

Remarkable Building Activity

Building is remarkably active in all sections of the country, operations being far ahead of the corresponding period a year ago. Official reports from seventy-two leading cities to Construction News show that permits were taken out for:

Cities	1911		1912		P. C. Gain.	P. C. Loss.
	No. of Bldgs.	Estimated Cost.	No. of Bldgs.	Estimated Cost.		
New York (Boro. Manhat. and Bronx)	859	\$18,954,017	878	\$12,335,842	50	37
Chicago	1,222	10,213,299	1,297	4,720,000	119	37
Boston (Metro. Dist.)	846	8,121,669	908	5,225,000	7	37
Brooklyn	1,059	4,682,839	1,039	2,182,300	19	19
Philadelphia	1,155	3,899,136	2,049	4,430,985	77	16
Los Angeles	1,300	2,771,881	1,011	1,918,329	19	19
San Francisco	877	2,251,822	853	1,263,347	18	18
Detroit	949	2,988,055	628	1,781,930	18	18
Cleveland	1,055	2,014,257	920	1,701,534	12	12
St. Louis	1,069	1,888,523	781	1,849,014	2	2
Washington, D. C.	652	1,299,889	109	494,853	7	7
Portland, Ore.	904	1,528,456	709	1,878,330	13	13
Kansas City	484	1,449,705	426	1,022,328	40	40
Toledo	281	1,362,464	189	2,176,711	42	42
Newark	311	1,248,469	320	1,589,145	19	19
Milwaukee	571	1,242,814	565	2,084,136	40	40
Oakland, Cal.	341	1,204,137	290	1,044,895	18	18
Rochester	469	1,182,967	372	1,008,845	11	11
Pittsburgh	389	1,114,709	455	1,118,667	2	2
Minneapolis	509	306,209	124	1,094,925	52	52
St. Paul	509	306,209	124	1,094,925	52	52
Indianapolis	526	841,356	429	1,138,242	12	12
Baltimore	425	830,502	422	1,104,130	38	38
San Diego	389	802,884	228	588,825	112	112
Cincinnati	189	788,118	158	1,004,139	33	33
Seattle	875	728,119	942	941,040	35	35
Hartford	199	711,589	152	481,115	52	52
Springfield	192	628,343	143	489,109	34	34
Memphis	192	628,343	143	489,109	34	34
Omaha	182	590,020	142	490,155	28	28
Denver	165	586,949	241	486,190	4	4
Louisville	154	531,882	253	319,349	16	16
Columbus	117	501,122	294	41,232	18	18
Richmond	125	500,659	138	558,884	9	9
Wilmington	115	496,652	41	224,110	127	127
New Haven	105	482,128	102	421,821	3	3
Albany	102	450,449	312	508,370	11	11
Worcester	109	452,002	179	445,481	1	1
Norfolk	89	412,758	98	184,025	125	125
Salt Lake City	89	412,758	98	184,025	125	125
Birmingham	277	386,449	290	316,849	2	2
New Orleans	111	342,617	111	386,613	6	6
Duluth	111	336,135	190	336,619	9	9
Dallas	111	310,923	182	302,419	38	38
St. Wayne	122	304,815	92	212,269	42	42
Grand Rapids	177	287,841	125	246,539	16	16
Houston	109	280,936	209	280,936	62	62
Youngstown	169	264,163	140	311,850	15	15
Sacramento	84	262,174	74	109,308	31	31
Berkeley	84	262,174	74	109,308	31	31
Harrisburg	49	238,100	57	131,703	82	82
Paterson	94	228,577	134	445,346	40	40
Des Moines	102	220,875	84	136,786	12	12
Cedar Rapids	49	210,252	31	131,183	62	62
Troy	47	192,909	18	682,593	71	71
St. Joseph	118	189,816	81	99,100	61	61
Sarasota	39	157,394	47	144,365	9	9
Nashville	76	155,444	67	165,131	11	11
Peoria	81	155,175	42	119,149	39	39
Charlotte	45	149,069	25	90,500	32	32
Portland, Me.	45	149,069	25	90,500	32	32
Evansville	142	129,167	126	114,917	29	29
Tacoma	181	128,195	311	138,117	1	1
Pasadena	117	125,234	108	178,083	29	29
Springfield, Ill.	49	120,252	61	100,966	27	27
Davenport	28	112,079	19	67,739	68	68
Oklahoma City	32	108,116	122	380,475	78	78
Tampa	75	100,475	75	189,850	44	44
Chattanooga	248	96,500	149	588,055	65	65
Stockton	35	68,852	35	90,305	23	23
Pueblo	29	49,105	14	30,600	69	69
Totals	25,270	\$58,512,005	28,403	\$73,881,089	20	20

There were gains in forty-three cities and losses in twenty-nine cities, and it is rarely that it is so easy to reconcile the losses as it is at the present time. The gains are so numerous, and so interesting that it is worth while to take a glance at the table. Chicago leads the large cities in gains, the increase exceeding the same month a year ago by 119 per cent; New York shows an increase of 50 per cent; Boston, 37; Detroit, 18; Cleveland, 12; Toledo, 42; Rochester, 11; Pittsburgh, 2; Indianapolis, 12; Louisville, 7; Columbus, O., 18; St. Louis, 2; Omaha, 28; Kansas City, 40; Denver, 4; Salt Lake City, 16; Los Angeles, 19; San Francisco, 16; Oakland, 19; Berkeley, 13; Sacramento, 31; San Diego, 112; Seattle, 35, and Toronto, 1. The twenty-nine cities in which there were losses are not only widely separated but were in most cases the scene of tremendous activity in building recently and are now enjoying a slight reaction from which there is nothing serious to be apprehended, as conditions all over the country indicate a continuance of activity rather than a let-up.

TIMELY REAL ESTATE GOSSIP

Effort to Be Made to Secure Change in Foreclosure Law.

\$1,000 A FRONT FOOT IS PAID

Douglas Street Lot of Twenty-Two Feet is Bought by M. Fanger for \$22,000—Will Erect Building.

The legislative committee of the Real Estate exchange has quite a difficult problem before it in the framing of an intelligent and equitable foreclosure law or an amendment to the present law; and the exchange proper, which is in favor of a change, has a difficult problem if the bill is framed in getting favorable action from the state legislature.

In the past legislatures have looked with disdain upon any change in the present law. The opposition to its passage comes from the rural districts, which have been in the majority, and the cities and larger towns have to be content with the action of the representatives of those sections.

Time and again has the local exchange endeavored to secure a more reasonable foreclosure clause. It has appointed committees to look over the laws of other states, practically all of whom hold out more justice to the real estate dealer and property owner than our own, and presented these statistics in arguments without avail.

Missouri and other states which have a greater city population than Nebraska have laws better suited for the progress of the realty business and at the same time properly framed to make it impossible for the unscrupulous man to get something for nothing. In other words they do not, as the Nebraska law does, give to the man who is inclined to be a little off color in scruples, a chance to hold and use property for a period of nine months for nothing.

Owners of big buildings in the city may consider themselves lucky that such persons have not gotten hands on their property and stuck with it under the protection of our present law, for it is just a matter of luck that they have not.

Despite these unfruitful attempts in the past, the Real Estate exchange will again endeavor to secure a change in the law. It was decided to do this at the last meeting of the organization, principally for the benefit of the younger members of the exchange who have not seen the former failures.

The last week has revealed the record price for Douglas street property. M. Fanger, a prosperous merchant living in Omaha and owning dry goods stores in Plattsmouth and Missouri Valley, paid \$1,000 a front foot for twenty-two feet of ground between Thirteenth and Fourteenth streets. The property is an addition to the thirty-three feet adjoining on the east, which gives him a frontage on Douglas street of fifty-five feet for a building he will plan later. The sale of the property was negotiated by Birkett & Tebbins.

George G. Wallace, who has taken the sale of the large body of real estate recently acquired by Bellevue college, addressed an enthusiastic meeting of the Commercial club of Bellevue, Thursday night. Mr. Wallace spoke of the manner in which he had become interested in the Bellevue proposition, almost against his will. The more he looked into the matter, the more he had become convinced that the time had come when Bellevue is rapidly to take its place as one of Omaha's most popular suburbs. He said that already he had had numerous communications from people regarding Bellevue. He said he found a popular impression that clear titles could not be obtained to Bellevue property, but that he had looked into this and found this impression unfounded.

The club passed resolutions of co-operation with Mr. Wallace in promoting the interest of the college and village. A committee on publicity was appointed to co-operate with a similar one appointed by the trustees of the college. A committee was also appointed to wait upon the village board in the interest of improved streets. B. R. Stouffer is the president of the club and W. S. Shaffer, secretary.

The Charles E. Williamson company has just issued a map of Omaha. It is well suited for office use, especially for real estate men. An original idea is used to good advantage in an index of streets on the margin opposite the line of the streets. A separate outline of the building and hotel section of Omaha is printed on the sheet which is of glazed transparent paper to be tacked upon the wall.

A Dangerous Wound is rendered antiseptic by Bucklen's Arnica Salve, the healing wonder for sores, burns, piles, eczema and salt rheum. 25c. For sale by Baton Drug Co.

THE HOME BUILDERS PAGE

Homes on the Installment Plan

By Arthur C. Clausen.

BUYING furniture and homes on the installment plan has enabled many a young couple to own a comfortable home in a few years from the savings of a small salary, who would have had nothing but possibly the furniture and rent receipts, had it not been for the installment plan method of securing a home.

There have sprung up, however, in connection with this method of obtaining a home, several evils which home owners who contemplate obtaining a home in this way should know about. For convenience we will classify the different kind of homebuilding promoters as "A," "B," and "C." Promoter "A" is a man who will induce you to buy from him a lot on which he will build a home involved and require as security a right of attorney, an assignment and any other security that he can possibly obtain from you, informing you that you are to pay a certain amount which we will state as \$25 per month, to apply on the cost of the house. In fine print in the contract with him is the further statement that you must pay in monthly installments 8 per cent of all the money involved, the taxes, insurance, water taxes and keep up all the repairs, all of which raises the monthly payment a considerable amount, varying of course, according to the principal involved.

In addition to this, you find that you have paid an exorbitant price for your lot, an exorbitant price for the house, even if it were built right, and that the house has been so poorly built, everything being of the very cheapest and poorest that could possibly be put into it, and covered up temporarily with cheap paint and varnish that the bill for repairs is continuous and large. The result is, that the cost of your home is a great worry instead of a pleasure and soon becomes a millstone that keeps you such that you had been contented to stay in the cozy little flat.

Promoter "B" is a man who requires that you own a lot, and sometimes in addition to this you are required to pay a certain amount of the principal to be borrowed, this usually being about 10 per cent which would be \$500 on a loan of \$5,000. Promoter "B" will tell you that you have to pay 6 per cent interest in addition to a certain amount on the principal each month, which he will figure out for you, but he seldom mentions the fact before the deal is closed, that you will also be required to pay taxes, insurance, water tax, and keep up the repairs, all of which amounts to considerable. Promoter "B" also insists on building the house and while he may build it a little better than promoter "A," he has the advantage on you and



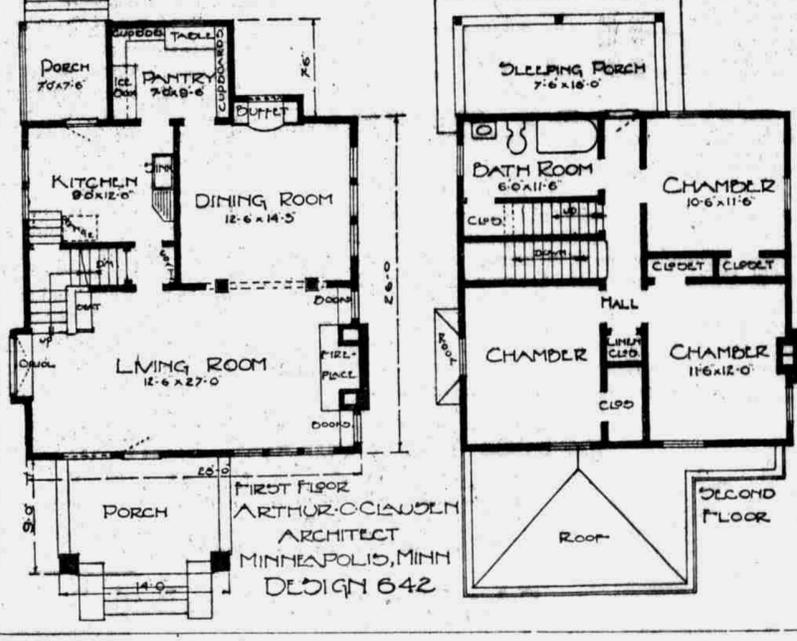
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Thirty chapters, 300 illustrations. It covers a wide range of subjects including the planning or building, suburban and city homes, costing from \$2,000 to \$50,000, letting contracts, choosing materials, proper design of entrance, windows, fireplaces, etc. New third edition. Price, postpaid, \$1.00.

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can give what he pleases, at any price that he may wish to charge. Promoter "C" is the man who insists on your having the lot, who also insists on your providing a substantial amount of the cost of the house so that the amount of your interest will not equal the amount of the payment, on the principal each month, and so that you will in this way make greater headway on the principal. Having no desire to make any more off the deal than a legitimate amount of interest, he does not care who you get to build the house, as long as the man is financially responsible and will do the work right, for he must always figure on the possibility of the house coming back on his hands, and stands ready to advance the money as demanded by the contractor during the progress of the work. He is the man who is really interested in seeing young people and people in moderate circumstances have homes of their own, and will do everything he can to help them get a comfortable home on easy payments, which they will always enjoy. If you want a home on the installment plan, do business with promoter "C."



BETTER LIVING IN THE WORLD

Agricultural Production Keeps Pace with the Increase in Population.

From statements made in an official publication of the Department of Agriculture there is reason to believe that agricultural production throughout the world has in recent years increased more rapidly than population. If this is true, as it appears to be, price enhancement cannot be charged to relative decline in supply.

The report deals in detail with a number of the more important crops. It states that the estimate of increase in the total population of the world is about 1 per cent a year. It shows that twenty years ago the average wheat crop of the world was 2,471,000,000 bushels a year, as compared with an average of a little

more than 3,300,000,000 bushels at the present time. That is, population having increased approximately 20 per cent, wheat supply has increased 23 per cent. The corn supply, a very large percentage of which comes from the soil of this country, is greater than it was ten years ago by an average of nearly 30 per cent. The gain in oats has been only a little less than that in corn. It appears that while the average total world production

of the five great staples, wheat, corn, rice, oats and barley, for the five year period 1885-99 was 10,707,000,000 bushels, the average for the five years 1905-09 was 13,437,000,000, a gain of considerably more than 25 per cent, while population increased approximately 10 per cent. A similar condition appears in the production of rice, sugar, potatoes, tobacco, flaxseed and cotton.

The argument of a per capita decrease

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The argument of a per capita decrease

We certainly have convinced you in former advertisements that Home Builders' Preferred \$1.00 Shares are profitable. They are guaranteed to pay 7 per cent interest in addition to a pro-rata share of Builders' Profit.

We want to demonstrate by facts that these shares are not only PROFITABLE, but ABSOLUTELY SAFE, because Home Builders' funds are all invested in mortgages on new homes built by us for home buyers.

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- 1st—No loans are made by Home Builders to Speculators.
- 2nd—No loans are made on old buildings.
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- 4th—No loans are made on the owner's valuation or any appraisal. We know the value of every security and have a personal knowledge of exact amount invested by the owner, because we put up the dwellings.

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Builders' Attention!

The Plan of a House is the Most Important Feature of Building.

The fact seems to be that the wage earners of today, and all other people of modest incomes, demand more food and food of better quality and in greater variety than did those of their kind several years ago. The supply is greater, actually and relatively, but the increase in supply has not kept pace with the larger demand. Measured by their means the people of the world as a whole occupy a higher plane than they did a few years ago. The condition is not undesirable, but it is necessarily more expensive.

New York Sun.

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