

OMAHA LEADS IN BUILDING OF ALL KINDS, IS REPORT

President of Association,
Back From Tour of East-
ern Cities, Cites Pre-
vailing Conditions.

Men thinking of building will be interested in facts gathered by W. R. Adair, president of the Omaha Loan and Building association, just returned from a tour of eastern cities. Discussing the building situation, he said:

"From my observation Omaha is doing more building than any city I visited or other cities about which I talked with men I met. Omaha gained a great advantage when it started an active building program early last year, and thus accomplished a great deal toward overcoming the shortage in houses and all kinds of building; but today there is even greater shortage in all kinds of buildings—and what prospect have we for improving this situation?"

"From a careful survey of building operations at this time, Omaha will make a gain in every kind of building except possibly warehouses and medium-priced dwellings. It is hoped that before long some good method of cheaper construction for the moderate home will be found. Today many who were doubtful as to whether prices would drop are now convinced that it will be no cheaper to build for a good many years to come."

Apartment Shortage Manifest.

"Looking over the housing situation in the east, I found many interesting situations and some very difficult problems. From a general inquiry I find the shortage of homes and apartments increasingly manifest, and in no given locality has the demand been met."

"In many localities where prospective builders preferred to wait in the expectancy that prices would drop, they are paying for a 'costly experiment in procrastination.' Particularly is this so in New York City where it is estimated there is a shortage of 33 per cent as compared to prewar building programs. It is predicted for this year that New York City will break all previous building records."

"In no locality I have visited is there any apprehension of a drop in prices for a good many years to come, the demand for all building materials being far beyond the plant capacity of the entire country. The factories are operating but little over 50 per cent of the prewar capacities, owing to changed labor conditions and difficulty in securing raw materials."

Money Market Improves.

"It is interesting to note conditions of the money market on building construction. In the east there is a serious complaint that the sources of money for this class of loans have preferred commercial loans on shorter time and higher rates of interest. But this condition is showing a great improvement and there is a brighter prospect that sufficient money will be available to carry out the much needed building projects of all classes for this year."

"After a careful analysis of the range of real estate loans made elsewhere, I find that in this locality we are loaning on a lower percentage of values than is the case in any other place I have been. The building and loan contract in this state is generally on a 10 1/2 to 11-year basis and the matter of percentage now seldom enters into the question of the amount of a loan, being based upon the amount of cash payment made to protect the first mortgage. About 75 per cent of the loans made by our association last year were cash paid in full to loan or no second mortgage."

Omaha Money Abundant.

"I doubt if there is a section in the United States where the people have as much money for initial payments as they have in Omaha and the middle west. This is indicated by the unusual amount they are able to pay in the purchase of property. While in the past it has been customary to pay down from 10 to 15 per cent, nowadays, in the majority of cases, not less than 30 to 40 per cent is being paid."

"In the east I found some little consideration being given to the question of the safety of loans today

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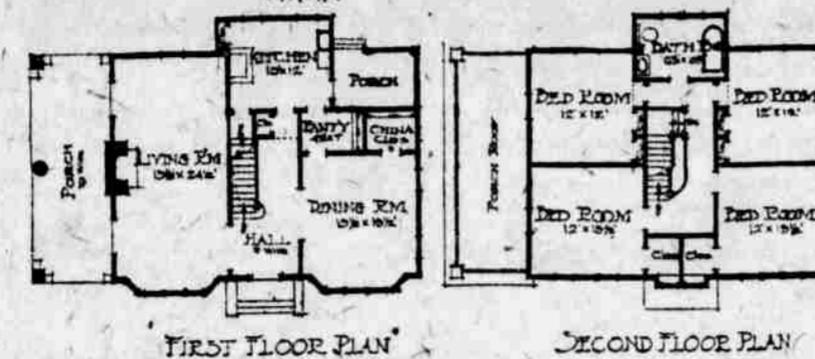
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H. M. Wyatt & Co.

An English Style of Cottage



This beautiful design is of English type of architecture, and is an unusually comfortable home. The wide porch runs the length of the living room, with the dining room containing a closet, and pantry, on the opposite side of the house. The hall, from entrance to kitchen is a desirable arrangement. The second floor contains four bed rooms with roomy closets and a large bath room.—Clyde Smith Adams, Architect.

based upon ruling real estate values, but any misgivings that may have been expressed related only to the straight loan and not to the amortization plan of loans practiced by building and loan associations. By this I mean that the monthly payments made on a loan placed by building and loan associations cut down the principal loan from month to month and year to year which has the effect, of course, of increasing the security.

"There is nothing in the general situation, so far as I could see, that would indicate any depreciation of values, but should a slump come at any time in the future, the building and loan associations occupy a secure position respecting the soundness of their mortgages."

Large Tract on the South Side Is to Be Graded and Platted

South side property costing \$167,000 has been purchased by Shuler & Cary since last May.

The last tract was the Colonel Bulla 40-acre tract on L street just west of the south end of the cross-town car line and is to be graded and platted for the market at once.

Engineers are now working on it.

The other property includes West L Street, Acres which was sold in acre lot last year, and the Childs estate property in Sarpy county.

Joins Sales Staff of New Real Estate Company in Omaha

C. W. Young, for 16 years special representative for the U. S. Gypsum company, has joined the real estate firm of Fowler & McDonald as a salesman.

Mr. Young's home is at 3314 Burt street.

While connected with the gypsum company he traveled in every state in the union and in Central and South America.

Walsh-Elmer Report Big Real Estate Sales Lately

Real estate sales amounting to \$257,000 have been made by Walsh-Elmer in the last 10 days. This figure includes \$198,000 worth of business and investment property, and \$59,800 worth of house sales.

The business property includes one apartment house at \$77,500, and a row of brick flats at \$40,000.

Buy on Farnam Street.

Charles Devinson has bought for investment, through Glover & Spain, the 22-foot property at 1204 Farnam from Nathan Somberg for \$22,500. This property is just west of the old Nebraska National bank building.

Mr. Somberg who owns the bank building, is remodeling it.

Coad Buys House.

W. J. Coad has purchased through Glover & Spain, the Daniel Baum 10-room house at 601 South Thirty-eighth avenue. Mr. Coad will get possession October 1. John Bekins is now living in the house.

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H. M. Wyatt & Co.

Shreveport, La.

"We Do Not Sell Stock"

COMING YEAR HAS MODELS IN PRETTY BLOOMS

Old-Fashioned Annuals Are Having Their Day After A Period of Retirement.

Old-fashion annuals, ancient favorites in our grandmothers' gardens, are having their day after a period of retirement before the furor for perennials. The marigold, the snapdragon, the lupin, and others now find luxurious homes not only in the garden, but on the greenhouse benches. Snapdragons and pot marigolds adorn the florist's window the year round where a few years ago they found little place.

They bloom, that is the secret.

Neglect doesn't stop them. The better care the larger and more lavish their display, but they will always bloom.

Graduated from the little patch of posies wherever grandmother found room for them, they now hold their own with the tea roses and other floral aristocrats.

Blooms in Two Months.

A garden of bloom in two months' time with annuals is always an easy task. It is only a matter of selection. Think of the royal asters we now have, rivals of the chrysanthemum in size of bloom and stateliness of growth. Now is the time to get ready for a sheet of color outdoors and full vases in the house. Get ready for castor beans the size of a small tree if you like this stately exotic. Five cents will bring the makings of a stately screen of the Zanzibar castor bean with its great umbrella leaves.

A low hedge of four o'clocks along the walk or driveway to brighten the dusk with their sheets of bloom can be started in a kitchen window. They can be started outdoors, but why lose a month or so if there is a place for them?

African Marigolds.

Gorgeous golden African marigolds with their velvety brown, crimson and mahogany French cousins make the garden gorgeous for the later months. They can be started early and brought into bloom earlier. It is only a question of selecting a favorite, to take ad-

Real Estate Transfers Still Breaking Records

March real estate sales in Omaha passed the \$5,000,000 mark last week. Total figures for the first 18 days of the month, compiled by the Real Estate board from official filings in the office of Register of Deeds, are \$5,523,500.

Corresponding figures for 1919 were \$2,361,731.

There were 769 deeds filed in the first 18 days of March this year, compared to 575 for the same period a year ago.

The new lease, dealing in automobile tires, billiard parlor equipment, was located at 1309 Farnam street until it was burned out by the Schmoller & Mueller fire February 27. The lease was negotiated by the World Realty Co.

Leaves Loose-Wiles.

Ralph L. Wilder, manager of the Loose-Wiles plant in Omaha, has forsaken the cracker business to enter the life insurance field here. He has become special agent of the Mutual Benefit Life Insurance Co. of Newark with offices at 411 City National building. Mr. Wilder came to Omaha three years ago from Kansas City, having served the cracker firm there a number of years.

Chickens on Display.

Two thousand baby chicks will be a sight for those visiting the poultry department of the M. C. Peters Mill Co. today and tomorrow. These chicks have just been hatched and the flock includes quite a number of the different breeds. All visitors will be welcome and experts will be on hand to answer questions on poultry problems.

The Union of Theatrical Employees in Canada will from now on be taken care of under the workmen's compensation act in case of accidents.

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vantage of the season. Mourning brides, larger and finer than our grandmothers ever knew, give a wealth of long stemmed flowers; cutting and bloom until frost cuts them down and they stand a lot of cold.

Huge zinnias, rivals of the dahlia and not half the trouble, will furnish sheaves of bloom. The florist has achieved a triumph in the new colossal varieties in size, form and color. And they bloom and bloom.

Savias, the old-fashioned scarlet sage, growing tall or growing short, as may be desired, with long stems or with short stems, the most brilliant annuals, sede shelter from the cold when it starts.

Golden Daisies.

Golden daisies, rivals of anything the florist turns out, can be had in the annual chrysanthemums.

Double balsams, growing into miniature trees of bloom when transplanted and pinched back are popular again. They are now appreciated as pot plants for summer decorations. Pinks in myriad shades grow as easily as weeds. Annual poppies in delicate silken shades as well as flaunting scarlets are ready to furnish their bloom once their tiny seeds are scattered, but they are annuals that do not bear transplanting well. They should be sown in the open ground.

Blooms in Two Months.

A garden of bloom in two months' time with annuals is always an easy task. It is only a matter of selection. Think of the royal asters we now have, rivals of the chrysanthemum in size of bloom and stateliness of growth. Now is the time to get ready for a sheet of color outdoors and full vases in the house. Get ready for castor beans the size of a small tree if you like this stately exotic. Five cents will bring the makings of a stately screen of the Zanzibar castor bean with its great umbrella leaves.

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