BUSINESS

a decline?

last year.

serves public attention:

"ONWARD ... OMAHA"

Say It With A Hammer

By PAUL GREER.

man, and that is the sober truth, no matter whether the question

is one of specie payments or, say, of building. For four years

now house construction has been practically at a standstill all over

of April 18 will show the way to resume by its exhibits of mate-

rials, demonstrations of methods and displays of plans and prices

for construction. A lot of people are going to learn there in the Auditorium that home building does not require any large sum to

begin, and will be struck anew by the fact that the average man

has free choice whether he will pay rent to a landlord or to himself.

builders in the United States today. The Omaha builder who

quotes these figures states that his firm this spring has been be-

sieged with more inquirers relative to construction work than ever

before. The demand is here, but demand, you know, is always

at a price, and rises and falls with the scale of costs. The con-

sideration which has held up building, he states, is the matter of

costs, which broadly means. Will the present cost of building show

builders to defer the work until further light could be gained on

the subject. We are still conservative, but the information now

in hand leads us to believe that conditions may become only slightly

more favorable during the present year if at all, while there is

some probability that costs will increase over the current level.

in 99 cities of the country for February amounted to \$80,827,443.

This is an increase of more than \$30,000,000 over January, or 60

per cent. The total for February of 1920 was \$93,673,918. Con-

sidering the reduction of building costs, the volume of building

contracted for in February of this year was as great as that of

probable that the makers of building material will be inclined to

grant further reductions of prices. On the contrary, it is quite

is indicated by the statements of savings banks and loan associa-

tions. An increase of almost 10 per cent in savings accounts shows

that prospective builders have considerable sums to use as down

of construction work in Omaha or any other single city. Prices

will be governed by the general demand and not by the demand in

any particular locality. At the present time the lack of building

in Omaha and certain other cities is offset by the increased activity

and that is the condition in which construction work finds itself

in this locality at the present time. It would be contrary to expe-

likely to be caught by an upward swing. It is no worse to buy a

felt, however, that the financial obligations of home building place

a yoke of debt on the family. This is far from the truth, for

those who embark on a home-owning expedition are simply inaugu-

rating a thrift campaign. In addition to the satisfaction of owning

person still be justified in going ahead? Let the builder previously

quoted answer that question by telling of a case coming under his

to build himself a duplex house, one of the apartments to be oc-

cupied by himself and the other to be let to a tenant. If he pays

as much per month on the building as he now pays for rent and

adds to that the rent which he receives from his tenant, he will

have the building paid for in a few years. Even if he spends 10

or 15 per cent more for the building than he might have to pay

later this year or next year, he will be farther ahead of the game

financially than if he postponed building and continued to pay

the high rent which he is now paying. The law of supply and

demand will prevent any noticeable reduction of rents for several

years to come on account of the great housing shortage, so that

apartments or combination stores and apartments in which the

owner himself intends to reside, especially if the prospective

builder is now paying rent. It is a good time to build any income

property if the income will be sufficient to pay an adequate return

on the investment. If building costs are now at the bottom, as

many authorities think, it is the right time to construct all kinds

well in hand so that the work can go ahead on short notice. The

next few weeks will demonstrate which way the cat is going to

jump. If March figures show the same rate of increase in general

building activity as was shown by February figures, it is a sure

thing that no radical reduction of prices can be expected this year,

Accordingly he advises prospective builders to get their plans

"Therefore, I believe that this is a good time to build flats,

both tenant and owner face a long period of high rentals.

Suppose that building costs should decline further, would a

"Mr. Jones is now renting an apartment," he says. "He intends

rience for prices to keep on falling after business picks up.

little above the bottom of the way down than on the way up."

their own home, they get the idea of saving systematically.

"Price concessions are made when business is at a low ebb-

"The person who waits to buy at the bottom of the market is

Houses may be rented, but homes are owned. It is so often

generally predicted that increases will be in order.

payments on residences and other buildings.

in Chicago, Boston, New York, etc.

direct observation:

"In view of this resumption of building activity, it is not

"Money for building purposes is becoming more plentiful. This

"It is impossible to judge the building situation by the status

"According to R. G. Dun & Co., the total building permits

His answer to this is so complete and convincing that it de-

"We have been very conservative, advising prospective

It is estimated that there are 1,250,000 prospective home

the world, with requirements expanding all the time.

"The way to resume is to resume," said an American states-

The Building Show which is to be held in Omaha the week



of Swift river. And when Mrs.

strange that his mother should lead him to the road, where they were ure to find people driving. Tommy ollowed her. But he was very unappy. They swung into the road ust ahead of a farmer, who was



And Mrs.Fox could tell what was happening back there in the road horse trotted smartly down the

uim all the more. hat much. But if they ran very sure to meet some other man. To Tommy it seemed bad enough

to have that dog chasing them, with out going where they were sure to find other enemies. Tommy heard the dog baying. And he knew dogs felt very sure that he was going to catch them, But pretty soon Tommy

Mrs. Fox looked over her shoulder and smiled at Tommy. She knew that they were safe. She knew that the dog had not reached the road until the farmer had driven right over their footsteps and spoiled their scent. After the horse had passed over their trail the dog could smell only the horse's footprints, instead of theirs. And Mrs Fox could tell what was happening back there in the road.

But he never found out. mother had turned into the road just ahead of that farmer in his sleigh. And finally the stupid dog

Tommy were safe at home. Yes-they were even having a good laugh over the way they had fooled the

he was in trouble.

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Tommy Fox Learns a New Trick. New, there was a road that ran through the valley, along the bank well enough to know that that dog Fox reached it, with Tommy close heard the dog talking in a very behind her, she turned again—this different fashion. He gave a num-time to the left—and ran along in the ber of short barks which meant that beaten track which the roses and sleighs had made. Tommy Fox thought it very

lriving along in a sleigh. The leigh bells tinkled merrily as the

knew just exactly as well as if she had been there herself-she knew that the dog had stopped short, and was running all around, with his nose to the ground, trying to find where she and Tommy had gone. You see, he wasn't half as clever as Mrs. Fox. It never once occurred to him that Tommy and his

gave up the chase and went back to Farmer Green's house,
By that time Mrs. Fox and

dog. And Tommy had quite forgotten how frightened he had been. In fact, he began to feel very well pleased with himself. For he never once remembered that it was his oad. But the jingling of the bells mother, and not himself, who had id not sound at all pleasant to thought of that trick. He ought to thought of that trick. He ought to l'ommy Fox, It only frightened have felt very grateful to his grandmother, for having taught his moth-The farmer in the sleigh did not er that clever way of cheating a see Tommy and his mother, for the dog out of his dinner. But Tommy now rose high on both sides, and Fox was so conceited that if his he road wound in and out. Little grandmother had been there with iid he know that Mrs. Fox and them he would have thought he Fommy were scampering along in knew 10 times as much as she did, him. Of course, he couldn't I've no doubt that he would even eatch them, anyhow. Tommy knew have tried to teach her to suck eggs -never once stopping to thing that ar down the road they would be she knew all about such things many years before he was born.

(Copyright, Grosset & Dunlap.) HOLDING A HUSBAND Adele Garrison's New Phase of

Grace Draper Faced Her. If I had followed my first impulse I should have fled shricking attractiveness." fown the stairs at the sudden ap- I turned involuntarily toward the pearance of Grace Draper in the woman who had admitted me into house I was inspecting with a view the house, wondering that Grace to its purchase. All my old aversion Draper should speak of this chapter to the girl, my very real terror of in her life before her. But she was

But pride, that most potent of

hardly recognized you at first. But must admit that the various

your voice hasn't changed." I had spoken only the simple truth, but with any other woman than the one before me I would have appearance. But there was no room n my heart for truth toward Grace Draper, and I am afraid there was meanness enough in my soul at that instant to rejoice at the change which

had come to her. Grace Draper Had Changed.

For she was no longer the vision of beauty which Dicky had so adriage when she had been the model for so many of his illustrations. At were standing. She was between that time her beauty had been fault- me and the stairway, but I spoke as marked disadvantage beside her But ever the few years since then, though they had touched me lightly enough, had decidedly aged her, probably because of the combination with them of a code of life far removed from mine, and of the pen-

alties which she had suffered for her She was still attractive, her figure was still lissome, but it and her features were far too thin, while the brilliant coloring which of old was one of her chief attractions had been replaced by rouge. I guessed that beneath it was an unbecoming pallor, materially detracting from her old charm. There was a hardness, a touch of cheap vulgarity about her also, which made her only a caricature of the woman she once had been. But her lustrous dark eyes were still beautiful, full of unquenchable fire and spirit. But despite gogue of the Libertines?" them, however, my old jealousy of the girl slipped from me forever. I no doubt had cause to fear her, but in this moment's concentrated gaze at her I knew that never could been the first to rise from the dead Dicky be attracted to her again. I (Acts xxvi. 23), when others before knew, also, without vanity that the Him had risen, as the widow's son, tables had turned, and that now I Lazarus, etc.? had the advantage of her in personal

That she realized the same truth as she looked at me-nay, more, the Old Testament books, one knew that I had seen it also—was "mighty in the Scriptures."

2. Because it was on the first day her eyes for a fleeting second there rection took place. came the expression of something 3. There are two opinions regarding this. First, they are held to

Linda "a Good Scout." How I ever held my ground before motionless I did, looking calmly into her eyes. But when the savage look faded and was replaced by something inscrutable, I knew that nothing in my action had changed her intention. She had forced herself into passivity.

"It is hardly to be expected that I should be unaltered, is it?" she asked with a little smile, which, in asked with a little smile, which, in never to die again.

spile of my aversion to her, I had (Copyright, 1921, Wheeler Syndicate, Inc.)

Revelations of a Wife The Course Madge Took When to admit was full of genuine pathos. Prison life is not generally conducive to the preservation of one's

her, swept over me until I found my- no longer to be seen, and the womas near utter panic as I ever an opposite me laughed lightly at

my gesture.
"Oh, Linda is a good scout!" she stimulants, came to my rescue. Of said. "She won't listen to anything all people in the world, this woman not intended for her ears. Besides, was the one before whom I could she knows all about me. I knew least afford to show any sign of a her years ago before she was marwhite feather. Unthinkable that she ried, and we've kept up a sort of should see me quait even for an in- friendship ever since, enough so stant! I summoned every bit of will that I was able to use her to get you power I possessed, and spoke to her here. I knew you wouldn't want "Ah! Miss Draper, is it not? I the house, but it seemed a ve the house, but it seemed a very

guardians of your welfare are very devoted and strictly on the job." There was a distinct sneer in her voice, but I gained the impression tactfully refrained from commenting that it was almost subconscious, upon the marked alteration in her that she was striving to appear friendly, whether or not with some sinister purpose I couldn't ascertain. But I resolved to be wary.

Her next words were an abrupt "What have you finally decided about the letter I sent you?" I had expected the question, but I knew that I was not yet ready to mired in the first year of our mar- answer it. I glanced quickly, furtively around the hall in which we

less, and I had always felt myself at nonchalantly as though the knowledge of that fact had not sent a little apprehensive thrill through me. "I am rather tired," I said, "and you do not look strong. Suppose we sit down in some place where we can talk more comfortably."

(Continued tomorrow.) Do You Know the Bible?

(Cover up the answers, read the ques-tions and see if you can answer them. Fren look at the answers to see if you re right.) Follow These Questions and Answers As Arranged by
J. WILSON ROY.
Who was Apollos?

Why was the first day of the weekly rest changed from the Sabbath or seventh, to the first day of 3. What is meant by the "syna-

4. Who was Felix, before whom Paul was tried? Who was Festus? Why was Christ said to have

Answers. 1. He was a Jew of Alexandria, an eloquent man, and deeply read in

lips back over her teeth, while into of the week that our Lord's Resur-

have been a congregation of freedmen, persons having been either born or made slaves of war and that look I do not know, but stand had obtained their freedom. Second, they were from a city in Africa, near Carthage, called Libertina, and hence were called Libertines. Carthage, called

4. He was the Roman procurator of Judea under Claudius Caesar. 5. Porcius Festus was the successor of Felix, appointed by Emperor Nero. 6. He was the first who rose



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