

Modern Home-Builders and Home-Furnishers of Omaha

Safe and Profitable Investments

Newspapers contain frequent accounts of the exploits of "get-rich-quick" adventurers and "fake" bling promotions with their pathetic details of losses suffered by those to whom the old adage applies "The fool and his money are soon parted." But little publicity has been given to the praiseworthy work which is being done by trust companies in this city and in fact throughout the country, not only in helping individual investors to make safe and profitable investments, but likewise in administering estates, or as executor and trustee under will, where large proportions of estates left by the makers of wills for their families consist of bonds and stocks. It is only within recent years, and in response to a clearly defined public demand, that trust companies in this city, as elsewhere, have established separate bond departments, managed by an expert in bond values and with a trained staff of appraisers, statisticians and attorneys at their command.

Prior to 1909 practically all of the bonds, stocks and securities offered the public by corporations, public service organizations or municipalities were financed and distributed through private banking houses. But with the enormous increase in the volume of such issues, now amounting to an average of \$15,000,000 a month, and because of the greater protection required for the clients of banks and trust companies, it has become necessary for trust companies, especially in the larger cities, to organize special bond departments.

bond and stock investment. Under the will, the trust company, which acts as trustee, executor or administrator, has the power to sell or substitute new securities. Were an individual to look after the estate, it is hardly possible that he would be sufficiently well acquainted with security values or market conditions, to make wise sales or substitutions. The trust company, however, through its bond department, is able not only to sell such trust securities at a profit, but occasionally to substitute new investments which bring in larger returns and which have greater stability.

Another important reason why trust companies have established bond departments is that the depositors in their banking department often prefer to withdraw their deposits and invest them in bonds which bring larger return than the interest given by the banking department. Such patrons come to the office and are referred to the bond manager who selects satisfactory investments, keeps them in a safe vault of the latest construction which is proof against fire or burglary, and attends to clipping coupons, etc. Then there are countless transactions growing out of the administration of trust duties for both individuals and corporations where the service of the bond expert is demanded.

Pointed Paragraphs.

He's a good man who sleeps all the time.
The best cure for kleptomaniacs may be arrest cure.
Art may be long, but it's different with most artists.
The love of money is the easiest of all roots to cultivate.
An a stickler a porous plaster hasn't anything on a lead habit.
When you have a lawsuit to lose you can afford to hire a cheap lawyer.
Fiatone love is a good deal like a gun that you didn't know was loaded.
It is far better to make your mark in the world than it is to be an easy one.
An old bachelor gets a bad case of stage fright every time he thinks of marriage.
Every man lives to congratulate himself that he didn't marry the first woman he thought he was in love with.—Chicago News.

One of Omaha's Beautiful Homes



Artistic Brick and Stucco Residence of M. Ranchman
3 E. Cor. 17th and Lathrop Sts.
Fisher and Lawrie, Architects.

The Ranchman residence is a good example of English domestic architecture adapted to meet the needs of American life. The English domestic is a simple and dignified type of residence architecture, and as exemplified in this particular residence is an excellent example of brick and stucco construction, practically indestructible materials and inexpensive.

Architect George L. Fisher states that this same house constructed in frame with the outside finish of clapboard would cost at least 90 per cent of the brick and stucco construction. In other words, the cost of the above house as built is about 10 per cent more than ordinary frame construction. The face brick, furnished by Sunderland Brothers company, are a dark brown, round edge, repress brick of beautiful color and texture, although the individual brick are rather crude and imperfect.

Brick for the lower story and stucco for the second story are coming more and more into use for residence construction. By using face brick from grade level to the second story windowsills a perfectly dry house is assured. The foundation walls from the footing and to the grade line can be of good common brick or well-burned hollow tile, and by the use of stucco for the second story, where this material receives the minimum exposure, the results are found satisfactory for this climate, although a full brick house or a brick veneer house is by far the very best of all methods of residence construction.

The Ranchman residence is considered one of the most artistic medium-priced homes in Omaha and is another example of the progressive idea of Omaha owners who have been convinced that brick construction, while higher in its first cost, is the most economical construction in the end.

A brick house is warm in winter and cool in summer. It costs less to maintain than the frame house, as the latter must be painted at frequent intervals, and, if appearance is considered, the frame house must be painted every two years at a cost which, in a short time, amounts to as much as the difference between the first cost of the brick and the frame construction.

The percentage of brick homes erected in Omaha during the last three years is large, and from the record of building permits granted during that time it is found that there are more brick houses being erected every year. Some of the notable examples of brick houses erected during the last twelve months are those of J. M. Baldrige, Charles C. George, G. D. Tunnell, Charles F. Junod, John F. Flack, John McDonald, F. A. Nash, Barton Millard, Jr., J. E. Barstow and E. F. Marshall.

Keep these facts in mind

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Use this page each week to reach the householder.

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 - DEPOSITORY for trust and court funds at interest.
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 - RECEIVER or ASSIGNEE in business embarrassments.
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Home Builders, Inc.

American Security Company, Fiscal Agents.
309 South 17th St., Between Farnam and Kearney.
Tel. Douglas 3507. Ground Floor, Omaha, Neb.

Building Operations for 1912

Official reports from some fifty cities regularly reported to the American Contractor, Chicago, show an aggregate increase of 26 per cent during the month of December as compared with December, 1911. The year 1912 shows an increase of 6 per cent as compared with 1911. The latter year was considered quite satisfactory by the building fraternity and the increase noted is accepted with pleasure. Cities which scored a gain of over 50 per cent for December, 1912, are: Atlanta, 183 per cent; Birmingham, 68; Boston, 65; Fort Wayne, 298; Harrisburg, 213; Kansas City, 190; Los Angeles, 58; Minneapolis, 60; Nashville, 249; Greater New York, 84; St. Joseph, 146; St. Louis, 154; Shreveport, 221; Toledo, 63. The greatest gain for the year was Manchester, 82, and Atlanta, 80 per cent. Particulars will be found in the following tables:

Dec. 1912		Dec. 1911		Per Cent	
Albany	254,965	174,770	44		
Albany	91,490	324,783	183		
Baltimore	541,905	702,819	28		
Birmingham	172,194	102,577	68		
Boston	2,119,436	1,119,436	65		
Buffalo	350,600	1,201,000	74		
Cedar Rapids	324,000	228,000	40		
Chicago	4,878,000	6,800,300	28		
Cincinnati	302,295	491,399	49		
Cleveland	2,174,239	2,233,900	40		
Columbus	157,373	129,637	21		
Denver	273,709	370,160	36		
Detroit	1,948,000	1,987,300	28		
Evansville	38,308	72,135	19		
Fort Wayne	338,300	67,300	298		
Grand Rapids	134,566	117,522	10		
Harrisburg	89,250	31,835	213		
Hartford	226,450	208,210	10		
Indianapolis	571,165	736,445	30		
Kansas City	376,000	426,800	100		
Los Angeles	2,370,000	1,431,025	68		
Louisville	130,000	212,000	30		
Manchester	274,156	215,000	18		
Memphis	410,573	782,000	49		
Milwaukee	2,365,350	403,250	60		
Minneapolis	186,800	33,053	649		
Newark	1,105,226	814,124	43		
New Haven	27,439	179,250	15		
New Orleans	120,111	199,256	35		
Manhattan	14,328,519	7,198,121	99		
Brooklyn	2,648,026	2,618,949	1		
Bronx	2,175,782	2,181,280	25		
New York	18,719,257	11,997,360	94		
Norfolk	59,791	92,617	2		
Oakland	95,774	117,520	51		
Omaha	159,659	194,000	2		
Oakland	69,427	128,213	46		
Paterson	2,358,190	1,737,840	47		
Pittsburgh	31,810	987,419	10		
Portland	712,119	1,250,538	44		
Rochester	543,652	490,000	21		
St. Joseph	62,991	12,349	264		
St. Paul	312,850	419,304	35		
St. Louis	1,698,273	628,005	165		
San Antonio	131,314	165,165	29		
San Francisco	1,998,128	1,207,429	3		
Scranton	144,675	277,075	26		
Shreveport	4,994	2,561	229		
South Bend	38,900	58,300	67		
Toledo	290,123	141,717	68		
Wilmington	68,094	210,000	23		
Worcester	225,027	288,317	24		
Totals	\$32,082,236	\$42,291,806	26		

January Building

Official reports from some fifty cities throughout the United States, as compiled by The American Contractor, Chicago, show an aggregate gain in building operations of 12 per cent for January, 1913, as compared with January, 1912. Gains of over 100 per cent were made in Cedar Rapids, 196; Chattanooga, 122; Chicago, 252; Cleveland, 114; Columbus, 105; Detroit, 238; Manchester, 139; Milwaukee, 381; Nashville, 198; Newark, 124; St. Joseph, 147; Scranton, 207; Toledo, 227. Particulars will be found in the following table:

January 1913		January 1912		Per Cent	
City	308,239	121,450	71		
Akron	386,006	284,256	24		
Baltimore	635,670	400,106	38		
Birmingham	362,626	245,277	49		
Buffalo	478,000	427,000	11		
Cedar Rapids	142,000	50,000	196		
Chattanooga	108,725	48,895	122		
Chicago	1,941,000	1,560,200	252		
Cleveland	794,740	228,107	114		
Columbus	208,325	99,930	105		
Denver	151,000	327,500	44		
Detroit	2,629,000	262,280	238		
Buloh	68,675	67,925	1		
Grand Rapids	31,425	78,885	3		
Harrisburg	54,675	30,975	48		
Hartford	191,750	167,186	21		
Kansas City	569,495	428,561	25		
Los Angeles	2,078,726	1,676,572	16		
Louisville	127,250	197,070	15		
Manchester	48,495	20,156	139		
Milwaukee	441,211	91,230	281		
Minneapolis	319,575	294,355	29		
Nashville	100,457	23,288	198		
Newark	130,220	59,601	124		
New Haven	612,218	291,182	56		
New Orleans	237,842	288,055	17		
Manhattan	4,740,786	6,947,250	31		
Brooklyn	3,213,091	2,667,947	66		
Bronx	3,718,086	3,442,754	69		
New York	9,669,965	12,447,961	22		
Norfolk	129,964	349,330	24		
Oakland	598,228	328,712	79		
Omaha	199,720	131,859	19		
Paterson	39,148	99,143	6		
Philadelphia	1,256,740	1,230,220	24		
Pittsburg	385,488	256,259	59		
Portland	1,126,316	906,623	24		
Rochester	445,191	258,629	74		
St. Joseph	618,969	348,026	147		
Salt Lake City	155,414	235,090	33		
San Francisco	2,961,601	1,870,017	19		
Scranton	198,778	99,629	207		
Seattle	569,773	774,810	27		
Shreveport	74,123	194,987	29		
Spokane	25,749	32,328	69		
Toledo	374,906	114,435	227		
Washington	707,282	737,354	6		
Wilmington	62,229	41,678	87		
Worcester	169,222	121,440	21		
Total	\$38,071,097	\$32,723,915	12		

FREE INFORMATION TO HOME BUILDERS

Through the kindness of Arthur C. Clausen, the noted architect of Minneapolis, The Bee is able to give free advice and guidance to those who are contemplating the building or remodeling of their homes. Any particular in connection with the construction of a building will be thoroughly discussed for you by Mr. Clausen, and without charge.

No matter what you wish to know about a home, you can learn important facts that will be of assistance to you through advising with Mr. Clausen. In writing Mr. Clausen, in care of The Bee, be sure to explain, in detail, just what you wish to know. If you intend to build a home, state the amount you wish to spend, the kind of a home you want, the number of rooms, the material to be used, etc., etc. Be sure to make all things clear. Though you may not intend to build until next spring, it would be well to write Mr. Clausen now, and get your plans completed early.

THE BEE BUILDERS' DEPT. Omaha - Nebraska

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In Omaha, as in any city, are persons with many belongings that they never use—things too good to throw away. Of course you could give them away, but you don't. They simply stay around the place. Sell them. You CAN sell them through The Bee. There is a ready market in Omaha for such things. You'll find somebody asking for them every day.

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are searched daily for such bargains. Anything you don't use, and that you ought to sell, can be sold—profitably—through The Bee classified columns.

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