

A Page for Home Builders and Investors

MAKING IT EASY FOR MEN WHO WANT HOMES

A Unique System of Dealing in Lots and Building Dwellings Which Has Been Very Successful in Minneapolis—The Originator of the Idea Here Discusses It and Its Results.

Features of the Minneapolis real estate and building market are unusually distinct and are unique. One is the tremendous sale of cheap lots to the ranks of the home owners, but which has not the capital to pay spot cash, nor the financial prospects which warrant more than a very modest total expenditure. Large areas and low prices in the outskirts are conditions. An additional favorable factor is the willingness of certain investors to buy property in bulk, that is, sell off the lots with the original investment, grant easy terms and then build houses at any value desired by customers to be paid for in sums equal to monthly rents.

with no improvements, which when I disposed of them, had everything in the way of sewer, water and street improvements. I didn't want to build any house, lot and all for over \$3,500 when I started. I furnished a \$500 lot and five-room cottage with bath, warm and comfortable, for \$1,500. Today they have outbuilt for from \$1,800 to \$2,000, and a very pleasant house can be built for \$1,500. The difference between a five-room house with modern improvements and a house without the improvements is \$750. So that a very neat, good and warm house can be put up at the present time of high prices for \$1,000 with no improvements.

Property Cheap Now.
In Los Angeles 8,000 houses are built a year. Some are high priced, but the majority will run from only one to one and one-half stories in height, and some very pretty cottages can be bought as low as from \$500 to \$3,000. Minneapolis builds about 3,000 a year and cottages can be built for about the same cost as in Los Angeles.

How It Started.
Theodore F. Curtis, originator in Minneapolis ten years ago of the plan of building moderate-priced houses to sell on easy payments, still believes thoroughly in this unique industry. He considers it a good move for the purchaser as well as for the builder.

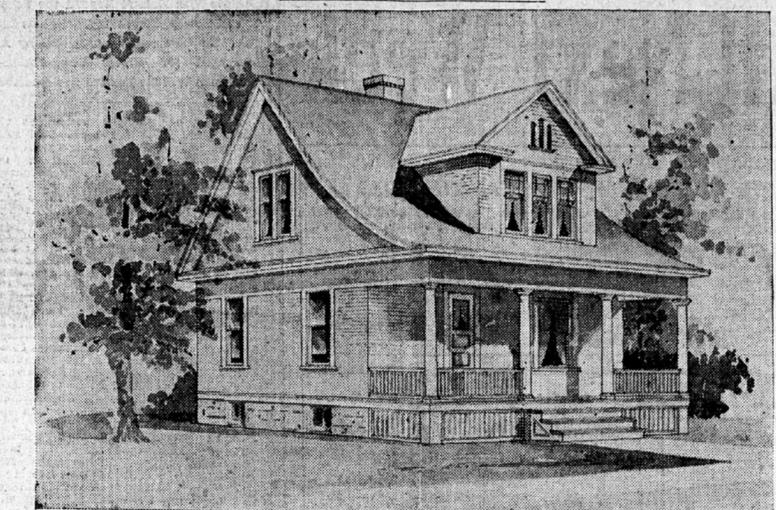
It was in 1894, one of the worst possible times for a financial venture, that Mr. Curtis applied observations he had made in other cities to Minneapolis. Everyone seemed afraid of everything at the time, yet the idea took hold well and was successful.

BIG DEALS OF THE WEEK
Two Notable Transactions, One Downtown, Another in the Outskirts.

Lester B. Elwood has been an active investor in real estate deals this week. He negotiated one transaction of importance in the center of the city, Eighth street and Second avenue S., and another on the outskirts—an addition to the Minkahia club grounds.

Results Satisfactory.
Now, not a week goes by that some one of my people does not come up and slap me on the back and say: "I am happy as a lark. We have our house all paid for." Not only that, I have other persons that have saved money and put in a house, who have saved enough so that they can sell it and go into business, who, if they hadn't done so, would never have saved the money in any other way.

A SPECIFIC SUGGESTION FOR THE HOME-BUILDER



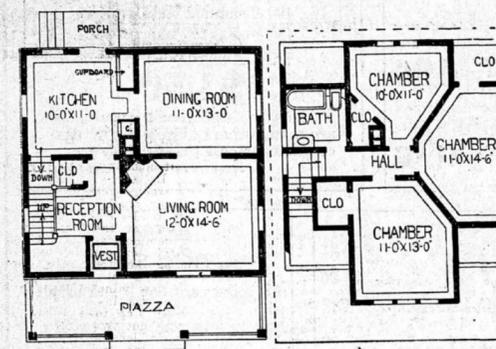
A Cottage Home, Lake or City BUILT FOR \$1,380

By GLENN L. SAXTON, ARCHITECT, "The Friend of the Man with a Modest Salary," Suite 731-34 Andrus Bldg., Minneapolis.

HOW TO SECURE PLANS
By special arrangement with Glenn L. Saxton, architect, 731-34 Andrus building, a complete set of plans and specifications of this house, including one set of blue prints, will be furnished at Mr. Saxton's office for \$10. These will be complete in every detail. Mr. Saxton will also furnish to the Journal reader a book of plans, entitled "Architectural Collection," of houses ranging from \$400 up, for \$1. A small portfolio, No. 1, of cottages, \$400 up to \$4,000, will be furnished for 50c; portfolio No. 2, of residences costing from \$3,000 to \$50,000; portfolio No. 3, of stores, banks and churches, 50c. A church portfolio will also be given free to any reader of The Journal upon application to the architect.

Just imagine this cottage home all your own, nestled in among beautiful green trees. This cottage has a broad piazza across the front, which could be partly or wholly screened in, and make such a comfortable place on a summer night. There is a nice central vestibule, reception room and coat closet, also rear stairs down under the front stairs to basement from kitchen.

WILL ENTERTAIN TENANTS
New Flats on Tenth Street Will Have an Assembly Room.
Several features new to Minneapolis will distinguish the Curtis apartment building to be put up on Tenth street, local industries and local activities, the Boyd residence.



The dining room is back of the living room, closet and cupboard space built in, in kitchen. There are three splendid chambers in second story all good size, besides a bathroom with elegant big closet space. Rooms in second story all finished full height. Estimated cost, built in Minneapolis, \$1,380. Three front rooms in first story finished in birch or Georgia pine, balance of the house to be painted.

The site is 165 feet on Tenth street. The structure is to be four stories high of solid brick and stone, and the assembly room one story. The site is 165 feet on Tenth street.

ARTISTIC WOOD-TRIMS AT THE SMALLEST COST

Georgia Pine Stained a Rich Brown Has the Beauty of Bog Oak—White Wood Takes All Stains Well and Rubs Down to a Fine Finish.

THE problem of interior finishing at the smallest cost is a consistent one that a large number of home builders are considering. Oliver Coleman takes up this question and answers it in a paper in his volume, "Successful Homes." Mr. Coleman says:

For a simple house of moderate cost, fine woods are generally out of the question, but that is no reason why small houses should not be equally charming in color scheme. White wood or poplar, the cheapest of woods, is close in grain and can be stained and rubbed down to a beautiful finish in red, green, blue, brown or mahogany color. Hazel or gumwood, which is but little more expensive than poplar, makes a beautiful finish, either natural or stained to match mahogany, which it does more perfectly than birch or cherry; while Georgia pine, stained a rich Vandyke brown, is almost if not quite as beautiful as bog or Flemish oak.

In an inexpensive house no other wood than poplar or Georgia pine need be considered and if they are properly stained, the effect can be made very beautiful. If the house has a sunny exposure and direct light into the hall, the woodwork of vestibule, hall and stairs might be Georgia pine, stained to represent old English oak. The best effect is to give it three coats of spirit white shellac, and rub with pumice stone and oil to a dead, even finish.

If the house allows of a reception room, the woodwork of this room had best always be painted white. The stains for the various colors can be procured easily by buying them all mixed or by preparing them one's self, and the latter method is strongly recommended. The first preparation is the same for all colors: To one quart of oil, take two quarts of turpentine and one quart of white lead, and add the coloring matter. To produce a red, use chrome green, yellow and black, experimenting until the desired shade is reached; for blue, use Prussian blue, yellow and black; for red, if a brilliant color is desired, use vermilion, otherwise use Venetian red, unless a particularly rich Moorish red is desired, when it is better to use Indian red and black. The best mahogany effect is procured by purchasing, in dry form, mahogany and dissolving four parts of it in one part of turpentine, which will give a strong mahogany color.

The colors mentioned come in a dry powder, and are soluble either in alcohol or water; they also come in spirit form, when they are clearer in color, but require much more skill in application. All of these colors are to be mixed and applied in the same manner, and much of the success of the effect depends on the rubbing. The mahogany stain can be applied to birch, cherry, poplar and gumwood, of which the last-named produces the richest effect. For the various shades of green, blue, red or brown, it is best to use poplar, as it seems to hold the color better. Georgia pine is so resinous that it is only safe to use it for the bog-oak stain, described above.

In the northwest, poplar is not largely used, although it is employed where a special effect is desired. Instead, Georgia pine and Washington fir are the popular soft woods for using with a natural finish.

drawingroom, and blue linen is employed with artistic and durable effect is one that a large number of home builders are considering. Oliver Coleman takes up this question and answers it in a paper in his volume, "Successful Homes." Mr. Coleman says:

AN ENGLISH GARDEN ROOM

Useful and Attractive Treatment for Room Opening on Garden.

The garden room is a suggestion that will appeal to the suburbanite, the country dweller and the city resident as fortunate as to possess a garden. The idea is an English one, but the suggestion is a practical one for dwellers in this land. The plan is to make more of the room, sometimes of fair size, again a mere box, leading directly into the garden. When of fair size it might readily be transformed into a combination sitting room and tea room, instead of the storehouse for the bats, golf-sticks, tennis rackets and other sporting paraphernalia, not to mention hats and coats.

In many instances the entrance to the garden is thru a French window. As an improvement, it is suggested that long low windows be placed on either side of the door, so as to let as much garden be seen from the room as possible. These windows should have window seats, which are made of shelves underneath, to contain bulbs, seeds and other garden things of the kind. A room such as the originator of the plan devised here, gives a warm glow, when opened, displays a sink and tap, which is useful for washing and watering plants, and over this there is a shelf for pots, pincushions, etc. The curtain which hides the sink is made of stenciled holland to match the cushion covers; the window curtains are also of holland. The small panels in the cupboard are of hammered copper and the hinges and handles on the dresser are of the same metal. The red brick floors, giving a warm glow to the whole, is in strong contrast with the green outside and is easily cleaned. A polished wood floor shows dust very quickly and does not give at all the same results.

The scheme of color for this room is brick red, turning into copper and golden browns, the frieze being a plain white. The walls might be a sort of blue and green in very large quantities should be avoided, because of the background of nature's green. This is the reason, too, why conventional, rather than naturalistic designs are to be preferred in such a room, and why naturalistic flower patterns on wallpaper, carpets or rugs must always be avoided. In building a week-end house, which is a growing custom just now for lovers of the country, says the garden room advocate, the room might be a sort of back hall. A large square space, separated by a movable partition, might divide the two sides of the house and thus a good-sized front and back entrance would be formed. These two halls should both be floored with red brick, the front hall be furnished with old oak settles, grandfather clock and warm rug, and the back hall treated as described. Upon gala occasions the partition might be slid back, and one vast hall for any sort of merry-making would be ready in five minutes. At any rate the garden room is worth some thought and consideration.

Headwinks the Oculist. Madden Eye Medicines cures eyes. (Don't smart.) 25c.
\$4.30 Duluth and Return. Via Northern Pacific's Duluth Short Line, on sale Monday, June 27th. Delegates to the Northwest Coal Dealers' convention leave for their berths for the special train at Northern Pacific city ticket office, 19 Nicollet House block.
We repair pitch and gravel roofs—Carey Roofing after ten years' service perfectly sound and water tight. See W. S. Nott Co., Tel. 376.

HILL & GARWOOD

617 Guaranty Bldg

This beautiful residence is to be sold at a sacrifice, as owner is going to leave city. Will include all the things in house if desired. Property modern, with eight rooms and bath, is almost new and built by owner; has beautiful view of lake. Located No. 3115 Calhoun boulevard. Can see same at any time. For particulars see

BARGAINS IN BUILDING LOTS:

Lots worth \$7,500 for \$4,000. 25 fine lots on Tyler St. N. E., between 29th and 32nd Aves.; only one block from Central Ave. car line and adjoining property selling freely at \$300 per lot—our price only \$160 per lot or \$4000 for the 25. Terms—\$1750 cash, balance at 6 per cent. This is a great snap for the investor or builder.

SELOVER, BATES & CO.

508 Andrus Building.

A New Addition

19th Sewer No. Penn Avenue North Between 16th and 19th Avenues.

Come Quickly Only a

18th Ave. No. Full Sized Lots With City Water

Few Lots will be sold

17th Ave. No. Lots \$275 and \$325 Each. Easy Terms. Monthly Payments.

16th Ave. No.

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TRACKAGE PROPERTY

10" AVE. SO.

4" ST. SO.

ROCK ISLAND RY DEPOT

DRICK OFFICE

165 FT.

132 FT.

For sale or long lease. Located in the heart of the coming jobbing and manufacturing district. 165x132 feet. Nothing better offered in Minneapolis. Must be sold at once.

R. H. BROOKS.

Public Service Club.

YOUR OPPORTUNITY

It is not by any means necessary to wait until you have a large amount in hand before you BEGIN AN INVESTMENT IN A HOME. The trick is to get the first few hundreds, and this you can accomplish when you acquire the saving habit, which leads surely to the fairy land of happiness and contentment, under your own vine and fig tree.

Who manages to save, Will never be a slave.

Every one can get a home now-a-days who is able to make a small cash payment down, and monthly payments, thereafter.

It is surprising and gratifying, according to the experience of those to whom I have sold on the monthly payment plan, how soon the situation changes for the better when rent is applied towards the purchase of a home.

Who's saving at twenty At forty has plenty.

will loom up as a fact in your experience, as it has been demonstrated by such celebrities as John D. Rockefeller.

Come in, then, at once, and decide upon the house you want to buy, and start on the road to comfort and independence.

Houses in all parts of the city from one thousand to ten thousand on monthly payments, and at lower prices than they can ever again be bought for, and far cheaper than new ones of equal value.

BE SERIOUSLY UPON THESE TWO FACTS.

HERE IS A GROUP

14th St. S. No. 15, \$25 cash, \$25 monthly	\$2,800
Chicago Ave. No. 1523, \$400 cash, \$40 monthly	\$3,900
14th Ave. S. No. 904, \$250 cash, \$25 monthly	\$2,600
4th Ave. S. No. 1824, \$300 cash, \$30 monthly	\$3,400
Chicago Ave. No. 2630, \$275 cash, \$30 monthly	\$2,700
14th Ave. S. No. 1818, \$250 cash, \$25 monthly	\$2,500
10th Ave. S. No. 2204, \$200 cash, \$20 monthly	\$2,100
8th St. S. No. 1202, \$275 cash, \$27.50 monthly	\$2,700
13th Ave. S. No. 720, \$300 cash, \$30 monthly	\$2,800
11th Ave. S. No. 2225, \$300 cash, \$30 monthly	\$3,200

On view at my office, photographs of ALL the properties I am offering for sale, to see which will greatly facilitate a selection.

R. M. NEWPORT,

Phoenix Building.

NO. 1017 FOURTEENTH AVE. SE.

\$3600

Seven-room modern cottage, built two years ago, full basement, hot water heat, best open plumbing, first floor in birch and second in enameled pine, hardwood floors, large pantry and closets to all chambers, large brick fireplace and grate, front and rear vestibule, nine-foot porch; lot 40x135; all improvements in street and paid for; several very fine shade trees.

B. Carlton Torelle,

401 BANK OF COMMERCE.

Advertise in The Minneapolis Journal, a clean, high-grade evening newspaper. You are given no waste circulation; every copy counts and acts as your silent salesman. It represents you in the homes of the thinking and buying classes. The Journal goes into more homes in the city, in the suburbs and into country homes than any other paper in the northwest.