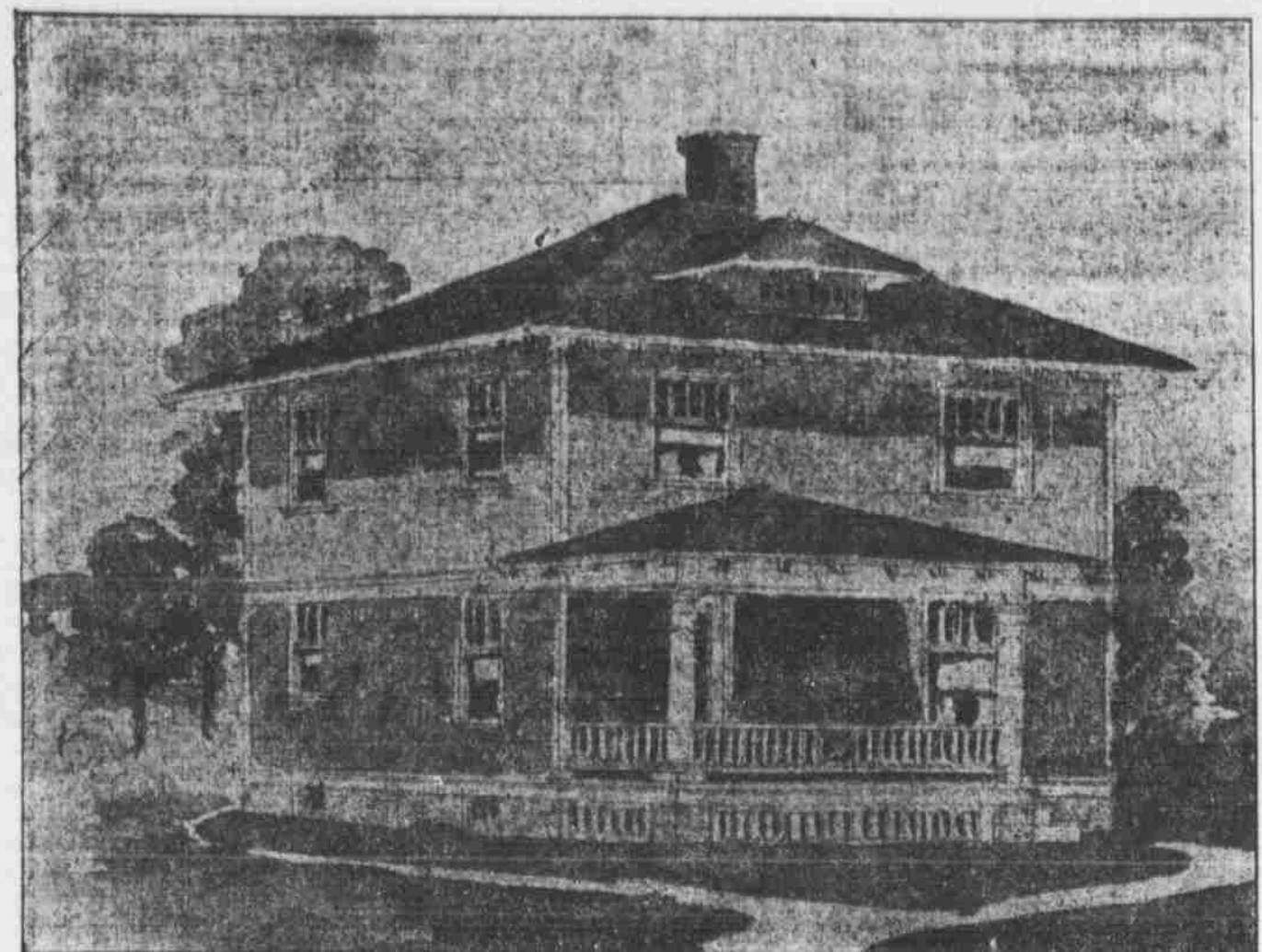
Further statements give additional reason to believe that no conclusion has been reached in favor of any site. The Woodmen continue to receive offers and to discuss prices with real estate agents.

"Nothing doing at all," said J. C. Root. "We are chaffing with various agents and have reached no choice."

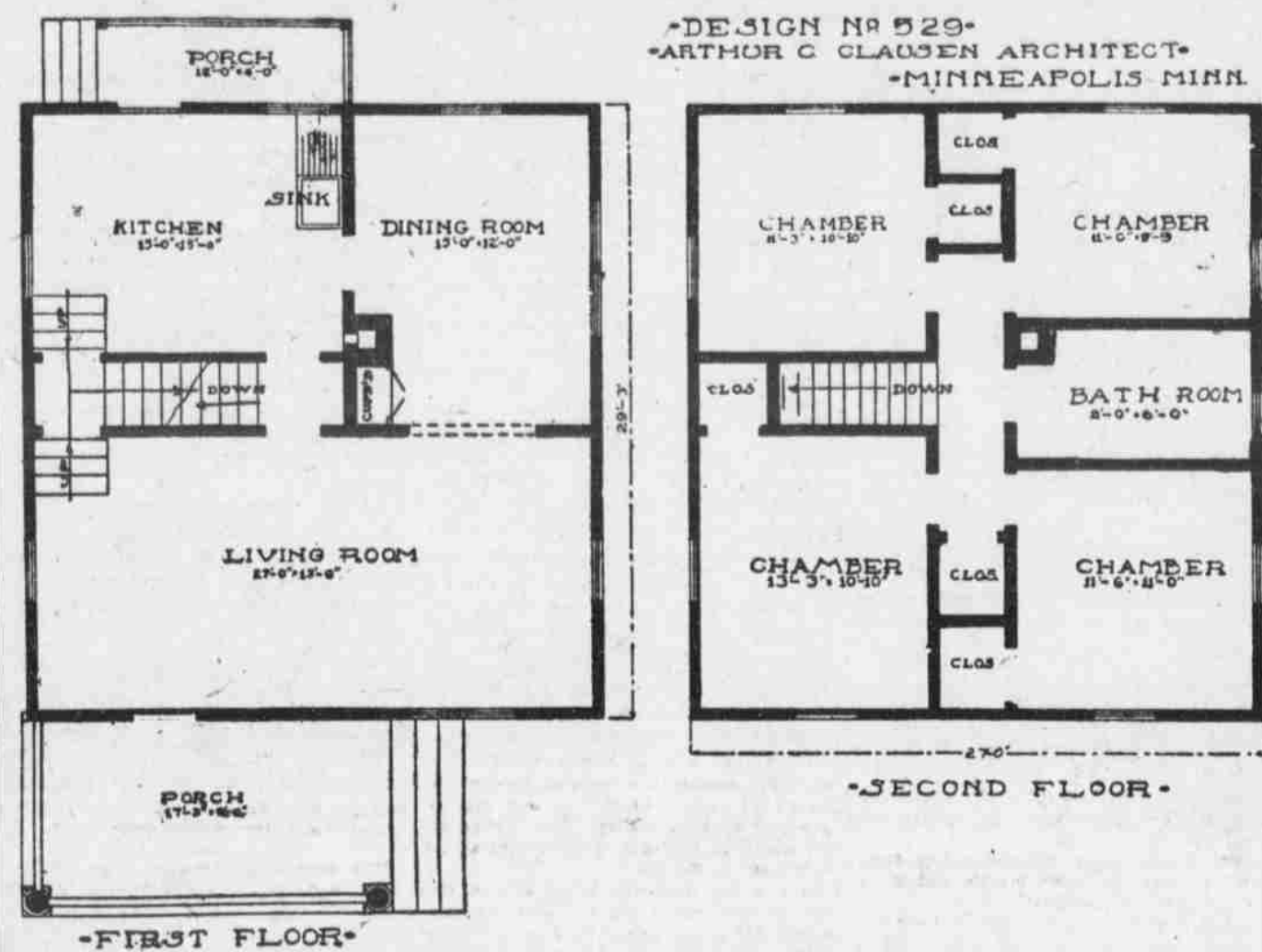
Mr. Root spoke the day previously as though a special meeting of the executive committee would be called at once to ratify the building committee's choice. Now he is inclined to wait until the regular meeting, which is July 23.

It is rumored that the Graham-Gifford-Bridges property at Nineteenth and Farnam streets has been offered the Woodmen. A contract has already been let for a hotel and store building there and excavation begun, but it is believed this would be disposed of in case the Woodmen should agree on terms for the corner.

**NEWS OF THE BUSY HOME BUILDERS**



DESIGN NO 529—ARTHUR C. CLAUSEN ARCHITECT—MINNEAPOLIS MINN.



**Guide Posts for the Home Builder**

Arthur C. Clausen, Architect.

Success in any undertaking consists to a large extent in a proper knowledge of the details of that which is being undertaken.

Guide post No. 1: The average home-builder has a very vague idea of how to proceed in the building of a modern home. The first thing to determine in the building of a home is whether or not the funds at hand or available are sufficient to build the home which is desired. A great many people nowadays build homes on either the monthly payment or prearranged mortgage plan, preferring to pay out interest for the money borrowed and have a home in the end, than to continually pay rent year after year and have nothing to show for it but the receipts. To try and build a home on a monthly payment plan with practically no capital to start with is not as easy as it at first appears. In addition to the monthly payments, there are the taxes, insurance and occasional repairs to be taken care of and for the first year or two the payments pay so little more than the running interest that the principal is not reduced much. Another objection to building on this plan is that loan companies of this nature almost invariably insist on building the house themselves. The owner is, therefore, unable to select his own contractors and really has very little to say about the house during the course of its construction. He is not sure whether he is getting his money's worth or not. A casual glance at homes that have been built under this plan is sufficient proof that the results are not always satisfactory. It is therefore best to wait a few years until sufficient funds have been gathered together to pay at least half the expense of building and obtain a loan on the other half. The amount being reduced by one-half, a greater gain is made on the principal on each payment of interest. The elderable saved in this way of interest. The method of selecting whoever he chooses to build his home, profiting by the advantage of being able to take competitive figures from different builders. If the loan is made in advance, before the building is started, he will usually require the payment of an extra commission of 2 per cent. If the loan is made after the building is built this 2 per cent is saved. It is therefore best to have the house built by a contractor whose financial condition makes it possible for him to carry half of the expense of building until the house is completed. By contracting in good standing has credit enough to do this and is entirely secured for the payment of the money, since he can put a lien upon the house. A contract of this kind should be prepared by an attorney and be based upon carefully prepared plans so that no matters will come up that will cause any dispute.

Guide post No. 2: Do not let an architect or contractor draw up your building contract. The architect should confer with your attorney when the contract is being drawn up, and look it over carefully afterwards, to be sure that certain points made which he is familiar are properly covered. An architect has to know the rudiments of a great many kinds of business that come in connection with his work, but he is not a lawyer and should not be expected to know any more about the pit-falls of the law than a lawyer does about the strength of building materials.

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Small technical matters in legal phraseology are apt to be overlooked by him in the arranging of a building contract, that might prove of vital importance should the contract be put to a test in court. The wording of a single phrase or the placing of a comma has been known to decide lawsuits.

Guide post No. 3: Do not build by day labor. Although this point has been emphasized several times in these columns, it will do no harm to call this matter to the attention of the home-builder again. System is always economy no matter what the undertaking and this is especially true in the building of a home. A complete bill of materials for the average home cost less than 20 to 25 different quantities and items of material. These must not only be figured out in their correct proportions and bought at the best prices, but the purchases should be made for delivery at certain times when the material will be needed. Immediate delivery of material cannot be secured and the builder must therefore know how far ahead of time he will want certain material and should order it, in order not to delay the construction of the building. On the other hand great quantities of material should not be kept on hand for any length of time before they are needed. Materials suffer much from exposure to the weather, and if placed in the building after the roof is on, are a hindrance to the workmen. The difference between what the material would cost the average home builder and what it would cost a contractor is sometimes more than the profit that would be charged by the contractor for that building. The greatest loss, however, to a man attempting to build his own home is in the labor. Since the labor on a building usually about the same as the cost of the material, it is important that compe-

tent, conscientious and reliable workmen only be employed on the work. A man attempting to build his own home, in most cases, has not had enough previous experience to enable him to select workmen coming up to this standard. He may be lucky enough to get together a crew of competent workmen, but the chances are against him, since these men are to a large extent employed the year around by contractors. There is also a considerable loss to a man attempting to build his own home through mismanagement. The writer recently observed on a home being built by day labor that the mason was mixing his own mortar and carrying his own brick. He was being paid \$5 a day for his work and spending half of his time doing the work of a common laborer at \$1.50 a day or less. Here is a good example of the usual results that come from trying to buy your own material and building by day labor. A man recently bought a double house, which by a few changes was easily converted into a six-flat flat building. The work could have been done for \$1,500, but, thinking he might save money, he hired a carpenter-foreman, purchased his own material and spent \$2,500. Instead of having the property clear as he might easily have done, he had to obtain a loan on it in order to complete the work.

Guide post No. 4: Do not try to reduce the expense of your home by building on a cheap lot, and if you are building for investment purposes only, be sure that the cost of the house you are going to build is in due proportion to the value of the lot. A good way to average this matter is to figure on paying for your lot about one-third the cost of your house. This refers to city property only, for, of course, country homes are built under entirely different conditions. If you buy a lot in a certain locality at a very low price it is because there is not a great demand for property in that neighborhood. That means that other lots are being sold to people who can not afford more and who will build an inferior class of houses. A good example is the beautiful country just this side of Washburn park. Here a few years ago lots were sold as low as \$500 and \$300. The result of this is that this beautiful building property was rapidly filled up with shacks and a few good homes of a very small size. It would be very hard to dispose of a home costing \$2,000 or \$2,500 in a neighborhood of this kind, although not a difficult matter to dispose of one costing \$2,000 or less. Our beautiful Lowry Hill district, especially that part of it that lies nearest Groveland Terrace, is what it is today through the foresight of its two original owners, one of whom is still living, who realized the possibilities of the situation and refused to sell property to any man who would not build a beautiful home and insisted that it must not be built of frame. The result is that an exclusive neighborhood was built up and in recent years these men will have profited to a large extent through the prices which they obtained on the property that they still had left to sell. A house in a desirable location can always be sold for more than it cost if it is well arranged as to plan and has a

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pleasing exterior. This is one reason why it invariably pays to have this work done by one whose experience and talent makes it possible to get the best looking and most complete house that the amount invested can build.

**Rights and Lefts.**

"Am I on the right road to Ripley?" inquired the traveler.

"No, sir," answered the farmer, "you'd ought to have turned to the left at the brick house a couple of miles back."

"But I was told that I'd have no trouble in finding the way if I kept on the right road."

"That's right."

"So when I came to two roads I turned to the right."

"That was wrong."

"The traveler was becoming irritated. "Then the right road was the wrong one, was it?" he asked.

"You're right."

"How can a thing be both right and wrong?"

"That only shows, mister," said the farmer, calmly chewing a straw, "that you've never milked a cow. If you had you'd know that her right side is her wrong side."—Chicago Tribune.

**SEMI-ANNUAL STATEMENT OF Omaha Loan & Building Assn. JUNE 30, 1909.**

ASSETS.	
Loans on First Mortgages.....	\$2,489,564.28
Stock Loans.....	65,501.09
Interest Due from Members.....	1,524.94
Real Estate.....	6,581.60
Foreclosure Pending.....	8,597.84
Furniture and Fixtures.....	107.50
Home Building.....	33,000.00
Sundry Persons and Accounts.....	588.31
Cash.....	178,478.98
	<b>\$3,793,946.54</b>
LIABILITIES.	
Running Stock and Dividends.....	\$3,143,384.39
Paid-Up Stock and Dividends.....	136,089.46
Loan Stock and Dividends.....	306,982.66
Due Sundry Persons on Accounts of Incomplete Loans.....	156,748.29
Building Earnings and Expense.....	1,581.16
Reserve Fund.....	156,324.68
Undivided Earnings.....	1,869.48
Interest Due from Members.....	1,524.94
	<b>\$3,793,946.54</b>

At the Directors' semi-annual meeting, held June 30, 1909, the usual dividend of six per cent was declared and \$2,900.00 carried to Contingent Fund.

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