

Many New Homes Being Built in City This Year

Major Portion of Construction Is By Individuals Who Have Purchased Property For This Purpose.

The building of new homes which started in Omaha on a small scale about five months ago has been increasing steadily since that time and persons in close touch with the building situation predict that the campaign will continue growing until building is stopped by the cold weather.

A large amount of the building this year is being done by and for private individuals who in the last few years have bought lots with the ultimate object of building homes on them.

While much of the actual building operation has been done under the direction of realtors and other general contractors, it is done in a large measure directly for owners.

A lot owner for instance, will go to a realtor with his plans and let the contractor for a house direct.

It is estimated that 1,000 homes will have been built in Omaha this year.

One of the loan companies, the Omaha Loan and Building association, has financed this year 278 new houses, ranging in price from \$4,500 to \$7,000.

Other loan associations have financed corresponding numbers of homes.

In addition to the financing that is being done by the loan companies and associations, considerable building is being financed this year by private individuals.

Building that has been done by private individuals has not taken the place of building that is usually done by realtors and other general contractors. It is merely an additional amount of building.

Persons in touch with the housing situation are confident that another year or two of building such as is being done this year will effect definite relief in the housing situation in Omaha.

Glover & Spain Report Six Sales During Week

The following six real estate sales, totaling \$35,250 are reported by Glover & Spain for the last week: Twenty-fifth and Rees to V. I. Chiodo, \$2,500.

3920 Florence boulevard to O. C. Scherwin, \$7,000.

1109 South Thirty-second to Mary and Elizabeth Kennelly, \$7,500.

2137 South Thirty-fifth avenue to Letitia Ogden, \$5,250.

Fortieth and Saratoga to Ernest and Nina Johnston (through R. F. Clark), \$5,500.

1183 South Thirty-first to Ernest C. Spurr, \$7,500.

Real Estate Sales

Hanscom Park District.
C. A. King to W. J. McCoy, 2414 South Twenty-first street, \$4,500.
Hattie L. Blanchard to F. D. McGucke, 1525 South Thirty-third street, \$4,500.
M. M. Murray to Simon Swanson, 2962 Poppleton avenue, \$15,000.

Down Town District.
Mabel I. Hill to Lawson Goodman, 211 South Eighth street, \$4,000.
C. A. R. Smith to Omaha Woman's club, 624 South Seventeenth street, \$5,500.
Nathan Sombere to E. J. McCardie, 1130 Park street, \$4,000.
L. C. Hieck to H. M. Christie, 1156 North Sixteenth street, \$9,000.
Omaha Bridge and Terminal Railway company, 1111 Capitol avenue, \$5,000.

North Side District.
C. A. Swanson to J. A. Howard, 2614 North Sixty-eighth street, \$5,500.
J. R. Hehmer to L. V. Larsen, 3234 Sahler street, \$4,000.
J. K. Skradan to Ernest Meyer, 2915-17 South Twenty-third street, \$4,000.
Nellie Von Herr to W. B. Williams, 2614 North Eighteenth street, \$4,500.

Conservative Savings and Loan association to H. W. Harrington, northeast corner Thirtieth and Willis avenues, \$6,000.
Elizabeth Wood to Etta M. Wood, 2429 Newport avenue, \$4,000.
Joseph W. Brinker to Laura Lavender, southwest corner Twenty-fifth and Crown Park avenues, \$4,400.
J. M. Talcott to Lena Kohn, southwest corner Twentieth and Pinkney streets, \$7,250.

S. F. Conover to Josie Mae Conley, 3049 Broadway avenue, \$5,500.
Charlotte W. Miller to William A. Durbin, 2414 Thirtieth street, \$4,500.
Samuel Babler to William Bone, 2516 Florida street, \$5,150.
North District, \$10,000.
North Thirtieth street, \$10,000.

Central District.
Gertrude M. Bettman to June F. Westergard, 2151 E. Tenth avenue, \$7,500.
C. A. R. Smith to James Reide, 4700 2439 Webster street, \$4,000.
Mary Toyer to Caroline Dieter, 2502 West Twenty-third street, \$5,500.
L. E. J. Landstrom to Edna G. Walden, 2519 North Twenty-third street, \$4,500.
E. J. Hornberger to May McCann, 507 North Twenty-third street, \$10,000.
George W. Christensen to J. J. Van, 214-24 North Twenty-third street, \$10,000.
J. M. Housley to George H. Miller, 2923 Poppleton avenue, \$4,500.
John Wolf to John Dodge, 2927 Poppleton avenue, \$4,150.
Anna Dodge to Metropolitan Utilities District, 2923 Poppleton avenue, \$11,975.

Cathedral District.
T. H. Macaner to C. E. King, northeast corner Forty-second and California streets, \$5,500.
J. J. Dreyer to A. H. Knudsen, northwest corner Forty-second and Lafayette streets, \$5,000.
T. H. Macaner to Kate Kavanagh, northeast corner Forty-second and Burt streets, \$7,250.
Lillian F. Delaty to Waltha M. Albright, 4206 Dodge street, \$8,000.

Northwest District.
Fred Larson to Mollie S. Moore, 2870 Charles street, \$5,750.
S. E. Husele to H. A. Caton, southwest corner Forty-seventh and Spencer streets, \$6,500.
Joseph McFadden to Alice M. Hendrich, 2524 North Forty-eighth street, \$5,150.
Holmstrom to S. S. Collins, 2472 North Forty-seventh avenue, \$7,000.

Western Leavenworth District.
Central Realty company to E. M. Slater, southeast corner Forty-eighth and Leavenworth streets, \$8,000.
Sarah E. Hall to E. M. Kuhl, 4215 Barker avenue, \$7,500.

West Des Moines District.
L. J. Campbell to Beverly Hills company, 4217 Harrison street, \$4,500.

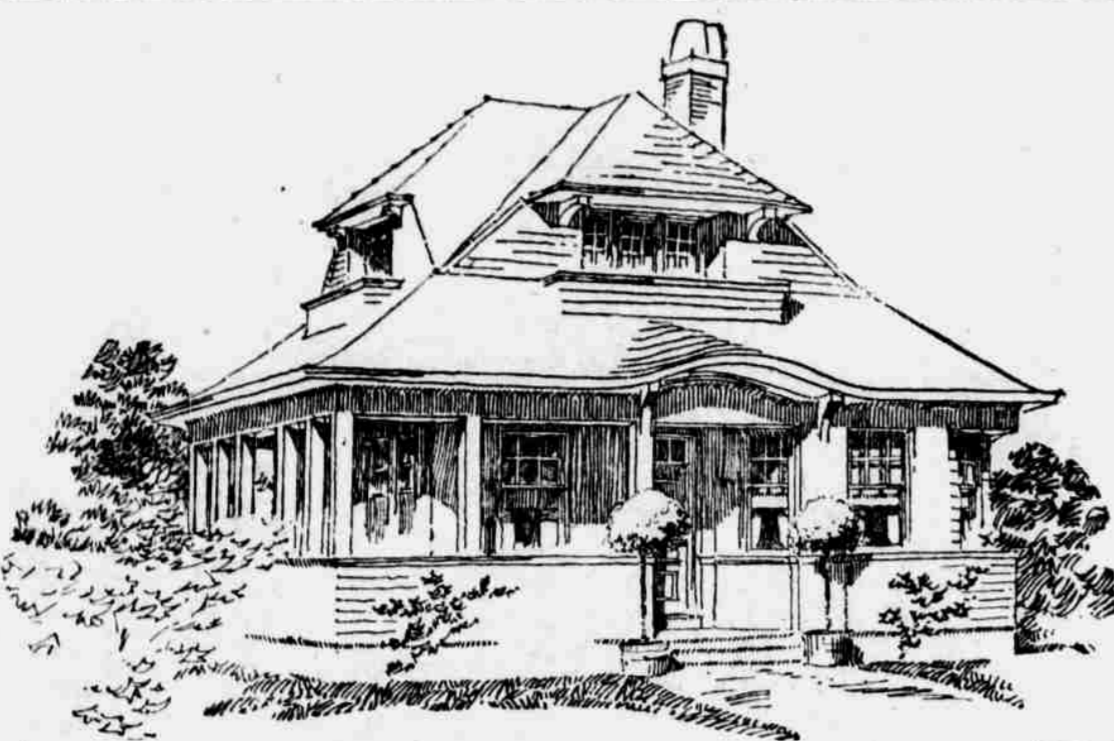
South District.
Mrs. Ruth B. Deim to B. Hibbard, 2986 Bancroft street, \$5,750.
C. A. Keany to W. J. McCoy, 2414 South Twenty-first street, \$4,500.
Frank Pavelic to John Trecek, 1101 Dominion street, \$4,000.
R. F. Philp to Mary G. Bernstein, 1452-25 South Fifteenth street, \$15,200.

South Omaha District.
A. H. Knudsen to L. B. Wolfe, 6025 South Twenty-second street, \$5,000.
Social Investment company to Social Settlement association, 6539 South Ninth street, \$4,000.
Peter Giesewick to H. W. Graham, 6212-11 South Twenty-first street, \$5,500.

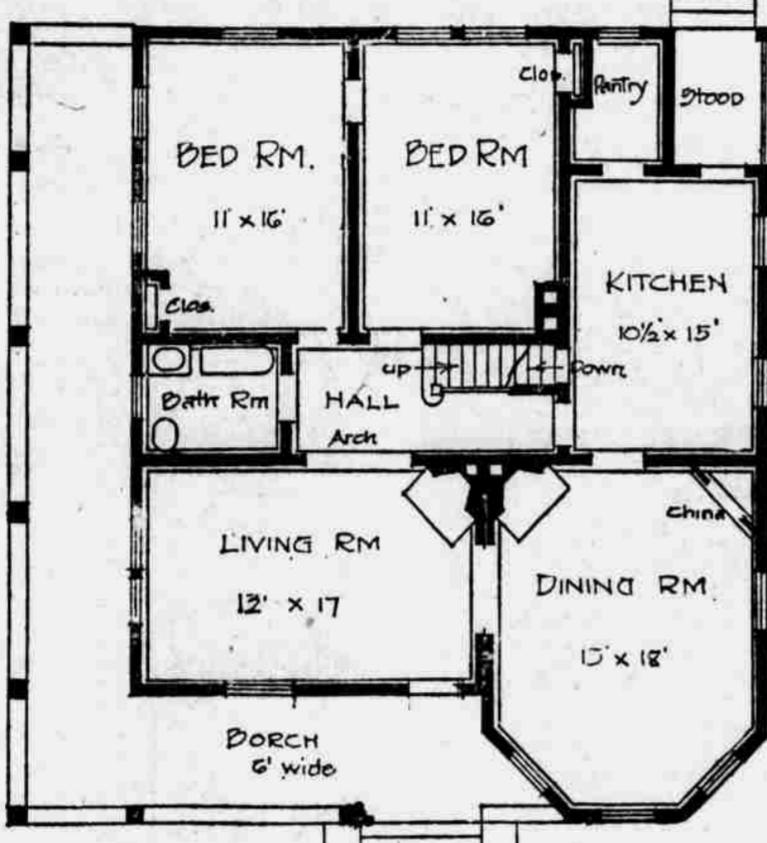
Dundee District.
Clara A. Parrish to Ethel H. Clarke, 722 California street, \$5,000.

Benson District.
Temple McFadden to George W. Colwell, northwest corner Forty-eighth and Gary avenues, \$6,250.
C. A. Keany to W. J. McCoy, 2414 South Twenty-first street, \$4,500.
H. D. Hamaker, southwest corner Forty-second and Military avenues, \$4,000.

A Pleasing Design



A one-and-a-half story bungalow of this type will make a fine home. There is plenty of porch space, a large dining room with bay window and both rooms have fireplaces. There is a small hall which gives privacy to the two bedrooms and bath room. A convenient kitchen and pantry complete the first floor. There is sufficient space for two extra rooms in the second story if wanted.—Clyde Smith Adams, architect.



Says Omaha Is Best City For Paying Investment

John B. Tripp, a heavy property owner of Sioux City, New Orleans and Los Angeles, who came here three months ago, believes that Omaha is the best city in the country for investment and has decided to remain here permanently.

Mr. Tripp has erected eight new houses, two stores and one double flat in the vicinity of Twenty-fourth and Pinkney streets, all for rental purposes. He will do other building in that locality as well as in other parts of the city. Mr. Tripp purchased more ground in the vicinity of his present buildings.

The Married Life of Helen and Warren

By Mabel Herbert Urner

Warren Is Threatened With Appendicitis and Helen Has a Hectic Night

"What've you got here?" Warren carved into the obdurate roast chicken. "An old rooster? Tough as sole leather."

"I'm afraid it isn't cooked enough," Helen was nervously apologetic. "They delivered it so late. This is the last month I'm going to deal with Borglan. They won't deliver on time."

"Love, that pain again?" dropping the carving knife with a grimace. "Dear, it must be indigestion. I wanted you to take some hot water before dinner."

"You don't get indigestion on just one side of your stomach," helping himself liberally to the eggplant. Then with a seriousness with which he always regarded his slightest ailment, "Wonder if it could be my kidneys? That's what look poor old Barclay off."

"Why, it couldn't be—you'd have the pain in your back, Annie," to the new maid, "hereafter always serve eggplant in side dishes."

"What's the matter with this corn?" grumbled Warren. "Hard enough to shell, and you've got me to shell this, Helen selected another steaming ear."

"Ow," "That pain again? Dear, I wouldn't eat any corn. It's so indigestible."

"Well, I've got something a darned sight more serious than indigestion. If this keeps on—I'm going to call up Dr. Kelly after dinner."

However, the intermittent pains did not interfere with Warren's appetite. He dispatched a second joint and a large portion of the breast, two helpings of egg-plant, an ear and a half of corn, some romaine and tomato salad, and a saucer of prune whip covered with thick cream.

"Aren't you going to eat that?" for Helen had barely touched her dessert. "Then shove it over."

"Oh, that's so rich! And you're not well. I wouldn't eat any more tonight if I were you."

"Now none of your starvation treatment for me! If you don't feel well, stoke up. Give your stomach something to work on."

The rest of the evening seemed to justify Warren's theory. Apparently, his stomach was fully occupied in digesting his dinner, for there were no more pains.

"But it doesn't say which side. Oh, I know—I'll look it up in that old doctor book. That always gives everything."

"Huh, they never heard of appendicitis when that was printed."

Warren was right. The bulky old "Family Physician" had nothing to be said about appendicitis. Until within the last few years people lived and died serenely unconscious of their appendix.

"See here, that doctor coming or not?" writing under another pain. "Lie down, dear," adjusting his pillows. "That may make it easier. Oh, Warren, you don't think it'll mean an operation?"

"Guess I'm in for it," grimly. "Don't relish being carved up. Tough luck, but we've got to face it."

"Dear, it may not be that bad," tremulously. "I've a hunch they'll ship me to a hospital tonight. Now we'd better plan while we've time. You'll have to have some money—I'll give you a blank check. Phone Carrie and mother and the office first thing in the morning."

"Oh, don't talk like that! I can't bear it," clinging to him tearfully. "There it is again!" clutching his left side. "Got it bad, I tell you. Knew it was serious all along. Get my check book. Wait, there's one here."

Tossing wakenfully, Helen was torn

between her determination to deny all disease and her lurking fear that she had deliberately ignored.

When she finally drowsed off it was to a troubled dream. She was wandering along a strange street looking for Warren. Then she saw him far ahead, but he did not hear her call. Her feet seemed weighted—she could not run. She could not reach him—she could not make him hear!

She awoke to find the light on, and Warren sitting up in bed. "You know what I've got?" grimly. "Appendicitis."

"Oh, no, no, dear, it couldn't be! Don't hold that thought."

"Now just chuck that 'thought' business and call up Dr. Kelly."

"But, Warren, it's after 11. Ought we to get him out this late—unless we're sure?"

"What're you trying to do? Save a few dollars? Want to wait till I croak? Wow! There it is again! Now you get him here—quick as you can."

The next moment Helen was in the library calling Dr. Kelly's residence.

"When will he be back?" tensely. "As soon as he comes in, I'll tell him Mr. Curtis is threatened with appendicitis. Have him come at once!"

"Dear, he's out on a case," running back to the bedroom. "But he's expected home any moment—they'll send him right over. Oh, it's very bad!"

"Getting worse every minute. Why in blazes didn't we think of appendicitis?"

"I did," guiltily. "But I didn't want to hold that thought over you. And wasn't sure which side it was on."

"Left, of course! It's got to be. That's where I've got this pain."

"Wait, I'll look it up in the dictionary—just to be sure."

Bringing the dictionary to the bed, she turned hastily to appendicitis.

"The definition was briefly unenlightening: 'Inflammation of the vermiform appendix.'"

"Look under that," grunted Warren, giving his pillow a disgusted punch.

Helen waded through a quarter of a column of fine-typed Latin derivatives under appendix, before she came to vermiform appendix.

"A blind process given off from the caecum, varyin' in man from 3 to 6 inches in length."

"But it doesn't say which side. Oh, I know—I'll look it up in that old doctor book. That always gives everything."

"Huh, they never heard of appendicitis when that was printed."

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Here's Diversion: Getting Inside on Tram Rate Case

City Corporation Counsel Finds Entertainment in Unraveling Mathematical Maze for Hearing Sept. 12.

An interesting warm weather diversion is poring over a physical valuation exhibit in a traction rate case, according to Corporation Counsel W. C. Lambert, recently returned from his annual piscatorial pursuits. He is now engaged in preparing for the resumption of the street car rate case before the state railway commission here on September 12.

Modern methods of arriving at physical valuations are so filled with vagaries and intricacies that the ordinary lay mind stands aghast in contemplation of the array of figures which are offered. The plain seeker after truth is first told that he should differentiate between "valuation" and "investment," and to remember that the valuation of an article or a public utility today may be considerably less or more than the actual investment of dollars and cents.

Innocent Bystander Told. Then the innocent bystander is told about "the condition per cent of physical property," and is informed that: "No utility property can remain in condition new; that it is economically unwise to maintain that condition; that the property says to a physical condition of approximately 85 to 90 per cent of new, which is said to be the normal condition and which will render 100 per cent service efficiency."

The next revelation of this mystic maze of mathematics is "going concern value." The ordinary mind at once visualizes a going concern to be an automobile or other moving object. In public utility valuation parlance going concern includes good will, early losses in establishing the business. It is referred to as an intangible value and is added to the physical valuation to obtain the total valuation as of any given date.

"Reproduction Cost New." "Reproduction cost new" is the next phase that is presented for digestion. It is asserted by the experts that reproduction cost new valuation predicated a period during which a plant would be under construction, with money tied up during a non-productive period. In arriving at a reproduction cost new valuation, prices of materials and cost of labor are applied as of a particular date.

The reproduction cost new method goes back to the inception of a plant, including the cost of "little semblances and discussions at the beginning," drafting of plans, obtaining franchises, articles of incorporation, options on property and other items. In that connection the following is a verbatim extract from the testimony in the street railway rate case before the State Railway commission in Omaha a few months ago:

Explained in Detail. Q. Now prior to entering upon the construction period would any work have to be done and money expended in promoting the enterprise?

A. Yes, sir, there would. Q. Will you explain in as much detail as possible?

A. The work would have to be meetings of course called by the man who conceived the project, for the purpose of interesting others with him, and there would have to be meetings with lawyers to draw articles of incorporation. The articles would have to be filed, there would have to be a filing of the articles with the officers following the organization in securing the necessary franchises and having ordinances passed, getting permission to sell securities and the actual negotiation of the securities. That would involve the salaries of the officers, traveling expenses and other expenses."

"Bare Bones Lost." The "bare bones cost," is another little pet expression of the physical valuation conjurers. This form of cost computation means what a plant would cost without considering any of the intangible items of valuation, such as engineering, superintendence, contingencies, land expenditures, interest and taxes during construction, organization and development, cost of financing, promotion remuneration, franchises and going concern value.

"Putting the collar marks on the mule," is another familiar expression of the physical valuation conjurers. Assuming there is a utility plant ready ready for operation, to make it productive there must be added working capital, materials and supplies accounts, and other items which investors must supply in advance of collections for the output of the plant. That is "putting the collar marks on the mule."

Schroeder Company Sells Four Houses and One Lot. The Schroeder Investment company reports for the last week sales of four houses and one lot for a total of \$29,600.

The sales: Thirty-third and Seward to J. B. Gainsey, \$5,000. To Mr. M. Fish, 3426 Charles street, \$5,100. To Mr. E. M. Dunaway, 3325 Charles, \$6,300. To Mr. Frank Dee, 5116 California, \$12,000. Lot Thirty-fifth Avenue and Frances to J. L. Schroeder, \$1,200.

Crops Boost Sales. The W. F. Shelton company reports considerable activity in the land market in Morrill county, Nebraska. Members of the firm say the activity is accepted by the interest in the good crops that have been raised there this year. Wheat, at according to this firm, is yielding 35 bushels an acre and corn, potatoes and alfalfa are making a good showing.

Takes New Position. A. J. Mead, real estate salesman, has been employed by the Schroeder Investment company.

Basket Ball Star Enters Realty Field



R. M. Bailey, "Skip," basket ball star and captain in the University of Nebraska last year, has been employed by the World Realty company as a real estate salesman. Mr. Bailey's home is in Carleton, Neb. He graduated from the state university last June.

Black Gowns Replace Gay Colors in Europe

Sable Is Adopted as Feminine Europe Probably as Reaction Against Gaudy Armistice Period Colors.

Paris, Aug. 27.—All feminine Europe is suddenly turning to black gowns and the woman who flaunts bright colors feels distinctly out of place.

The running of the Prix de Diane at the reopening of the Chantilly race course was the most fashionable event of the summer on the continent. Promenading before the stands were thousands of the elite of Paris, London, New York and scores of other cities and fully 90 per cent of them were in black. The wave of sombreness has struck Berlin, Rome, Vienna and all other European capitals.

Edouard Ponti, noted French writer, thinks he knows the reason why. "It is not a measure of economy. Women are spending more money in Europe than at any time, excepting the period immediately following the conclusion of peace."

It is simply the natural reaction against the wave of jazz band gaiety that followed the armistice when everything was brightly colored. It is a historical fact that some mysterious link connects women's fashions with the prevailing attitude of the public mind. After the armistice, noise, champagne, reds and yellows, today sober and thoughtful and realization that the world is still full of trouble, less noise and dancing, sombre gowns."

Orsco Building Materials Company Installs Machinery.

Machinery for the manufacture of asbestos insulating materials such as steam pipe and boiler coverings, asbestos heat-resisting and refractory cements, sheets and blocks, has been installed by the Orsco Building Materials Company at their headquarters in the Mercantile building, Eleventh and Jones streets.

The Orsco Building Materials Company was formerly the H. M. Orsco company. The name was changed last fall. The company also represents the largest manufacturers in the world of asbestos and magnesia products: roofing, building, insulating, sheathing and deafering papers, and felts; insulating materials for cold storage, heat, cold, sound, electrical and electrical purposes, and water proofing for all building purposes.

Many representative office buildings, industrial plants, public schools, garages and residences in Nebraska and Iowa contain materials furnished by this firm.

Seven Bedford-Johnston Sales Make \$55,000 Total. Seven sales of investment property in homes, totaling \$55,000 are reported in the last few weeks by Bedford-Johnston company. They are:

Duplex brick at, 1517-19 South Twenty-ninth to Fred M. Clute, \$11,000. Duplex brick flat, at 2805 North Twenty-fourth to Samuel Hannal, \$9,000.

Four-apartment brick flat, 201-3-5 South Thirtieth to John Anderson, \$12,500. Bungalow at 6820 North Twenty-fourth to C. H. Miller, \$7,500. Bungalow at 3108 Lafayette, to William H. Burke, \$7,500. Bungalow at Thirty-second and Curtis avenue to Charles A. De Groot, \$11,000. Cottage 1815 North Thirty-fifth to Paul Springer, \$15,000.

Plans Five Houses. The Amos Grant company, which has built and sold 10 new houses this year, will start five more next week at the following locations: Twentieth and Van Camp avenue for E. C. Roby; Thirty-six and Seward streets for Anna Mangusson, Twenty-seventh and Ellison avenue for A. S. Wiles, and two at Thirty-ninth and Ames avenue for the open market.

More than \$250,000,000 was spent on newspaper advertisements in the United States last year.

Tokio Sage Raps Politics Promulgated by Geishas

Tokio, Aug. 27.—Geishas and statesmen is the theme of a recent criticism of the public men of Japan, by Marquis Okuma, sage of Waseda, Tokio, and a former prime minister. That the beautiful charmers of the young men of Japan and of the tourists should not be publicly associated with the controllers of the empire's destinies is the point made by Marquis Okuma. In a characteristically frank and breezy interview given recently in Tokio, the marquis freely admits that he sowed his wild oats when a youth; he even goes so far as to condone the custom of having geisha entertainment. But he seriously objects to the now popular idea in Japan of setting a nation's destinies in a machiat (geisha restaurant).

freely admits that he sowed his wild oats when a youth; he even goes so far as to condone the custom of having geisha entertainment. But he seriously objects to the now popular idea in Japan of setting a nation's destinies in a machiat (geisha restaurant).

Send Your Clothes to Be Cleaned DRESHER BROS. Dyers, Cleaners, Hatters, Furriers Tailors and Rug Cleaners 2217 Farnam Street, Omaha We Pay Return Charges On Out-of-Town Orders.

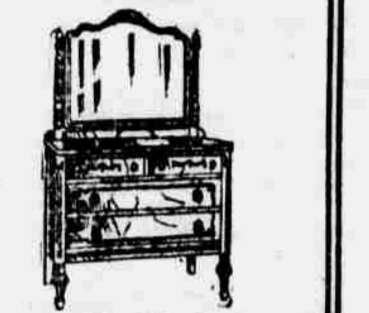
Final Wind-Up of Our August Furniture Sale Monday and Tuesday Specials

Simmons Bed



Complete with spring and mattress. These will not last long at this price \$18.65

A Sale of Dressers



Specially Priced at \$18.65

Overstuffed Rockers

Specially Priced at \$1975

Exchange Dept.

We accept used furniture as part payment on new goods. Liberal Terms Arranged to Suit

Brunswick PHONOGRAPHS AND RECORDS ALL PHONOGRAPHS IN ONE!!

Our August Bargains

3-Piece Cane and Mahogany Suite; was \$425, now \$198.50
3-Piece Overstuffed Suite; was \$495, now \$255.00
8-Piece Dining Room Suite; was \$197, now \$86.50

Beautiful Cabinet Phonograph

Here is an exceptional offer. This cabinet phonograph is a beautiful, well-finished machine that formerly sold as high as \$125. Price now—

\$44.50 (Limited Offer)

Cedar Chests

Made of Genuine Tennessee Red Cedar \$13.75



STATE FURNITURE CO. CORNER 14th AND DODGE

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Clean Healthful Economical Durable

All Cast Iron

Thousands Have Been Installed in Omaha OMAHA and COUNCIL BLUFFS DEALERS

Farnam Sheet Metal Works, 2904 Farnam. E. J. Pank, 1713 S. 11th St. Schollman Bros., 4114 N. 24th. Thrane-Gille Mfg. Co., 1007 Jackson. C. H. Torrey, 6002 Military Ave. Rice Furnace and Tin Works, 68 N. Main, Council Bluffs. Abrams & Stell, 2619 Seward. A. E. Carey, 3535 Grand Ave. Dennell, Wares & Bronder, 4515 S. 24th.

Standard Furnace and Supply Co.

Manufacturers and Jobbers 407-9-11-13 South 10th St. Omaha

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At Moderate Cost We Are in Position to Make Terms

Home Construction Co. Tel. Ken. 0067