

OMAHA LEADS IN BUILDING OF ALL KINDS, IS REPORT

President of Association, Back From Tour of Eastern Cities, Cites Prevailing Conditions.

When 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 homes 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 class 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 proceeding to build. 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 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 10-12 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.

"One of the difficulties encountered in many localities is that of financing above the loan. It is generally conceded that the gap between the first mortgage and the initial payment is widening, and in some localities this condition is being overcome by strong second mortgage companies.

Omaha Money Abundant.

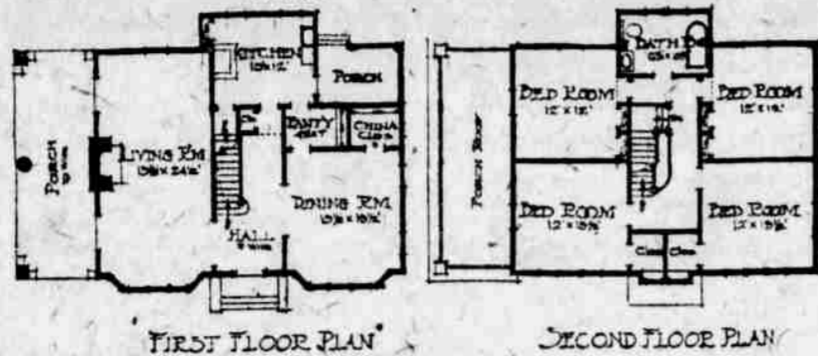
"I doubt if there is a section in the United States where the people have as much money for initial payments as they have in Omaha and the middle west. This is indicated by the unusual amount they are able to pay in the purchase of property. While in the past it has been customary to pay down from 10 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

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.



FIRST FLOOR PLAN

SECOND FLOOR PLAN

New Building Group Now Under Way to Have 144 Apartments in All

A new group of apartment houses has been started by the Drake Realty & Construction company on Twenty-fifth avenue just south of St. Mary's avenue.

The property was sold to Drake by the McCague Investment company for Oaf Nelson for \$18,000. The ground is 198 feet by 112 feet deep.

This group of buildings will consist of four units three stories and English basement in each one. There will be 144 apartments in the group.

The buildings will all be of reinforced concrete and work is now under way.

Columbia Phonograph Company Branch Has Secured New Quarters

Another big eastern concern, the Columbia Phonograph company of New York, has located a big branch house in Omaha.

This company has leased 23,000 square feet of floor space in the new Trimble building at Eighth and Jackson streets to be ready for use early next fall.

The phonograph company will make Omaha its distributing center for western Iowa, Nebraska, South Dakota and states west to Salt Lake City. The company will pay an annual rent of \$11,200. This firm will occupy a floor and a half of the Trimble building.

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 Pearce, are \$5,323,560.

Corresponding figures for 1919 were \$2,361,734.

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

Wolf Buys on Dodge Street.

The H. A. Wolf company last week purchased from A. H. Blank, 44 feet on the south side of Dodge street at Twenty-second for \$14,500. This ground is near the Central public school building and has on it two brick flats.

Brunswick-Balke People Locate on Farnam Street

Brunswick-Balke-Collider company has taken a six-year lease on the ground floor and basement of the Jones Realty building at 2549-51-53 Farnam street.

This is the place now occupied by the Goodyear Tire and Rubber company which will move into its new building on Ninth street April 1.

The new lease, dealing in automobile tires, billiard parlor equipment, was located at 1309 Farnam street until it was burned out by the Schumler & 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.

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COMING YEAR HAS MODELS IN PRETTY BLOOMS

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

Old-fashioned annuals, ancient favorites in our grandmothers' garden, 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 artists' 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 pots wherever grandmothers found room for them, they now hobnob 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 statelyness 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 state-of-the-art. Five cents will bring the makings of a stately screen of the Zanibar 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 colors 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-

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

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

Salvias, the old-fashioned scarlet sage, growing tall or growing short, as may be desired, with long stems or with short stems, the most brilliant annual, needs 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 table decorations. Pinks in myriad shades grow as easily as weeds. Annual poppies in delicate silken shades as well as fluting scarlets are ready to furnish their bloom once their tiny seeds are scattered, but they are annual that does not bear transplanting well. They should be sown in the open ground.

The hardy annuals offer the quickest return of any garden material. The one fault usually found and which should be guarded against is planting them too thickly and losing half their development. Four o'clocks, for instance, need two feet between them and they will meet. African marigolds make big bushes if given the room. So do the zinnias. Some of the smaller growing annuals need more room than they are usually given. Mignonette needs a six-inch radius to develop its perfume, but it seldom gets it.

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Dividend Announcement

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Harvey Crude Oil Company of Kansas City and Tulsa at a Directors meeting Monday, March 15th, declared a Regular Quarterly 6% Cash Dividend, as heretofore paid since September, 1918, to Stockholders of record March 31st, 1920.

The Directors also authorized, in accordance with plan promulgated at recent annual meeting, a 100% Stock Dividend as of April 10th, 1920.

S. M. GOLDMAN, Secretary.

FUNDAMENTAL FINANCIAL FACTS

Published Monthly in the Interest of the American Investor

It will be of profit to read the following articles in the March number.

"A Boiled-Down Lesson in Finance."

"The Controlling Factor in Industrial Development."

"Speculators in U. S. Bonds Made Enormous Profits."

"The Outlook for the Motor Industry."

"Judging Europe's Solvency by Past Records."

"The Foreign Exchange Situation."

"Business as Usual in Germany."

"Europe's Remarkable Industrial Recovery."

"A Well Balanced Investment."

"American Speculation in Foreign Bonds."

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