

Review Shows Omaha Is City Of Home Owners

Expansion of Building and Loan Associations In Last Year Largest In History.

By T. J. FITZMORRIS.

Some years ago an eminent clergyman who had spent the greater portion of his professional life in the large eastern cities was a visitor to Omaha and was the guest of honor at a banquet tendered by admirers and collaborators. Responding to the felicitations customary on such occasions the guest voiced a thought of deep significance. "You are a fortunate people, fortunately situated," he said in substance. "You have an abundance of room whereon to rear homes open on four sides to God's sunshine and God's free air. We, of the crowded cities, rarely enjoy so great a blessing. We count ourselves fortunate if we glimpse the sunshine on two sides of our walled-in dwellings. Multitudes see daylight from one side only. The great majority of families are tenants from necessity. High cost of land makes it so. Only by going miles beyond offices, the shops and the factories is ownership possible for the wage earner. Here in Omaha I have observed with profound gratification that single isolated homes crown the city's hillsides and adorn the valleys.

Room for Children.
"It matters not what the style of architecture may be. The all-im-

portant consideration is that the dwelling stands forth by itself, a home with trees and shrubbery and flowers, and above all, with room for children to romp and play in. Only in homes of the open-sided type can we hope for ownership and independence and the development of American family life along its highest and purest ideals."

The scenes which inspired the visitor's words less than a score of years ago are far more extensive and inspiring now and stamp Omaha more distinctively as a city of open-sided homes. Many changes came with the years, particularly noticeable in multiplied apartment houses and so-called "family hotels," but the single home, "open on four sides to God's sunshine and God's free air," more completely dot the hillsides and valleys, representing the dominant feature of Omaha's family life.

About Loan Associations.
Much of the credit for the distinction Omaha enjoys is due to the growth and activities of the building, savings and loan associations. No other single agency has wrought so much or so well for home building and home ownership. From the financial squeeze of the early 90s, in which all local savings banks were swamped, these associations remained the sole means of financial assistance for home getters. Expounding the gospel of self help they co-operated with thrifty people and thrifty people co-operated with them. The fruits of this union are two-fold and visible—the multiplied homes and home-owners of the city and the remarkable growth and prosperity of the associations themselves.

At the close of the fiscal year, June 30 last, the nine associations operating in Omaha reported assets totaling \$48,782,214, or 62 per cent of the total resources of the 74 associations in Nebraska. The business gain of the fiscal 12 months

reached the record sum of \$8,108,553, and their combined business in that time topped \$40,000,000.

All Omaha Money.
Practically all of this huge sum was supplied by thrifty Omaha people and was employed then in the upbuilding of Omaha, the greater part of it by home-makers eager for the independence of ownership. Reports for the 12 months show 630 loans for new homes and 2,342 loans to purchasers of homes built in former years.

Omaha may safely challenge comparison with any city of equal population in the field of co-operative thrift and home ownership. Statistics are not yet available to show the city's standing in co-operative growth, but the fact that Nebraska as a whole ranks eighth among the states of the union warrants the claim of leadership for the state's metropolis. Only one association in the United States, the Buckeye of Columbus, O., has greater resources than any single association in Omaha, while Omaha has two associations each closely contesting the leadership of the Ohio institution.

\$250 Per Capita.
The combined resources of the nine associations equals a savings account of \$250 for every man, woman and child counted by the Omaha census takers last January. Reserve funds aggregate \$1,500,000, equal to 3.5 per cent of the mortgage loans, and an additional surplus of \$75,000 buttress their treasuries against business losses.

The resources of the individual associations and their gains during the fiscal 12 months follow:

	Assets	Gain
Conservative	\$17,217,317.74	\$1,578,994.46
Omaha	16,945,621.76	5,576,919.49
Occidental	9,013,217.49	1,918,349.25
Nebraska	7,749,422.84	842,289.23
Commercial	1,502,052.09	66,882.55
Bankers	1,012,291.97	206,280.70
Prudential	717,271.87	142,062.15
State	620,272.11	252,449.24
Home	158,846.67	23,262.48
Totals	\$48,782,214.94	\$8,108,552.65

Centenarian Longs For Lifting of Ban On Racing the Horses

Vancouver, B. C., Sept. 18.—For six years the Canadian war act has prevented any horseracing in Vancouver. For six years Charles Quick has looked forward to the day when he might go out to the Minoru track and see the ponies run again. As he will be 100 years old next month, he occasionally has doubts as to whether he or war legislation would last the longer.

Quick was born in Somersetshire, England, in 1820, when King George III was still alive. Quick came to America and was associated with Elias Howe, and helped to construct the first 12 sewing machines the world ever saw. That was in 1844. He then followed the racetrack for 50 years. Besides having a professional as well as sporting interest in the races, "Dad" Quick is a saddler of fame. To his shop come jockeys' saddles for repair from all parts of the world. To this day jockeys in Rio de Janeiro and Melbourne send their saddles to him for treatment.

Using Blowout Patches.

Most motorists have encountered the difficulty of keeping inside blow-out patches from creeping out of position in which they have been placed. When the patches move naturally they uncover the hole they were intended to protect and so become useless. By placing a piece of inner tube against the casing, at the place where the blow has occurred, the patch will be held firmly in position. Incidentally the piece of tire will eventually become vulcanized to both casing and patch, making staunch repair.

Henry Ford Says Ocean Air Lines In Five Years

The facilities of the great Ford organization for building a type of light, speedy airship recently were offered the United States government by Henry Ford. Predicting the future airship, he said: "Trans-oceanic airship travel, in ships notable for lightness and speed, rather than lifting power, will be common beyond comment in from three to five years. Berlin and London will be a day from New York, the Pacific will be crossed, and such ease of communication will go far toward breaking down the barriers of

racial and national animosity. It will promote one language, one creed.

"The airship, by promoting contact of peoples, would foster prejudice against war. I am ready to do anything I can to help the government. As in the past, I will build without profit.

"The airship of the future will not be any one standard design, but will be a combination of the rigid dirigible with the airplane. Chief attention must be given to the development of a light and powerful motor, gases lighter than air, and the reduction of weight even more than at present."

Stuck Piston.

It happens occasionally that in putting a piston from the bottom of a cylinder the piston goes too far up and one or more rings expand in the combustion chamber. If the engine is a nondetachable head type this means trouble. Here is the way to get around it. Remove the valve caps and turn the piston with connecting rod until the slot in the ring can be seen. Take a piece of very soft copper wire and insert the end under one edge of the ring. Have some one turn the piston while the operator guides the wire so that it passes around the outside of the

Speed Wrench

Any ordinary speed wrench may be adapted to use in connection with all sizes of nuts by using it in conjunction with a set of sockets. A socket is selected the hexagon end of which fits the end of the speed wrench. In the other end a piece of square stock is inserted. By this means a speed wrench is adapted for use with any of a whole set of socket wrenches.

Backward, turn backward O Time in your flight!
Make me a child again, Just for tonight.

—Elizabeth Akers Allen.

Do You Remember?

Do you remember the old swimming pool and the duckings you used to get back in the days of real sport?

Do you remember the elaborately upholstered carriages which were displayed by folks who afterwards discarded this fine livery for the automobile?

Do you remember the first automobiles? Queer things that attracted attention and caused the skeptics to complain.

Come to Our Show Room

Let us take you back to the good old days when horse racing was in vogue, when it was fashionable to bet on your favorite horse.

Let us take you back to the days of the Hansom Cab and the luxurious closed carriages.

All these old memories as well as the high-wheeled bicycle are brought back to delight you. To take you back to years gone by. To bring your thoughts back to childhood days. It has taken much time to assemble these objects of bygone days, but we have them, and are exhibiting them just as they were, in a unique setting.


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