Strevell-Paterson Hardware Co., 119 west First South, iron shed	500
J. L. Gulbon, Ninth West between First and Second South, frame cottage	300
John Almond, 249 west Second South, brick cottage	1,200
Joshua Selley, rear 544 south Third West, iron warehouse	150
John Taylor, 971 west Fifth South, frame store	500
Emily Gurnford, Seventh South, between First and Second West, five room brick cottage	1,200
Mrs. Maud Lester, Third West between Ninth and Tenth South, brick barn	200
A. C. Gartman, First South between West Temple and First West, iron shop	500
Mrs. Butterworth, Pitt street, two brick double residences	4,000
C. A. Hoagland, 929 west eighth South, brick cottage.	1,200
M. J. Jessen, rear 58 south West Temple, iron barn	75
E. W. Washburn, 35 west First South, iron shed	50
Eunice Broberg, Graeber avenue, frame cottage	300
J. Hartman, Jefferson street, five room brick cottage	1,000
Mrs. M. J. Burton, 625 south Second West, brick cottage	1,000
Sarah S. Garner, 960 west Third South, seven room frame house	1,600
Byron Sperry, 243 west Sixth South, brick cottage	1,400
S. L. Hardware Co., Third South, between Third and Fourth West, frame barn	800
J. M. Krough, 917 Cannon street, frame addition	100
Total	$ 412,425
Add 20 per cent per building inspector's estimate	82,455
Grand total	494,910

THIRD PRECINCT.

G. E. Nichols, 367 West Third North, 5-room brick cottage	$ 1,000
Alexander Edwards, 201 Center street, 8-room double house	1,500
J. A. Hauerbach, Wall street, 4-room brick cottage	600
W. P. Davis, 45 North Eeight West, 3-room brick cottage	1,000
T. L. Holladay, cornsr East Temple and Grove streets, 5-room brick cottage	1,800
Mrs. Emma Kemp, Third West, between North Temple and First North, brick cottage	900
J. G. Davis, Eighth West, between North Temple andFirst North, 4-room brick cottage	800
Oregon Short Line,corner North Temple and Fourth West, frame shop	500
J. S. Bowdridge, 405 North, Second West, frame store	500
Pope & Mysen, Third North, between Tenth and Eleventh West, two 5-room brick cottages	4,000
A. E. Asper, 295 Center street, 5-room brick cottage	2,000
R.S.T. Taylor,322-4 West North Temple, 12-room double residence	2,500
A. R. Dyer, Seventh West, between North Temple and First North, 7-room brick residence	1,500
P. P. Moray, 201 Oak St., frame addition	150
Joseph Olsen, 34 Cane St., 3-room frame cottage	350
Farrer & Skeen, 252-4 West South Temple, addition	100
Annie Pierce, 176 West Third North, frame addition	1,000
T. N. Robinson, First North, between First and Second West, frame barn	400
Charles Cooper, corner First West and South Temple, repairs	100
Gec. Romney Lumber Co., First West between North and South Temple, office and lumber shed	1,500
W. P. Davis, Eighth West between North and South Temple, 4-room brick cottage	1,000
J. N. Lees, 619 West Fourth North, brick addition	500
A. C. Lyon, Second West, between Second and ThirdNorth, 5-room brick cottage	2,700
D. F. Mangan, corner First North and Seventh West, frame store	600
Z. H. Jacobs,, corner First North and West Temple, frame addition	800
Mrs. M. T Arthurs, 59 North First West, 4-room brick cottage	1,500
W. J. Burton, Third North and Wall streets, frame barn	500
W. P. Hunter, 435 North First West, repairs	50
G. W. Furzer, 275 Wall street, 4-room brick cottage	1,500
J. H. Smith, corner First North and Apple streets, 7-room brick residence	7,000
Thomas Jackson, 70 Peach street, frame addition	100
Bamberger Coal Co., corner Third West and South Temple, iron shed	150
E. T. Ashton, North Temple, between Seventh and Eighth West, 4-room brick cottage	1,000
William Coles, 233 Fern street, brick addition	700
Rachard Papworth, 225 West Fifth North, brick addition	350
Louis Pratt, 358 North Fifth West, 9-room brick residence	1,600
W. H. Earnshaw, 710 West First North, brick cottage	800
R. R. T. Taylor, 117 North Second West, alterations	500
C. Fletcher, 744 West North Temple, brick cottage	900
H. W. Winne, 274 Wall street,5-room brick cottage	850
George Brown, 869 North Second West, frame cottage	150
W. P. Nebeker, Second West, between Third and Fourth North, 5-room brick cottage	1,400
Mrs. E. H. James, 49 Center street, 14-room brick terrace	3,500
G. V. Morris, Jr., corner Second North and Sixth West, 6-room brick cottage	1,000
E. E. Nebeker, Second West between Third and Fourth North, 5-room brick cottage	1,500
Mrs. E. D. Nebeker, Second West, between Third and Fourth North, brick house	1,000
Mrs. William Keyting, First North,between First and Second West, three brick houses	9,000
W.H. Smart,corner First North and Second West, alterations.	500
C. A. Standrod, 455 North Third West, 6-room brick cottage	1,200
J. S. Jones, 337 West Sixth North, 8-room brick house	1,600
G. T. Brice, Wall street, four 6-room brick cottages	6,000
Sarah Williams, 846-50 West Second North, double brick house	1,500
Larry Hansen, 48 Mary avenue, brick cottage	250
Mrs. S. Webb, 361 West First North, frame barn	50
O. R. Ostler, 437 North Second West brick addition	700
A. H. Christensen, corner East Temple and Second North, 9-room brick residence	4,000
E. D. Miller, North Temple between East and West Temple, brick apartment house	25,000
Joseph Bond, 927-37 West North Temple, two brick cottages	3,400
Joseph Bond, 928-38 West South Temple, two brick cottages	3,400
Western L. & S. Co., Ninth West, between North and South Temple, 5-room brick cottage	2,200
G. W. Smith, rear 138 North Seventh West, frame cottage	250
Charles Lee, 258 North Sixth West, frame cottage	300
F. A. Curtis, 142 North Seventh	

UTAH LIGHT & POWER CO'S NEW JORDAN RIVER PLANT.

The moneys expended during the current year by the Utah Light & Power company for the benefit of Salt Lake and Ogden will aggregate nearly half a million of dollars. Of this $300,000 approximately has been expended for electric lighting and power in these two cities. The new power plant at the Jordan river, which was completed this year, cost $120,000. The Bear River auxiliary plant was put into operation on the 18th inst., and is being operated on a lease by the Utah Light & Power company.

West, frame cottage	200
T. H. Hills, Sixth West between First and Second North, frame cottage	1,000
J. A. Cedarquist, Fifth West between Second and Third North, frame barn	100
D. W. Evans, 224 North Ninth West, brick cottage	1,000
Bamberger Coal Co., Third West and South Temple, frame barn	100
H. J. Shimming,537 North First West, stone addition	250
James Houston, 91 Green street, same cottage	300
D. N. Sorensen, rear 137 North Seventh West, 6-room cottage	1,000
V. A. Thurman, Center street, between Fourth and Fifth North, five room brick cottage	2,000
David Horsley, Fifth West between North Temple and First North, brick cottage	1,000
Mrs. Rose Wilson, Second North between Sixth and Seventh West, brick cottage.	500
Peter Paine, 24 North Seventh West, brick cottage	800
Alphonso Brown, First West between North and South Temple, brick cottage	1,250
E. Watson, 41 North Fifth West, addition	100
J. F. Stoker, Eighth West between Third and Fourth North, brick cottage	1,000
E. Tomlinson, Eighth West between Third and Fourth North, brick cottage	1,000
S. D. Greenwood, 257 west Fifth North, five room brick cottage	1,500
Mrs. Brown, 31 North First West, brick double house	1,200
F. Crowther, Jr., corner Second North and Eighth West, brick cottage	500
G. T. Brice, corner Wall and Apricot, seven room brick residence	2,000
G. Brown, First West, between North and South Temple, brick cottage	1,000
W. J. Husbands, 735 west North Temple, five room brick cottage	1,200
Total	116,890
Add 20 per cent per building inspector's estimate	23,378
Grand total	140,268

FOURTH PRECINCT.

Fritsch Investment company, 280 north East Temple, stone retaining wall	$ 3,000
P. Givvons, corner Second and K streets, three-house terrace, 21 rooms	8,000
Samuel Newhouse, 165 east South Temple, alterations and repairs	12,000
J. A. Alcorn, 820 Third street, frame barn	250
W. E. Read, Fourth street, between K and L, five-room brick cottage	1,800
John Hanford, 336 G street, brick addition	400
Mrs. Eliza Spencer, 226 I street, alterations and repairs	200
M. W. Baysinger, T street, between Second and Third, 7-room brick residence	3,000
O. W. Powers, Ft. Douglas avenue, 12-room brick residence	12,000
H. S. Ensign, 429 I street, two-room brick cottage	600
J. W. Wilks, Fourth and I streets, five-room brick cottage	1,200
J. H. Hedges, corner K and Eleventh streets, two-room frame cottage	500
Albert Jackson, corner J and Ninth streets,four-room brick cottage	900
O. A. Clark, 1053 Third street, eight-room brick residence	2,500
Royal Romney, corner Fourth and G streets, six-room brick residence	3,500
Arthur Pratt, Seventh street, between L and M, brick cottage	2,500
A. O. Palmer, corner First and G streets, addition and alterations	5,000
J. W. Townsend, Second street, between N and O, five-room brick cottage	1,500
R. E. McConaughy, corner Second and K streets, two brick residences	9,000
R. E. McConaughy, Third street, between N and O, five-room brick cottage	1,500
G. E. Maycock, 265 D street, four-room brick cottage	950
A. E. M. Lusty,corner Eleventh and C streets, five-room brick cottage	2,000
V. M. Clements, 163 east South Temple, alterations	3,000
W. S. Barnes, 514 Second street, frame addition	200
L. B. Jarolimon, 134 U street, seven-room brick residence	2,000
J. W. Culley, 174 P street, seven-room brick residence	2,000
Mrs. Ada White, corner L and Fifth streets, four-room brick cottage	1,000
Aaron Keyser,corner M and R streets, five brick cottages	9,400
Frank Pickering, Fourth street, between J and K, five-room brick cottage	1,000
Lundquist Grocery 579 Fifth street, brick addition	500
J. S. Bransford, First street between State and A, brick addition	1,000
William Price, Second street, between B and C, brick barn	800
J. S. Larsen, C street, between Eighth and Ninth, five-room brick cottage	1,800
D. R. Lyon, 423 Seventh street, frame addition	300
W. J. Tuddenham, J street, between Second and Third, seven-room brick residence	2,000
W. T. Piper, Fourth street, between State and A, five-room brick cottage	1,800
F. D. Whiting, Fourth street, between State and A, five-room brick cottage	1,800
J. J. Buswell, corner Sixth and J, eight-room brick residence	2,500
S. A. Wiest, 139 F street, alterations	50
Daniel Eyer, 652 First street, six-room brick residence	2,000
Fergus Coalter, corner Third and N streets, eight-room brick residence	2,200
George F. Gibbs, First street between E and F, double brick residence	7,000
Albert Toronto, A street, between Third and Fourth, eight-room brick residence	4,000
W. J. Tuddenham, Second street, between J and K, seven-room brick residence	2,500
Mrs. Elizabeth Reynolds, E street, between Sixth and Seventh, brick cottage	1,000
J. W. Edmonds, rear 224 M street, frame barn	100
W. W. Rogers, E street, between Third and Fourth, five-room brick cottage	2,000
John Dorius, Jr., First street, between N and O, eight-room brick residence	3,000
C. H. Horsley, 224 F street,four-room brick cottage	1,500
Mrs. Jessie M. Clark,617 Eighth street, six-room brick house	900
M. C. Mero, 603 Eighth street, brick cottage	800
Mrs. Emily Newcomb,1085 First street, seven-room brick house	2,500
C. J. Dangerfield, M street, between Sixth and Seventh, six-room brick cottage	1,700
Newel Beeman, South Temple, between Tenth and Eleventh East, eight-room brick residence	4,000
Sarah E. Carrick, corner of Fourth and B streets, six-room brick residence	2,500
C. A. Larsen,420 D street, frame cottage	700
J. A. Means, 175 G street, eight-room brick residence	4,500
E. M. Druce, Eighth street between E and F, six-room brick residence	2,500
J. W. Haines, L street, near Fifth, five-room brick cottage	1,650
J. P. Kjergard, 232 M street, six-room brick residence	2,000
J. Burrows, corner Third and L streets, addition	950
Myron Jensen,J street, between Fifth and Sixth, brick store	1,900
E. T. Harvey, Second and U streets, 11-room brick residence	10,000
George Cameron, H street, between Second and Third, 14-room double house	5,000
J. A. Counyers, 171 P street, frame barn	100
Mrs. E. S. Ellerbeck, C street, between First and Second, eight room brick residence	3,000
W. J. Greeey, F Street between Eighth and Ninth, brick cottage	1,000
O. W. Schoenfeld, corner F and Ninth, brick cottage	1,600
J. H. Paul, Canyon road, six room brick residence	2,500
E. J. Busch, Sixth street, between K and L, five room brick cottage	1,500
William Kronner, corner Fourth and U, seven room brick residence	2,000
T. J. Armstrong, Fourth street between U and V, six room house	1,000
Total	182,450
Add 20 per cent per building inspector's estimate	36,490
Grand total	218,940

FIFTH PRECINCT.

Otto Leifer, 340 East Second South, 12-room double house	$ 3,000
Salt Lake City, 120 East First South, brick jail	35,000
A. N. Spencer, 1112 East Second South, 5-room brick cottage	1,800
E. D. Swan, 234 Second East, brick residence	2,700
Paul Hammer, 153 Fourth East, frame addition	300
Anderson, R. E. Inv. Co., McClellan avenue, three brick residences	11,000
Sarah F. Kline, University avenue, 2-room frame cottage	300
E. Bailey, 243 South Sixth East, frame storehouse	150
W. A. Wright, Second South, between Eleventh & Twelfth East, 5-room brick cottage	2,000
Dr. Whytock, Fifth East between Second and Third South, addition and repairs	1,500
Dr. Hanchett, Second South,between Fifth and Sixth East, frame barn	400
Louis Simons, Sixth East, between South Temple and First South, 9-room brick residence	7,500
Mrs. W. J. Smith, Flower's court, 2-room frame cottage	400
Mark Reedall, 25 East Third South addition and repairs	1,500
James Morton, Third South, between Eighth and Ninth East, 3-room brick cottage	800
Anna Kolitz, Fifth East, between Second and Third South, brick cottage	2,800
Grand Theater Co., 121 East Second South, alterations and repairs	700
Julia Cope, 544 East Second South, 5-room brick cottage	2,000
Ellen Hanford,43 Eleventh East, repairs	100
J. O. Hudson, corner Second South and Twelfth East, 5-room brick cottage	2,000
S. B. Wood, Ninth East, between First and Second South, brick residence and barn	4,000
Sam Westerfield, 978 East Second South, 9-room brick residence	3,800
Standard Laundry,Dunbar avenue, brick addition	300
Crosby Co., 143 South State, iron shed	250
Col. E. F. Holmes, corner State and South Temple, brick music hall	7,000
G. W. Burrows, 652 East Second South, addition	600
Dr. J. B. Keysor, Tenth East, between First and Second South, 8-room brick residence	3,500
Dr. J. M. Dart, 353 East Second South, barn	150
Deseret Savings Bank, Twelfth East, between South Temple and First South, two 10-room brick residences	7,400
Deseret Savings Bank, Social Hall avenue, brick terrace	3,500
George Mueller,248 East Second South, alterations and repairs	2,000
Mrs. A. Kingsbury, 304 East Second South, 8-room brick residence	1,800
Robert Gordon, Ninth East, between Second and Third South, frame cottage	700
Mrs. McEwan, 822 East First South; frame cottage	400
M. H. Daniel, 41 Alameda avenue, repairs	150
Asper-Noall Co., corner East and South Temple, alterations	1,000
W. S. Henderson, 252 Fifth East, alterations	250
J. E. McGinty, Twelfth East between First and Second South, 5-room brick cottage	2,000
Henry Phillips, Twelfth East, between South Temple and First South, brick store	1,700
Unitarian Church, Second East, between First and Second South, brick church	10,000
Utah Independent Telephone Co., 107 State, 3-story business block	45,000
C. M. Midgley, 327 East First South, alterations	1,000
J. K. Shaw, agent, 223 South Second East, alterations	400
J. A. Jensen, 30 Twelfth East, alterations	700
Philip Schonert, 735 East Second South, 8-room brick residence	4,000
Joseph Dedrich, Second South, between Sixth and Seventh East, 12-room brick residence	8,000
J. B. Bean, 72 Eighth East, brick addition	200
B. Y. Trust Co., 105 South East Temple, brick business block	8,000
Geo. Q. Cannon Assn., Eleventh and Thirteenth South East Temple, alterations	2,000
Nicholas Kass, Iowa avenue, brick cottage	1,800
Edwin Swenson, 245 South Eleventh East,frame addition	125
E. H. Campbell, rear 344 East South Temple, 5-room brick cottage	1,600
A. N. Spencer, corner Second South and Eleventh East, six room brick house	2,000
G. W. Barrows, 60-62 east Second South, brick business block	6,000
Mrs. Nellie Little, Second East between First and Second South, two brick cottages	4,800
George H. Wood, Seventh East between Second and Third South, brick cottage	1,000
J. E. McGinty, 140 Twelfth East, five room brick cottage	2,000
Mrs. Alice F. Atkins, 830 east First South, brick addition	200
Mr. Chadwell, 260 south State, three story brick business block,	18,000
G. O. Orr, Thirteenth East, between Second and Third South, eight room brick residence	3,500
Y. M. C. A., corner State and First South, brick and stone building	80,000
State Bank of Utah, 63 east First South, addition	100
Sarah T. Duncan, 234 Seventh East, brick cottage	800
J. W. Ewin, 666 east Second South, 10 room brick residence	2,500
Total	319,475
Add 20 per cent per building inspector's estimate	63,895
Grand total	383,370

PROMINENT among the foremost real estate men of this town is Mr. H. C. Hoffmann. He has the welfare and prosperity of Salt Lake City very much at heart as he well might, considering that he has over $100,000 invested in property here. This shows that Mr. Hoffmann believes in the future of Utah in general and Salt Lake in particular and his judgment should be worth something as he has resided here for 14 years. He has been the means of bringing a great number of residents to this city from other states and has induced several men of means to invest their money here and altogether he is a public spirited, go-ahead business man, such as Salt Lake needs.

Mr. Hoffmann belongs to the Commercial club, being a member of the emigration committee is doing all he can to advance the prosperity of the city of Salt Lake, believing that there is no city in the union having a greater future owing to her wonderful resources. Salt Lake will double her population within five years. With new railroads under construction from different points, new smelters being built, new mines being opened up, and all the resources of the state being developed he believes Salt Lake City will double her population in five years. With such able business men as Mr. Hoffmann to help us along we can feel that the progress of Salt Lake will be established on a firm basis.

OLIVER HODGSON.

In reviewing the interests of Salt Lake and those who have helped to erect our many fine imposing and handsome edifices both public and private, the work would be manifestly incomplete without making prominent mention of Mr. Hodgson, who has been identified with the building and contracting interests of this city and state for the past twenty years, and who at the present time is about to complete the the handsome and imposing new Atlas block on west Second South street, a picture of which is shown in this issue on our page of buildings erected during the past year. Among the other buildings erected by Mr. Hodgson in the city are the new county jail, the Consolidated Wagon & Machine company's building, the Independence block for J. J. Daly on west Third South street, and he has now under construction a fine business block on the same street for Mrs. Mary Judge.

George M. M'Conaughy

Room No 5 Eagle Block Cor. West Temple and W. 2d South Sts

Telephone 1101-z.

REAL ESTATE AND LOANS....

Special No. 1.

A 5, a 6 and 7-room pr. br. on corner, so. front. All three house on 2d St., strictly modern, for a snap price, on easy terms. Price $7,500.

Special No. 2.

A fine little 5-room pr. br. house on 9th South, modern, near Liberty Park, on car line. Small cash payment,easy monthly payments. Price $2,200.

Special No. 3.

A brand new 5-room pr. br. house on 3d South, east, near car line, modern. Small cash payment. Bal. easy. Price $2,500.

Special No. 4.

A 5-room pr. br. house on 3d St., on car line, modern, almost new. Small cash payment. Bal. easy. Price $2,500.

Special No. 5.

A very pretty, brand new frame, 4 rooms, on 2d West,near school, a little gem; 60-ft front. $100 cash, bal. easy. Price $850.

I have many other houses in all parts of the city; east, north, south, west, too numerous to set out; some very choice and costly, others low-priced, on the king of residence streets, Brigham, also handsome little cottages near the R. R. shops, all on easy terms, small cash payment, balance easy monthly payments.

I have on my books likewise a large number of the very choicest lots in the city, all to be had on easy terms.

I make a specialty of handling timber tracts on the Pacific coast, also western farm lands in California, Washington, Idaho and Oregon.

BUSINESS CHANCES. TRADES.

DON'T FAIL TO COME IN and SEE ME.

Geo. M. McConaughy, room No. 5 Eagle block.

The Only Exclusive

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Fine Building Lots!

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ON PAYMENT TO SUIT

Call and See me before you buy

H. C. HOFFMAN,

63 WEST SECOND SOUTH ST.

IT IS A WISER PLAN to Improve Your Vacant Land Than to Be Devoured By Taxes and Interest.

Now settle down in your easy chair while I demonstrate my ideas about house building and the improvement of vacant land.

Let us first take up the advisedness of improving every inch of vacant ground on the principle that improved property provides for the burden of taxation and interest charges.

For example, let us take the case of Mr. A—, a client of mine, who has held a corner on the east bench eight years before building on it.

Like 90 per cent of the holders of vacant real estate, Mr. A— never thought it was necessary to keep a ledger account of his real estate holdings, but when the balance was struck on this piece of land on the bench and figures were placed before him showing a huge loss in taxes and interest, Mr. A—awoke up from his lethargy and gave me a contract to erect some buildings on the lot and use the income to increase his bank account.

It's no wonder Mr. A— (and there's a thousand others like him in Salt Lake of both sexes) was startled when I drew up the following balance sheet, namely:

Figures Show Enormous Loss

	DR.
Oct. 12, 1894, cost of lot, 10x10 rods, No. — Second St.	$3,500.00
Oct. 12, 1894, cost of title examination by Frank B.Stephens	15.00
Oct. 12, 1895, interest at 8 per cent on $3,515	280.20
Nov. 15, 1895, taxes	37.40
Oct. 12, 1896, interest at 8 per cent on $3,835.60	306.84
Nov. 15, 1896, taxes	37.40
Oct. 12, 1897, interest at 8 per cent on $4,179.84	334.38
Nov. 15, 1897, taxes	37.40
Oct. 12, 1898, interest at 8 per cent on $4,551.62	364.12
Nov. 15, 1898, taxes	38.21
Oct. 12, 1899, interest at 8 per cent on $4,953.50	396.31
Nov. 15, 1899, taxes	38.21
Oct. 12, 1900, interest at 8 per cent on $5,388.47	431.07
Nov. 15, 1900, taxes	39.61
Oct. 12, 1901, interest at 8 per cent on $5,859.15	468.73
Nov. 15, 1901, taxes	41.30
Oct. 12, 1902, interest at 8 per cent on $6,369.18	509.53
Nov. 15, 1902, taxes	43.38
Oct. 12, 1903, interest at 8 per cent on $6,922.09	553.76
Nov. 15, 1903, taxes	49.93
Cost of 10x10 rods today	$7,532.49
Value of land today at highest market price	4,500.00
Mr. A—'s net loss, due to failure to erect improvements	$3,032.49

Vacant Property Evokes Distress.

When Mr. A— awoke to the realization of his loss he found no trouble in tracing many a day of hard-upness and cash-shyness to this vacant and money-swallowing tract of land.

But Mr. A— is no longer worrying about that investment, for he took my advice and now thereis a fine collection of well-built income-earning structures rearing themselves upon the ever-ready-to-be-improved and valuable land.

Doesn't the example of Mr. A— fit your case exactly?

Haven't you been land poor these many days, going without more than the necessaries of life to pay the taxes on an ought-to-be-improved tract of land?

Can't you account now for an ever-present shortness of ready cash and isn't it a cinch that the very basis of your financial woes and financial brain-aches, these many years, consists of your neglectfulness in not making your vacant ground pay its own way?

It is a short-sighted and common mistake of judgment for land owners to become too sanguine about the high prices of the future.

I say that to hold onto vacant land year in and year out and as time passes, consoling and jollying yourself into believing that some day you will get a whale of a price, is the surest road to the mortgage foreclosure route.

I actually know of two old ladies, one 95 and the other 80, who live on a corner lot on the west side, in rags, destitution and poverty, enduring and suffering for the want of wholesome food and sufficient coal, just because they WON'T SELL THAT CORNER LOT FOR THE PRICE IT IS WORTH, ABOUT $7,500, WHEN THAT SUM, INVESTED AT 8 PER CENT, WOULD BRING THEM $50 A MONTH CLEAN, COLD INCOME.

These old ladies have hung on, stuck on, and striven against the coming on of very old age, with one foot in the grave and the other on the barren floor of their humble abode, vainly hoping to get a few, some day, dollars more for the old corner lot.

It's mortgaged, of course, and what these centenarians should spend for food and raiment goes to pay interest on money that is working for somebody else.

Now suppose instead of borrowing that money to hold the land for will-o'-the-wisp prices they had made a building loan and erected many years ago some substantial, income-paying improvements, how different would be their condition today!

Long ago the rents would have paid for the improvements, and these two poor, unfortunate but ultra hopeful creatures would now be enjoying comforts necessary to make old age endurable.

If you have a lot, a rod, a dozen rods, a hundred rods, or even acres of vacant land within the city limits, and which has transportation facilities, don't let it remain idle any longer.

See me and let me give you the benefit of my experience as a practical home and house builder and real estate handler.

I make a specialty of subdividing large tracts for estates and individuals, and if you are the guardian of minor heirs possessed of vacant city land; or the administrator of a land-loaded estate; or the owner of a single good building lot, don't let the cock crow twice before you see me about improving your land. Anything you build will rent or sell without delay.

Building was never cheaper than now and now is the best time to build. There's no frost in the ground and under my plan of using Portland cement concrete under the foundations, firm, crack-proof walls are provided.

Remember, you don't need any money to start building if you have the land. I make the building loans at very low interest and give you the privilege to pay me back in smaller monthly installments than rent. However, you have the privilege to pay as much as you can.

Bear in mind that good intentions are prone to melt, like snow before a July sun, and it requires decisive action and stern determination to accomplish your greatest needs.

Be a man or woman of action and make up your mind to call on me at once.

Determine to improve your vacant land and thus guard against confiscation by taxes and interest.

J. DONNAN REAVIS,

HOME BUILDER,

78 West Second South. 'Phone 173.

At The Sign,

"WHOSE ROOF IS OVER YOUR HEAD?"