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Real Estate is a Paramount Security—Do You Own It?

Since the earliest classification of securities, Real Estate has held first rank as a paramount article, embodying safety, tenure, and inflexibility of value. Ground is not susceptible to price fluctuations like its products. We invest in the former to speculate in the latter. Real estate is, at all times, the most worth-while investment in which to place surplus money and the people who make a worth-while community, be it village, town or city, are the owners of real estate. Economist authorities on the matters pertaining to industrial and financial affairs, students of Real Estate values, not of local, but of national repute, agree that following the war development in all these essential lines must take place on a scale never before dreamed of, because of the greater demand from the balance of the world for the things which only America can produce.

The following statement by S. W. Straus, president of Thrift Society, is interesting largely because of its bearing on the ownership of real estate:
"Do you know that in the United States, of every 100 people that die, 66 leave no estate whatever, 25 leave estates valued at a little less than \$1,300, and only nine leave estates valued at \$5,000 or more? Do you know that at the age of 65, 97 out of every 100 people are dependent wholly or in part on friends, relatives or the public for food, raiment, or a roof under which to sleep?"
In the Straus statement, the nine estates referred to as valued at \$5,000 or more owed their existence to wise real estate investments more than to any other one thing. The big estates of Omaha, especially those that are revenue producing properties in nearly every case are owned by men or the heirs of men who acquired real estate years ago. This real estate has never ceased to grow in value and, therefore, it increases the producing capacity of the estate. The history of investments has been that the best profits in real estate were made by those who invested at the beginning of some big era of prosperity. Providence has never yet indicated in black and white just when an era of prosperity would begin or end, but history has repeated itself so often in this regard, that close economic students are able to recognize the signs of a coming, prosperous period. The economic and business students say there is a period of prosperity opening up now, destined to continue for many years.

Real estate has made more fortunes for its owners than all other investments combined. One good investment especially in real estate is worth a life-time of labor measured by dollars and cents.

Real estate value, real and prospective, is based primarily upon the actual or possible use of the land. People, by their presence on land, either in the city, or county, or state, increase the value of real estate. The value of real estate increases in proportion to the increase of population in a county or community. The reason for this is obvious. No more real estate can be produced. There is just as much of it now as there ever will be. When the population increases there are more people wanting this limited amount of real estate. Even if the demand increases the supply does not. This statement can not be made regarding any other investment. Aside from real estate, no matter what you invest in, more of it can be produced, as the demand for it grows larger. Omaha real estate values have increased primarily as a result of the increased population. The same statement applies to real estate all over Nebraska. Members of the Omaha Real Estate board in giving reasons why they invest in real estate and advise others to do so, lay much stress upon the safety of such an investment. In telling why an investment in Omaha real estate is safe they offer these four arguments:
Omaha Real Estate is SAFE and secure because—
"(1) It depends upon the combined business judgment of all the business men of Omaha.
"(2) It is not dependent upon the action of any man or board of directors.
"(3) It can't burn, blow away, go broke, or be stolen. It can't be wrecked by a crooked business executive.
"(4) And the demand for it will always grow because more people are coming to Omaha every day—trying to get it."
To prove these arguments of the safety of an investment in real estate they cite numerous examples. A. C. Crossman, in 1917, bought property at Thirty-eighth and Farnam streets for \$24,000. This month his estate sold it for \$35,000. Classify your friends. Take an inventory of the successful men you know. Look at those that are rated high in the community. Classify men that are happy, contented, making money not worrying about how to take care of their wives and children. You will find that they own their homes. And then, take an inventory of men that are dissatisfied, unhappy, discontented, worrying, unsettled, sore on life in general. You will find that they do not own their homes.

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