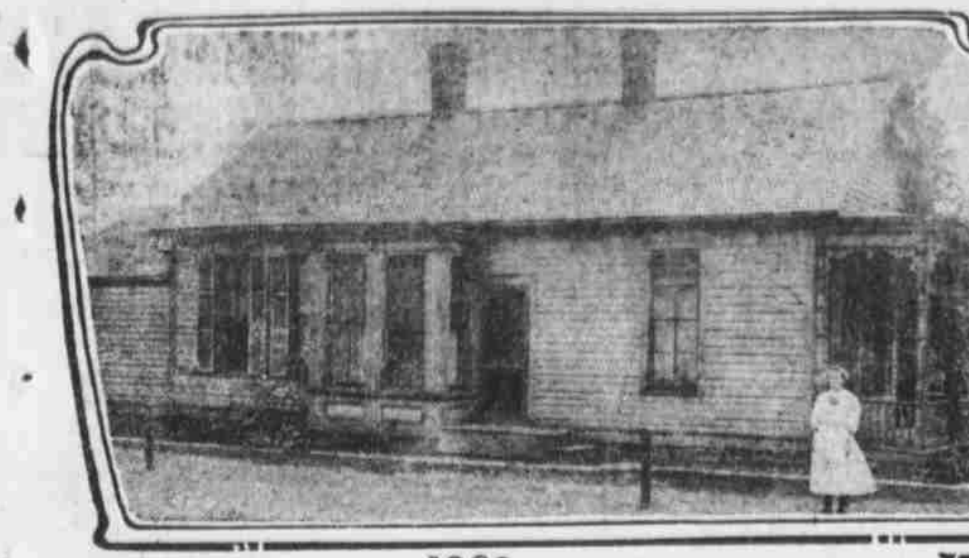


Home-Building for the Industrious Wage Worker



1880

ARE you one of the great wage-earning army—one of the bread-winners who pay tribute to the landlord, reckoning the while that of your modest pay envelope it is beyond the range of possibilities for you to pay for a home from your savings? If so, pause right now and suspend judgment while you read and study this story which is the first of the evolution of a wage earner's cottage.

Paying for a home out of a moderate salary in these days of high prices for household supplies may seem like the task of shoveling back the sea with a pitchfork or traveling the Rocky mountains with a gimlet—but, listen to the story of T. J. Fitzmorris, an old-timer in the service of The Omaha Bee, and you will readily agree that the example he has set in home-owning is well worthy of emulation.

Mr. Fitzmorris has just been awarded a prize by the Chicago Tribune for the best article on the subject: "How We Built Our Home." In that article, he tells in a concise manner just how he proceeded to make the start, and in conclusion he asserts most emphatically that it does pay.

Gift, economy and industry—these form an independent trinity, and in this age of building and loan associations and easy payment plans of lot selling, any salaried man of ordinary earning capacity may, if he possesses this trinity, buy and occupy and eventually own a home.

For many years Mr. Fitzmorris has been exchange editor of The Bee, but he began life as a printer. In the early days it was the custom of printers to take life as a joke, and the pay envelope found its way with unerring swiftness, as a rule, into the cash drawer of some near-by grocery. Mr. Fitzmorris, however, was an exception to the rule, and at a time when his monthly salary was about \$100 per month, he laid the foundation for his future achievement as a home builder.

The prize essay on home owning, written by Mr. Fitzmorris for the Chicago Tribune, is as follows:

"My father came to the United States in the early '60s, seeking liberty, opportunity, and a home. In Buffalo, N. Y., where the family first settled, and later in Omaha,

as soon as family finances permitted, ground was secured and little family shelters erected. As these primitive heart-strings the writer was taught the principles of home ownership, which he has practiced, encouraged, and advocated throughout his mature years.

"I have become a home owner by the old reliable route of working and saving. As a journeyman printer my wages averaged about \$100 a month. A lot was purchased for \$500 on the installment plan. The debt became a stimulus for greater effort, for fewer holidays, and the cutting off of youthful gaieties. In two years \$700 of the debt was paid off.

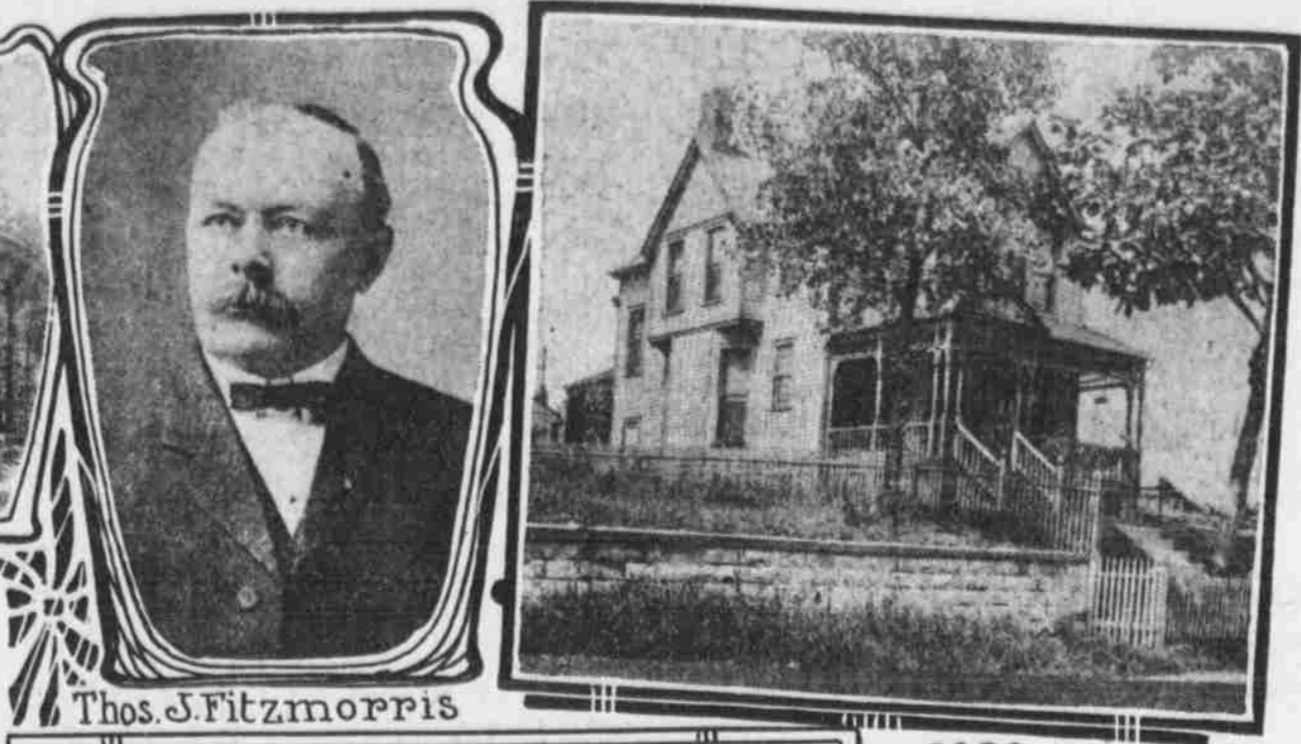
"A new loan for \$1,000 was negotiated at 10 per cent, with which the balance of the old loan was paid and the remaining \$500 used in building a single story cottage, 28x32 feet, divided into five rooms. The building of this little snugery was in anticipation of marriage, and when we moved into it on our wedding day a mortgage of \$300 was forgotten in the happiness of beginning married life in our own home.

"Our income remained at the same wage figure. Various unforeseen expenses of family life stretched the payment of the mortgage over six years. When that was disposed of we began new plans. Our success in paying off the debt strengthened confidence in our ability to handle a larger one. Our little house was regarded as a shelter, now we would build a 'real home.'

"A competent and trustworthy architect was employed to draw plans for a two story brick dwelling of eight rooms and bath, full cellar, front and kitchen porches, and furnace heat. It is cruciform in design, twenty-five feet wide in center with a depth of forty-eight feet. The contract price was \$3,500. Furnace, fixtures, sidewalk, and other incidentals ran the total up to \$3,800.

"The problem of financing the enterprise entailed much thought and investigation. Our cash resources were about \$500, hence a \$3,000 loan was necessary. A straight five year loan at 6 per cent could have been obtained, but no payment on the principal for the first two years, and in the succeeding years only on semi-annual interest payment dates.

"The straight loan, while attractive in



1890

interest rate, imposed conditions as to payments which tend to discourage the pay-day thrift of the borrower. We chose instead a loan from a co-operative savings and loan association, an obligation calling for regular monthly payments of principal and interest. The current interest rate of these associations in Omaha is 60 cents a month for each \$100 borrowed, or 7.2 per cent; a loan, payable monthly. Our loan of \$3,000 calls for an interest payment of \$18 a month. In addition we pay \$15 a month on the thirty shares pledged for the loan. We may pay as much more as our means will permit. Payments of \$100 or multiples of that sum may be made at any time, interest ceasing with the payment, and the whole debt may be canceled at any time the borrower turns in the cash. Such

loan conditions best meet the needs of a wage earner, being adjustable alike to prosperity and a pinch.

"Consider now the hard, practical benefits of home ownership on the terms outlined, with home sentiment out of the reckoning. Our home would rent for \$35 a month. If I were a renter \$30 a month would be about my limit. Taking that figure as an illustration, shelter hired from a landlord would cost us \$300 a year. Our obligation to the loan association calls for \$286, or \$26 a year more than the rent would be. By keeping up the monthly payment of \$35 without any increase other than the association dividend of 6 per cent, the loan will be paid off in about eleven years, and the cost of the loan, over what we would pay as rent, would be \$386.



1910

"To this should be added the excess cost over the loan, \$500, and the home stands to cost us \$386 over what we would have paid a landlord in seven years for less satisfactory quarters. No account is taken of home expenses—insurance, taxes, repairs, etc., for the reason that increasing value of the property offsets these items. The little house we have enlarged at an expense of \$500 and rents for \$21 a month. The new home is good for \$35 if we desired to rent it. Both together, considered as an investment, will pay 7 per cent per annum on \$5,000 and leave \$100 a year for taxes, repairs and insurance. Total first cost of enterprise, \$5,700.

"Does home ownership pay? Emphatically yes—in financial returns, in family comfort, in elbowroom and independence.

But the foregoing summary does not tell all of the story. It simply deals with two houses, while, as a matter of fact, Mr. Fitzmorris has just completed his third house—an elegant home costing \$5,000 at Fortieth and California streets. This done, he has the two houses mentioned in the Chicago Tribune article, for rent. From these he derives something like \$60 per month, living with his family the while in his new home on California and Fortieth streets.

Some day when you feel like taking a street car ride, journey out on California street and look at the new Fitzmorris home. Then take into consideration that every dollar of the money that built has vacated. Then take into consideration that every dollar of the money that built these houses came not as a legacy from ancestors, not as the fruits of speculation, not by any brilliant stroke of easy money getting, but out of the hired man's pay envelope, and you will find in such reflection an example worth the earnest consideration of every wage earner in this country.

gotten how to whisper sweet nothings into fair ears, it indeed he ever knew how. The handsome man looks approvingly—perhaps a bit enviously—upon the ugly man's domestic bliss, but he says: "Not for me."

The question would arise: "Who makes the best citizen? Nine people out of ten would answer the homemaker. The handsome man is paradoxically referred to as the 'homebreaker.' But there are lots of handsome men who are neither homebreakers nor homemakers.

When a girl is at the romantic age she prefers the handsome man. When she wants a good home—when she wants to enjoy the bliss of peace of mind and happiness she prefers the ugly man. Though she looks back with pleasure upon the days when she was courted by the handsome man, she casts here eyes upon the ugly man, now her husband, and she says, "I am satisfied."

"I do not go to the outside any more," said a woman of wealth recently, "because my husband is in too much danger." Consequently the family spend their summers in the heat of the city, though they have ample means to do so. Hundreds of women have foresworn all pleasure and social obligations in order to protect their Adonis husbands from the wiles of other women.

When once the ideas and suspicions of a woman married to a handsome man become aroused she forges ahead by leaps and bounds. Every move he makes is fraught with some terrible meaning. He will visit his office in order to watch over him, imagining that he is paying attention to other women while she remains at home. The lives of more women have been marred and ruined in this way than in any other. More than one business man will not allow his wife in his office because of his disgust for her absurd suspicions.—Chicago Inter-Ocean.

her sisters to stand aloof from her or even to take a more aggressive stand. In spite of this, however, in spite, too, of all the disheartening experiences with women criminals themselves, the police matrons hold tight to their optimism, believe in the uplift of the feminine fallen, and never stop working for it.—Cleveland Leader.

Forty-Five Years in One College.

Mrs. Margaret Stimson has just completed her forty-fifth year of service at the Institute of Technology, Boston. She was appointed in 1865 by President Rogers to take charge of the chemical apparatus used by students. She is still in active service and is said to remember the names and personality of more men who have attended classes in the Institute of Technology than any other person connected with the institution.



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BONNETS FOR THE BABIES

Demure Quaintness Their Characteristic Now.

SUMMER COATS ARE PRETTY, ALSO

Summer Headwear for Little Folk Particularly Charming This Year—Made of Lace, Lingerie and Delicate Straw.

NEW YORK, May 21.—The summer bonnets for little folk are particularly babyish and charming this year, and whether one wants to spend much or little money there is really no excuse for buying an ugly or unbecoming baby bonnet. The huge ornate creations are things of the past, and a demure quaintness characterizes the bonnets and hats designed for babies and wee women.

For the very small girls the tiny close fitting caps are, of course, the thing, and such delightful little caps there are; in surprising variety, too, when one considers the small scope allowed to the designer. Some of the prettiest are made entirely of narrow real valenciennes insertion set together by hand, bordered around the face by little frills of valenciennes, lined with soft silk or very delicate pink and trimmed with little bows of narrow pink liberty, matching the ties.

Others are made of mull or other fine sheer lingerie material in minute shirred tufts alternating with frills of the narrowest real valenciennes, while a two-inch band all around the face is entirely or closely set lace frills. Then there are the exquisite hand embroidered lingerie caps with lace merely around the edge. Some of the prettiest of these have an embroidered piece or flap turned back flat over the cap, its scalloped and embroidered edge meeting the slightly full crown.

Even after the first baby stage is past the round close caps may be worn, but for the babies of 2 or 3 years and from that age to 6 years there is much variety in the line of headwear.

The close bonnets such as Normandy bows or other quaint crown shapes instead of fitting the head closely and though some of the brims are snug and relieved only by a narrow softening frill of lace many models have broad full frills or poke brims. Bewitchingly quaint and old fashioned some of these models are seeming like Lilliputian replicas of bonnets worn by our grandmothers.

Diminutive coal scuttle shapes of white linen or mull finely corded are made becoming by soft lace frills inside the brim for a brightening by knots and ties of ribbon. In much the same shape are other models such as the one sketched here, with wide frills of lace covering the brim and crown of shirred and lace. A lingerie bonnet with full own delicately embroidered has a very deep frill brim, also embroidered, falling over and equally deep frill of lace.

Adorable little sunbonnets are made of delicate sprigged dimity, the prettiest having a design of minute white single blossoms in pink on a white barred ground. The bonnet may have a full Normandy crown or may be of ordinary sunbonnet shape, but with a wide flap folding back flat over the brim and bordered by the scalloped buttonhole in pink. The side of the bonnet is also scalloped and buttonhole and little pink ribbons tie across the back and form the strings.

Attractive bonnet models in fine lingerie material have round crowns entirely tucked up and deep pointed flaps turning back flat upon the bonnet just over the wearer's ears. These flaps are beautifully

TRIALS OF HANDSOME HUBBY

One of the Tribe Insinuates that the Homely Alone Are

Happy

The man who said he had discovered "how to be happy though married" did not take into consideration the trials and tribulations of the handsome husband. He is "up against" some conditions and circumstances which perjure his domestic happiness and the peace of mind of his wife. For the handsome man is bound to attract the attentions of other women—and he is only a man, for the matter of that! People always look upon the handsome man as the man who welcomes the attentions of women, and nine women out of ten will say:

"Do look at that handsome man on the platform, Mabel. Isn't he dear?"

"He's married, though," says Mabel, with a curl of the lip and a sigh.

"He isn't either!" comes the retort. "He's too swell looking for that."

Thus the man with the good looks, a good appearance and pleasing manners is the subject of much attention within the minds of romantic young girls who refuse to believe he is married because of his looks.

Statistics have amply proven that the ugly man enjoys more domestic happiness than the handsome man. Divorce courts prove this beyond any doubt. The average handsome man is fond of the society of women, but he seldom marries. He will talk optimistically on the subject of matrimony, he will praise the state of conjugal happiness, but when it comes to following the advice he has so freely given he will balk and refuse to listen to this form of "madness." Get married? Nil! Not for me!

On the other hand look about you and see that the men who seem to enjoy married life are those whose personal appearance would scarcely get them into any scrapes. The homely man goes on his quiet way unmolested. His wife respects him highly, perhaps is perfectly contented with him; but she has not the continued fear preying upon her mind that his elegant, wavy hair, the classic profile, his black eyes or his slender hands are drawing the attention of other eyes than her own. Therefore, domestic peace reigns supreme. True, the warmth of love in the home of the more handsome man may be missing, but the divorce court is not staring the latter in the face a few years after he has settled down.

It was said not long ago by a New York woman that she would not allow her daughters to marry handsome men.

"They are the ones that fill the divorce courts," she said. And all New York took up the matter. Many mothers have seen the wisdom of the same theory. The ugly man who has a good character today makes the best husband in the minds of women.

Cultivating Slimness

Fat women must take this injunction to heart if they want to be in style for the new modes will not drape over a fat figure. The fat has got to come off quickly, but without harm, of course, and this means only one thing can be depended upon. Exercising or dieting are too slow. The fat woman who wants to wear a form fitting gown must make an immediate trip to her druggist and get a case of Marmola Prescription Tablets, which will cost her about 75 cents.

Taking one of these after each meal and at bedtime should be enough to bring her even the first case of "stage" before hardly believable that such delightful results can be obtained without harm and for such a small sum of money, but then, fact is stranger than fiction.

Test the effect of these tablets by getting a case yourself, either from the Marmola Co., 533 Farmer Bldg., Detroit, Mich., or from any druggist. They are made in exact accordance with the famous Marmola Prescription and consequently cannot have any ill effects.—Adv.

THE HANDSOME MAN

The handsome man lives in a different atmosphere from the ugly man. He will be found filling the chairs of the clubs, in the boxes at the theaters, in the fashionable drawing rooms where society holds forth. The ugly man will be found in the "solid, substantial" residence district of the city, a child bouncing on each knee, an amiable wife in the rocker stitching his socks. The ugly man has for

THE UGLY MAN

hundreds of mothers, not that ugly men have better characters than their less fortunate brothers, but because they do not prove magnets to the quota of "vampires" who ply their trade in all American cities in greater or less numbers.

A handsome man can scarcely make himself ugly; an ugly man can scarcely be "made over" into the Adonis class.

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