RENTAL INSURANCE

Property Owners' Attention Called to Overlooked Matter-Field Club plain in appearance and still have a home-Improvers Become Active and Make Many Gains.

Realty transfers jumped up with a bound last week and thereby greatly encouraged local agents, who had a quiet month in September. Now that the ice has been broken much confidence is manifested that the good work will go on and that more and more sales will be made. The betterment was made in the face of Ak-Bar-Ben excitement, when most people are ready to play rather than to entertain new seriour business, so this confidence that the funds has not been reached, it can be fall selling and buying is come seems justi-

tractive, but to be attractive it does not Besides this confidence is based on the necessarily follow that the home is artisfact that a considerable number of deals tic. of fair size are under way and will soon the quality of materials, a symmetrical fructify. proportion. The growing of vines, shrub-

The subject of rental insurance has been will often make it look very attractive, called lately to the attention of real es- while the house itself, practical in artate man and property owners, and it may rangement, might without these things to well be called and recalled because here is a field curiously undeveloped. In fact, many landlords could not say that rental insurance is although well enough ach heights should be such that eighteen-foot quainted with other varieties of insurance.

At that, it is not a complicated matter. Rent insurance is protection against loss tions, which sustain the floor joist, should of rental income by fire. A man owns a be so located that floor joists in even building and plasters fire insurance on it lengths of feet can be used without waste. which will amply protect in case flames With many home builders these items. destroy it. But he cannot rebuild at once, generally not for six months or a year. As it is generally stipulated in leases that they shall expire at once in case of destruction of the building by fire, the owner is out his rent and income all the time between the destruction of the building and the completion of a new one. The physical loss is generally protected against; the contract loss rarely, and yet it is always a considerable one, being the income from the property during the time other property

Several varieties of rental insurance are offered by fire companies, but almost none of these has been well pushed. Agents have here a gold mine if they will work it hard, because the desirability of such protection will appeal to every man to whom the case is put. Every property owner, practically speaking, takes out fire insur-

R. C. Peters will have one of the prettiest country places near Omaha through improvement of his purchase of last week from the Dundee Realty company. Mr. Peters bought seven and one-half acres most desirably located in the center of Fairacres. He will set in the center of this a home which will cost \$20,000 or \$25,000 and he plans to spend a good deal more on landscape gardening and improvements. Mr. Peters is particularly fond of shrubbery and flowers, and his home is likely to be one of the residential show places of this vicinity.

Dundee is observing with pleasure the progress of paving operations within its confines. Curbing and guttering has been completed from Dodge to Underwood avenue on Forty-ninth street, and contractors are now at work on Fifty-second from Dodge to Cuming, where the contract for paving was recently let. The street railway company is paving between its tracks on Forty-ninth and the National Roofing company and the Davenport Improvement company started work Friday on their joint

With the return to the city of President W. A. Debord, the Field Club District Improvement club will resume its activities at once. This club is the outcome of a small organization of the residents on South Twenty-fifth avenue between Woolworth and Poppleton, who last spring got together for neighborhood improvement.

During its short life the club has performed wonders for that street. It has secured better lighting, has planted the same kind of trees uniformly set in the parking and has all protected them with the same kind of guards. The result is that the two blocks originally involved make one of the most attractive streets in the city. The terraces on both sides are uniform and the neighbors have vied with one another in keeping the front rards and parking in order, with the result that this has been the talk of the vicinity and the object of admiration of all Field club a handsome increase over the same month isfactory conditions in the building trades

As the name implies it to the intention to for the general welfare and a meeting is likely to be held this coming week, pos-sibly Tuesday night, at the Field club, where it will be possible to accommodate all those who have expressed their desire and intention to attend.

The influence of such a body as this is little understood. For example, when the paving of Poppleton avenue from Thirtysecond to Thirty-sixth was ordered done earlier in the season it was discovered that the intersection fund was inadequate and an adverse report was made to the club on the prospect for this year. Nothing daunted the club, through its secretary, kept in touch with the city engineer, with the result that the street is paved and helps | further to transform the neighborhood.

The organization has been in constant communication with the Board of Park Commissioners all summer in an effort to have the central parking of Woolworth avenue put in order. Several seres of good sod has been laid within the last couple of weeks, making Woolworth avenue the handsomest boulevard in the city. The club plans to work further with the park board on a systematic plan for lighting this thoroughfare. It is generally conceded that the automobile and vehicle traffic is heavier on this avenue to the Field club than on any other portion of the boulevard system and the Field club's popularity in the evening is believed sufficient to warrant any reasonable expenditure to make these five blocks a "great white way" for evening travel.

The club has had under consideration for some time additional school facilities, especially for the primary grades, and probably will have a proposition to submit to Windsor Place when active work has been taken up.

Street car service on the west side Hanscom park line is scheduled for some attention, as that is considered far from satisfactory, especially since the Thirtysecond street line was extended to South Omaha. The residents of the district have the active support of the Field club management in their efforts in this direction and it is proposed to take the matter up with the street railway company so that any improvement or extensions will be considered in thoir plans for next year.

Harry M. Clark, Instructor in the educational department of the Union Pacific.

## Practical Home Building

HE ideal home is both practical

and artistic, but it does not

necessarily have to be artistic

in order to be practical, or practical in order to be artie-

tic. A home can be ever s

HER arrangement of rooms, filling all of

the requirements of the family, and be

warm and comfortable. On the other hand, a home may have a very attractive

exterior, have many attractive features.

such as art glass windows, a beautiful fire-

place, built-in sideboard, etc., and still

lack that air of quality which we call

homelike, or have rooms so arranged with

relation to each other as to make house-

keeping very inconvenient and therefore

Every home should be practical in all its

details. Then, if the limit of the building

made artistic. No home need be unnt-

bery, flowers and trees about the home

which would mean a saving in the cost,

are frequently overlooked. In order to

get a story height a few inches more than

the standard height, when using eighteen-

foot studding, they find it necessary to use

the ends, which means a waste of ma-

terial, as well as a waste of labor, which

might have been saved by a little fore-

It is always economical in the use of

materials as well as good construction to

have the partitions and girders in the basement exactly under the bearing par-

titions of the first story and, where possi-

ble, the bearing partitions in the second

floor should line up with those of the

lower story. There is nothing like having

a good backbone to a house in the way of

bearing partitions and have them line up

from the basement to second floor celling.

thought.

twenty-foot studding and have to cut off

The attractiveness may come from

the home impractical.



Sanitary conditions in a home are no many of those which come from the mind, The practical home is economically constructed. In a two-story house, the story studding can be used in the outside walls,

MR. CLAUSEN'S BOOK.

longer considered a luxury, but a necessity, by providing pleasant surroundings and a necessity because they mean good health conveniences. The old school of medical in the Centennial state that is spreading and a saving of doctor bills. Prominent practice, which only considered the cure, into Kansas and Wyoming. physicians have declared that half of with little regard for prevention, is being these states men are already skirmishing human ills come from the mind and the displaced to a large extent by physicians for exhibits of every kind, from one corner and, as far as possible, the bearing parti- other half from the home. The half from of the new school, who do not consider to another, and they are sending in reports the home can certainly be eliminated, and it so necessary to prescribe drugs for cer- indicating that when their stuff is astain ailments, as to remedy their cause, "The Art, Science and Sentiment of Momebuilding." 20 chapters, El0 illustrations and a thousand facts on the planning and designing of every kind of home. It covers a wide range of subjects, including the planning of bungalows, suburban and city homes, letting contracts, choosing materials, proper design of entrances, windows, fire-places, etc. Price, postpaid, \$1.00.

It can be all this and, although plain, be

Address, Arthur C. Ciausen, Architect, 1136-37-38 Lumber Exchange, Minneapolis, Minnesota.

A monthly supplement, "Practical Homebuilding," sent gratis for twalve months following the sale of the book.

DEDIGNING-840.

MINHEAPOLID ..... MINN

the architect can be of first assistance to west, too. the modern physicians. He has very little Inspiration for the work being done in to do with the family diet, except to plan the states mentioned is furnished by the a convenient kitchen, with all the modern offer of the Union Pacific railroad to prorequirements, but the fresh air supply, vide the proper space at the Pittsburg and roundings in a home are largely in his to and from these points. This railroad power to provide. A practical home is, has also had organizers and lecturers in therefore, a home which has been econom- the field working up interest with a most ically constructed, conveniently planned, encouraging measure of success. provided with all the modern conveniences and perfectly sanitary.

certain cost.

## CHAMBLE CHAMBER CHAMBLE:

Grain Dealers

Want to Induce National Grain Deal-

ers' Association to Come

Here in 1912.

National Grain Dealers' association to

good sized delegation will go to Chicago

Omaha exchange, will head the party, and

E. P. Peck and Charles Neismonger have

signified their intention of helping boost.

The Cavers Elevator company will have a

company, either Joseph or Charles Wright

attending. A number of other grain man

The Commercial club has had printed a

special booklet, on the first page of which

is engraved a letter addressed to the National association. This letter says:

tional association. This letter says:

The business men of Omaha join the grain dealers of this city in extending your organization a cordial invitation to meet in Omaha in 1911. As the youngest of the primary grain markets, we feel the grain trade of Omaha has attained a position where we may sapire to be your hosts. This organization will do sverything possible to make your convention a success, and the courtestee of the city its hotels, clube and the husiness houses will be extended to you during your visit here. You will always find something to interest you in Omaha come at any time you may, but we will make a special effort to interest the members of the National Grain Dealers association. Very truly yaurs.

EDGAR ALLEN, President.

Chairman Convention Committee.

FREIGHT DEPOT WORK STOPS

will probably go.

## **Building Shows Slight Decrease**

LIVING ROOM

FIRST FLOOR

PORCH

tember makes an exceptionally good show- same month a year ago, an increase of 641 ing and but for big decreases in Brooklyn, Spokane and Washington, there would be a handsome increase over the same month. a year ago. According to official reporce throughout the country to the present incorporate the whole district into one unit from fifty-eight cities to Construction time. The decreases were at points re-News permits were taken out in September mote from each other, having but little ! for the construction of 15,598 buildings, in-volving a total estimated cost of \$49,080,879 were some phenomenal increases. The figduring the month just closed as against ures in detail are as follows:

Building in the leading cities for Sep- 16.667 permits involving \$51,999,931 for the

	1910		1909			
	No. of	Estimated		Estimated	-Pc	t
	ldgs.	Cost	Bldgs.	Cost.	Gain.	Loss
	1,223	\$ 5,427,700	957	\$ 7,720,500	9	
Chicago, Ill	171	7,717,025	184	6,599,975	17	720
New York, Mannattan and Dronk	1,459	3,293,915	3,428	2,734,540	20	- 22
Philadelphia, Pa	495		948	5,331,400	-	41
Brooklyn, N. Y		3,140,865		1,740,390	6	74.6
Seattle, Wash	1,710	1,849,395	1,319		20	
Los Angeles, Cal	386	1,652,700	537	1,375,969		
Cleveland. O	784	1.618,817	593	814,405	39	
Portland, Ore	906	1,591,200	509	1,258,300	. 5	8.6
Detroit, Mich	680	1,387,615	200	1,078,978	29	100
Omaha Neb	96	1,302,470	134	514,275	233	4.0
Mirchonvolte, Minn.	637	1,170,306	486	1,125,980	4	2.1
Sr Louis Mo.	192	1,147,429	- 953	1,784,059	2.4	36
Donwood Cold	215	1,082,950	255	989,490	25	
Desired W V	306	842,439	205	814,889	3	100
Rechester, N. Y	377	838,500	387	1,996,961	58	155
Pittaburg, Fa	135	801,147	119	1,350,685	100	39
Hauston, Tex		797,912	403	972,450		18
M.lwaukee, Wis.	305		345	1,021,345		29
Kansas City, Mo		722,500			4.4	36
St. Paul, Minn	350	664,768	326	1,006.716		19
Newwitt. N. J	217	863,977	331	751,696	2.6	47
Washington, D. C	516	656,702	677.1	1,252,028	2.2	91
Columbia O	231	\$69,703	177	277,855	- 61	79.5
Cincinnati, O	918.	160,296	733	842,450	172	3.5
Oakland, Cal vicinition	310	497,836	316	367,820	.35	2.5
Indonnabalia Ind.	400	460,313	379	712,525	184	30
Worcester, Mass	1.15	459,140	100	170.467	169	- 41
Worcester, Mass	234	428,762	236	1,667,277	1.0	75
Taleda, O	151	407,743	135	340,927	20	- 41
Hartford, Conn.,,,,,,,,	198	390,350	71	128,555	19	4.0
Atlanta, Ga	254	234,728	209	429,791	100	. 24
Tacoma, Wash	319	277,895	105	758,933	200	- 84
New Haven, Cons.	34	270,990	77	201,130	35	100
Cedar Rapids, Is		266,000	26	165,000	61	- 3
Though Di	37	233,600	48	129,714	67	
Paoria, Ill	63	210,105	23	206, 868	4.8	25
Wilkesparre, Pa		209,923		506.896	100	6
New Orieans, La	174	200,675	100	215.148	- 55	- 17
Dallas, Tex	39	205,509	78	233,871		2.3
Richmond, Va		119,445	55	77,630	387	
Des Moines, Ia	90	190,729	115	142.098	32	100
Birmingham, Ala	215		128			4
Duluth, Minn	155	194,790		291,125	2	
Grand Hawles, Mich.	140	105.487	107	155,855		
Wilmington, Del	39	144,763	34	300,245	44	(4)
St. Joseph. Mo	40	127,910	- 93	205,711	2.0	- 2
Norfolk, Va.	- ans	136,090	54	154,514	140	- 1
Portland Me versions	30	122.000	43	141,500	4.4	- 3
Paterson, N. J.	87	127,679	83	175,597	337	
Little Rock, Ark	65	86,180	16	162,210	4.5	
Terre Haute, Ind	38	84,145	50	81,255	3	
Fort Smith. Ark	14	76,750	22	78,400		3
Davenport, Is.	18	75,740	17	46.155	64	100
Timeste Mah	15	60 500	63	176,535	- 23	- 4
Cauth Dand Ind	33	59,145	24	35,355	67	- 1
Fouth Bend, Ind.	191	53.584	195	69,571	- 1	9
Chaitanooga, Aranous morrorrom	484	29,250	38	42,100		1 3
Mobile Ala		35,000	25	144.700	32	
Tray, N. Y. Stockton, Cal.	20	30,460	25	41,680	3.4	-
Stockton, Calmon monaconing	3		15	14,0%	11	
Pueblo, Colo	- 17	10,135	29	14,5005	133	
100	36.00	\$10,000,000	16,067	851,560,531		
Totals.,	10,002	\$43,966,879	19,007	\$41. Mer. 201	1.6.4	

It will be seen that Chicago leads, having | the permit for the new Union Pacific ofthe largest total investment in building fice building to cost \$1,000.000, having been Tuesday iron truss construction will be construction for the month, permits hav-ing been taken out for the construction of per cent. Pittsburg 58, Cincinnati 133, Des

Shortage of Stone and Lumber Causes Delay in Work on Burlington Building. Progress stopped on the new Burlington freight depot Friday and Saturday, for the first time since the work began in August The cause of the delay was a shortage of stone for the cement workers and a short-

age of lumber for the carpenters, two care for each class of workmen having been stopped somewhere on the way here Up to date almost all the heavy cement foundation work on the depot has been finished, about two days' work remaining and the two cars would have enabled Superintendent Colvin to have finished by Faturday afternoon. Floor work is being done by the carpenters, and about next

ing been taken out for the construction of the partitional department of the Union Pacific and purchased a home in Boulevard Park addition for \$2.900 through the Giover Realty syndicate.

Dr. G. W. Todd has purchased a vacant lot in Sunset addition through this same lot in Sunset addition through this same form.

Dr. G. W. Todd has purchased a vacant lot in Sunset addition through this same lot in Sunset in Su

BIG PLANS FOR LOCAL SHOW of poultry, it will soon take precedence

Two Outside Shows to Help Land Products Exhibit.

its own flowers for their dining cars. OTHER STATES ARE PREPARING

Shows at Chicago and Pittsburg Be-

fore One in Omaka Will Increase Amount of Display and Euthusiasm for Local Affair.

Preparatory to the big Western Land-Products exhibit to be held in Omaha January 18 to 28, several of the states surounding Nebraska are going to put exhibits in the similar shows to be held at Pittsburg, Pa., and Chicago. The Pitts- at 417 South lith street, one-half block burg dates are October 17 to 29, and the north of the Auditorium, where their Chicago dates are November 17 to December friends will be heartily welcomed. 4. Prospects are good that both shows will be so large and successful as to kindle a spirit of enthusiasm that will bring to Omaha's exhibit a crowning glory.

For some time past the Colorado State Board of Agriculture, backed by Governor Shafroth and all the hustling commercial bodies of that commonwealth, have been hard at work getting up exhibits to be placed at the three shows. The Colorado board will have an exhibit of its own and in addition every county in that state will be in evidence with some sort of display of its products.

A spirit of emulation has been aroused sembled at central points they will have and prescribe a proper diet, fresh air and something to interest and astonish the east, pleasant surroundings. For this reason and possibly a good many people in the

ventilation, sunshine and pleasant sur- Chicago shows, and to carry the exhibits Nebraska Seems Laggard.

Up to this time Nabraska seems to be It can be all this and, although plain, be the one laggard among the states to be attractive. It need not necessarily be of directly benefited by these land shows. classical proportion or be a monument of which will attract the attention of investors some distinct style of domestic architec- and possibly settlers to a greater degree ture, although it is very desirable to have than any movement of the kind in years. a home so designed provided that none While Colorade has already arranged for a of the practical requirements have to be special day at Pittsburg and Kansas and sacrificed in order to make it come within Wyoming have taken positive steps to get the recognition that is their due, it has been found a difficult task to get anybody waked up in this state to the possibilities

Governor Shafforth and the state offi-cers and the Colorado State Board of Agriculture have agreed to be in Pittsburg on the day to be acvoted to their state, and this fact will be featured strongly by the management.

Word has come from a man in the field In Wyoming that he will have a most creditable exhibit at the three shows from at state. In Kansas, too, and in other states with possibly much less to gain than Nebraska, a deep interest has been

Fred A. Shank, special representative of the Pittsburg Gazette, Times and the Pittsburg Chronicle-Telegraph, has been working for some time in the west, to stir this interest for the Pennsylvania land show, and he has had the assistance of special experts from the Union Pacific. Of course, all this will mean that the Omaha show in January will get the ultimate benefit.

George McDonough Talks. George L. McDonough of Omaha, who has been attending the National Irrigat on congress and exposition at Pueblo, has just returned and reports that he found little trouble in enlisting the interest of the Coloado people. "They are alert to the o portunity presented," said Mr. McDonough, and Nebraska people should wake up and get busy. The Union Pacific has sent its experts into the field, and they are getting results, but the railroad cannot do it all. Burely there should be public spirit enough in this immensely rich agricultural state to see to it that we shall be in the spotlight, to some extent, at least, at these great exhibits of the land products of the

"Our people should realize that Nebraska is a mighty large factor in the pulling After Meeting power of agriculture in this country, one of the very greatest, and should be prompt to act accordingly. Here is a combination of three great opportunities, with Omaha at the apex, so to speak, being the show of latest date, and if our farmers and business men and newspapers will all pull together we can give to the interested people of other sections a material and most in teresting exhibition of what we are doing. Omaha grein men hope to induce the

## hold its 1913 meeting in Omaha, and a HILL LINE TO SUPPLY ITS DINERS FROM OWN FARM for the meeting this year, which begins Monday. President F. S. Cowgill and

George B. Powell, chief inspector of the Milk, Butter, Cream, Poultry, Eggs and Cheese to Come from Oxford.

Nebraska is to be given the chance to representative, and also the Nebraska-lowa supply all the butter, milk, cream, poultry, eggs, cheese, and all such dairy products that will be used on the Burlington car service passing through Nebraska, and between Nebraska and Chicago

A. E. White, head of the dining car service system of the road, was in Omaha Saturday, and not only explained the new system, but also made the announcement that eighteen of the newest style dining cars were to be bought at once and placed on the train service between Chicago and Denver.

"We have at present," stated Mr. White, "a farm we are starting near Oxford, Neb., which will eventually supply practically all these products to the Burlington. Although now only forty cows are on the



Here is a golden opportunity for a flour miller who wants to make a chases and get into a rew country where opportunity focus large and where the rapid satisfment of the country WILL MAKE HIS FORTUNE FOR HIM.

Buhl, Idaho, is the market point for \$0.000 acres Carey act land; the richest land that lies out of doors. There is cheap electric power gained from the falls of the Snake river. There are occases of farm produce of every description. Everything is favorable. Please WRITE ME AT ONCE.

Tou can satisfy yourself about this if you will write to me at once. I can send rou a booklet showing JUST WHAT THIS SECTION HAS TO DEPEND ON: just WHAT IT WILL DO FOR TOU. Write for the book, it costs nothing and may mean a fortune to you.

C. F. ADAMS TO SPEAK ON over the famous Fox river farm of the

Burlington in Illinois.

houses near Aurora, Ill., and was raising

Births and Deaths.

The Cady Lumber company is now located

COMMISSION GOVERNMENT Mr. White also explained how the rail-Omaha Ad Club Has Invited Framib road had started its own private green inent Speaker for De-

Births and Deaths.

Births-Thomas C. Burress. 112 South Twenty-eighth street, boy; Glussppe Cuoco, 1115 Leavenworth street, boy; Fred Howard, Thirty-eighth and Browne streets, girl. Robert W. Hutchinson, 249, South Ninetsenth street, girl, Charles B. McDonald, 225 Lake street, girl, Charles B. McDonald, 225 Lake street, girl, John Skoumal, 184 South Fifteenth; John A. Haman, 385 South Twenty-second street, girl Deaths-Lina Anna Brown, South Omaha. 18 years; Thomas W. Martin, Ulmer, Ia. 18 years; Otto Moeller, Leigh, Neb., 75 years; Anna Mary Foys, 2129 Wirt street, 34 years. The Omalia Ad club hopes to bring here

cember.

ness men of the city, and it is hoped to have present those who are inclined to look with disfavor upon the commission plan.



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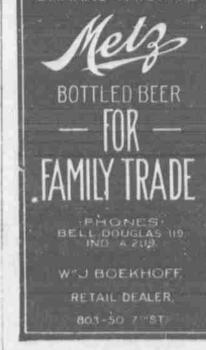
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tatoes to the Acre Y OU know that potatoes are always staple. Potatoes are like gold. The markets fluctuate very little on potatoes. And if you have GOOD potatoes you CAN ALWAYS FIND A MAR-KET FOR THEM. This is the most remarkable potato country in ALL THE WORLD. The Snake River Valley has been known to produce EIGHT HUN-DRED AND FIFTY BUSHELS OF POTATOES TO THE ACRE. You can RAISE POTATOES IN THIS VALLEY, RAISE THEM AND GET MONEY FOR THEM.

Write to us about this. We have the most handsomely illustrated the most handsomely interrated booklet written about this, THE TWIN FALLS TRACT in Southern Idaho, that has been printed for a long while. It is mighty informing, too. IT IS FREE AND WE WILL SEND ONE COPY TO YOU IF YOU WILL JUST WRITE A POSTAL CARD REQUEST. WRITE TODAY.

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