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REAL ESTATE AND BUILDING NEWS OF INTEREST

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Odd Realty Deal Back in the Days of 1859

Here's another of those little real estate romances that the National Association of Real Estate boards is finding in the history of American cities everywhere.

Back in 1859 one A. C. Wright owned 278 lots in Denver, 18 of them in the present downtown section. The whole of this property, and in addition a 160 acre ranch in what is now the Argo district of Denver, Wright offered to a Mexican for a horse, saddle and bridle. The Mexican laughed and refused the offer. The ranch he finally sold for a horse and \$25 in cash. History does not record what he got for his lots, and the Denver Real Estate exchange has not yet figured out how many millions of dollars this property would sell for today.

Real Estate License Law Upheld in Highest Court

The constitutionality of the Louisiana real estate license law is upheld by the Supreme court of the state in the case of Zeilin vs. the Louisiana Real Estate board, in which a decision has just been handed down. A second case, that of Van Der Sluys vs. Finfröck, also involving the question of the constitutionality of the law, is still before the court. The court has indicated that its decision in this case will also uphold the constitutionality of the measure.

The National Association of Real Estate boards appeared in both cases through its general counsel, Nathan MacChesney, and filed briefs in support of the license law.

Open New Real Estate Courses at Columbia

Three new courses in real estate have been opened by Columbia university for the spring session. A course in real estate transactions will include practical discussion of the details involved in sales, leases, mortgages, appraisals, real estate office organization, and other forms of real estate activity.

Your Insurance

Edited By F. J. Budinger

By F. J. BUDINGER

Realizing the importance of the business of insurance in one form or another to the individual of today, we will attempt through this column, each week, to point out matters of vital interest to the policy-holder. There is little doubt that the average man knows less about the insurance business than any other business that is so important to him and his family. Not infrequently a bit of knowledge about insurance has been learned through the regrettable incident of having a loss that was not, although thought to be, covered by insurance. It is the desire of not only the individuals carrying insurance, but the insuring companies and the insurance salesmen that a thorough understanding on the part of the assured, be had of every policy of insurance that he carries. Despite the efforts made to supply important information, how many policy-holders know the provisions of their policies? Many men, carriers of large lines of insurance, entrust these matters to one man in whom they place implicit confidence. This has proven in most cases to be a very successful method. There are however, many cases where such an arrangement is not possible, and again in some instances an assured may feel that he can safely distribute his insurance business among his several friends and customers that are in the insurance business. The dangers in this latter method are very obvious and possibly, through the information we can furnish in this column, a better understanding will result which may mean a saving of considerable money to the policy-holder.

Will Answer Questions

In addition to the information which we will offer, any reader of WILMETTE LIFE is entitled, without obligation, to ask any question concerning insurance of any form, and an answer will be published in this column. Address communications of such nature directly to the WINNETKA TALK.

The first subject which we will take up for discussion will be Automobile Insurance: Fire, Theft, Property Damage, Collision and Public Liability. This will appear in next week's issue and will no doubt carry very valuable information. The number of automobile owners not carrying insurance, particularly that form which is known as Public Liability and Property Damage, becomes less each year. Not to carry this kind of automobile insurance is now generally considered false economy. In fact such uninsured automobile owner is exposed to financial disaster. In a few states legislatures have attempted to pass bills making automobile insurance imperative. Their theory was that any owner of an automobile who damaged property or persons as a result of an auto accident, and could not pay in money for the damage done, was a menace to the community. Up to date however, no State makes automobile insurance compulsory. There may be some who would consider the enforcement of such laws as being paternalistic government. This is probably debatable. It might not be amiss to call to mind the fact that in our own state of Illinois there is a law known as the Illinois Workmen's Compensation Law which provides that any employer hiring five or more men must

satisfy the state upon request that he is financially able to fulfill the requirements of the law or carry Workmen's Compensation Insurance in a bona-fide company. This merely means that in this state an employee is absolutely assured of compensation according to the Law, in the event of accident or death under conditions set forth in this law. At a later date we will discuss the provisions of the Illinois Workmen's Compensation law.

That \$1 Insurance
There has been much interest displayed in the Chicago Tribune's \$1.00 Accident Policy and there has consequently been a very great popular demand. Many people have asked how such a policy could be any good. The question is not difficult to answer. In the first place the policy is absolutely good. It has restrictions and limitations of course. You actually get \$1 worth of insurance. The policy will pay exactly as it reads, regardless of what anybody says about it. This sort of accident policy is not new in the insurance business. There has been and are 50c, and \$1.00, \$2.50, \$5.00 etc., accident policies for some time and any accident company can issue them.

NEW STATE ASSOCIATION
The South Dakota Realty association, an organization said to contain 20 per cent of the state's real estate dealers, has just been organized. John Lockhart, Pierre, been chosen president, and H. C. Quackenbush, Pierre, secretary-treasurer.

VACATION RATES
Railroads announce the same low vacation fares to Colorado this summer as last.

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States Push Regional Planning Legislation

An amendment is proposed to the constitution of the state of Michigan which would permit the creation of metropolitan districts. Formation of such metropolitan districts with a master plan for the control of subdivision development outside the corporate limits of cities was advocated in a study recently made by the National Association of Real Estate boards through its Home Builders and Subdividers division.

Creation of a county planning commission to carry out regional planning in the metropolitan areas about cities of the first class would be authorized for the state of Minnesota by a bill now before the state legislature. The bill applies to all counties now or hereafter containing cities of the first class and also containing outside of such city and within 25 miles of its boundaries a population of not less than 30,000 people. It authorized acquisition of lands by eminent domain upon recommendation of such commission.

A second act also before the legislature would authorize the creation of a department of city or village planning in all incorporated villages and in all cities of the second, third, or fourth class.

Among the late arrivals in Miami are Mr. and Mrs. Thomas McInerney of Winnetka.

Winnetka

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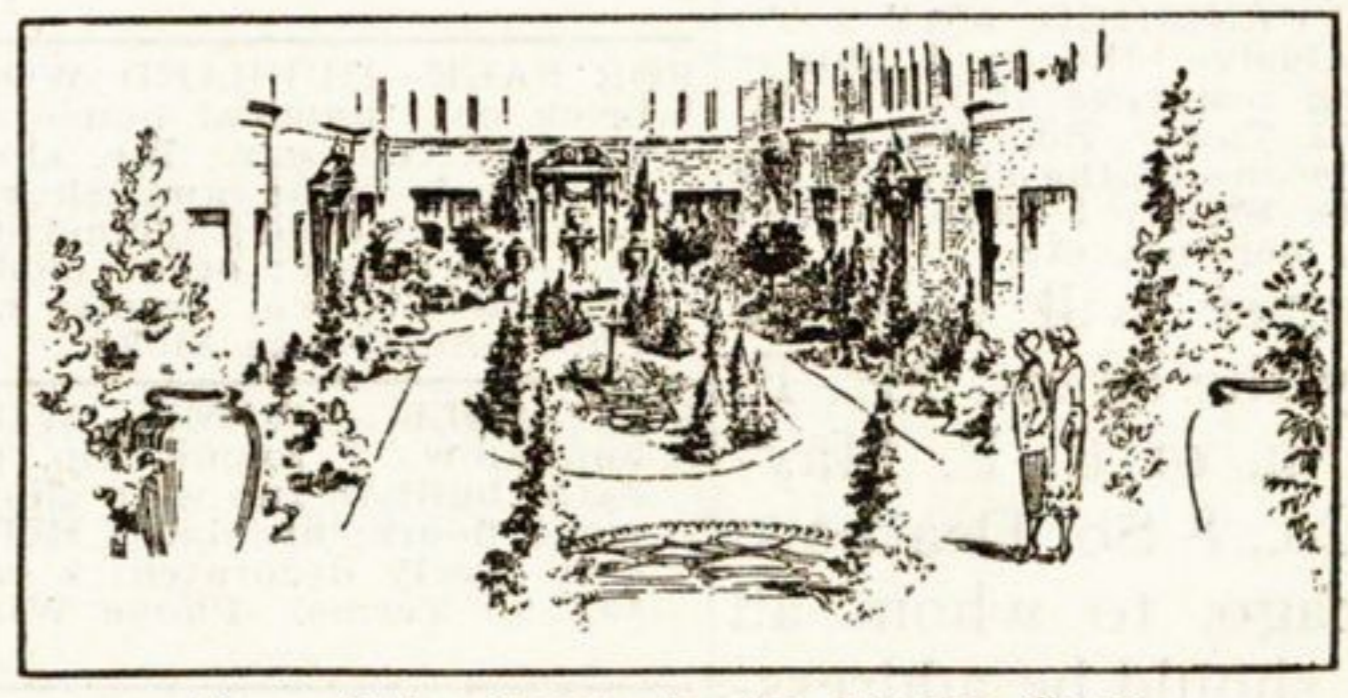
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