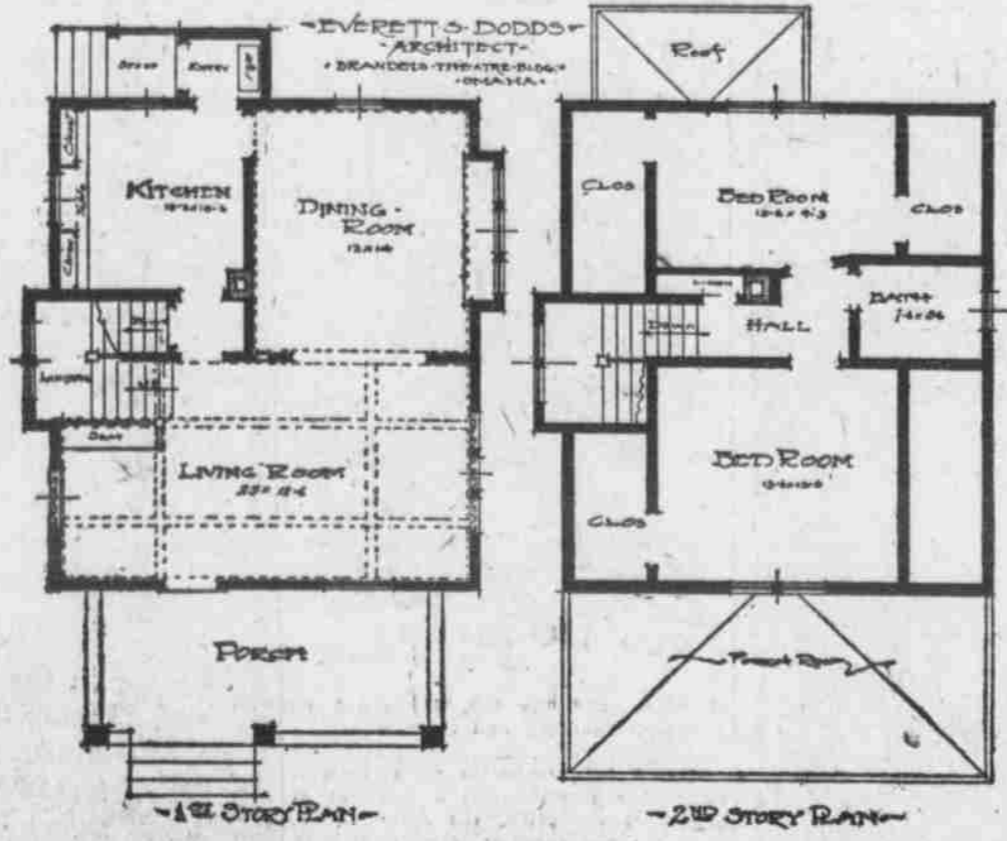
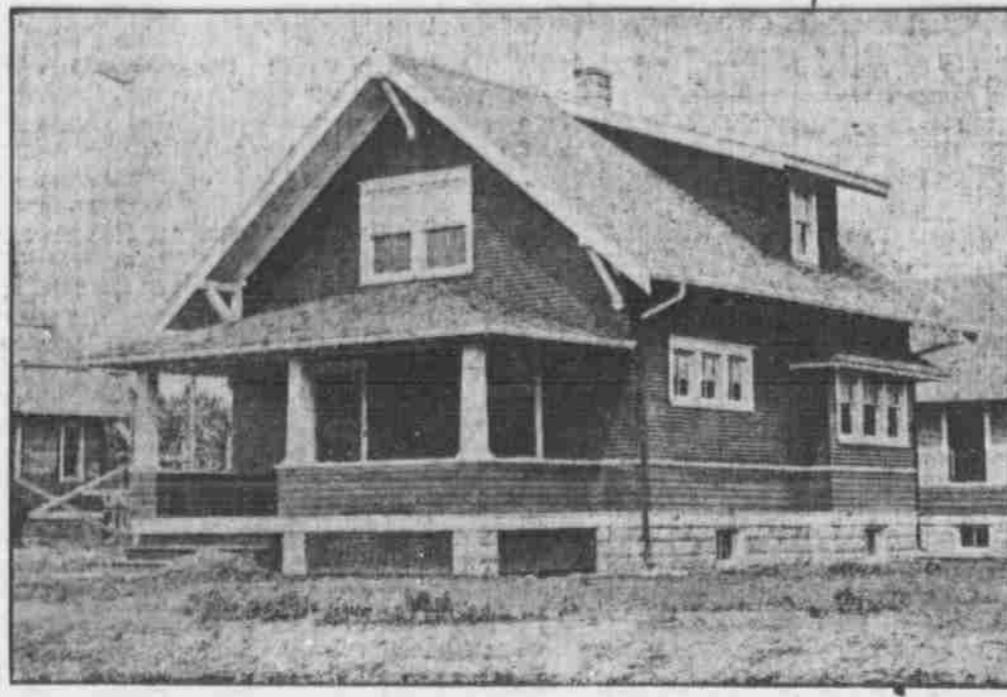


# Modern Home-Builders and Home-Furnishers of Omaha

A Modern Five-Room Home



A very popular style of house at present time and one that can very easily be made truly artistic, is the five-room cottage with the two sleeping rooms on the second floor. This design is 24x28 and the side studdings are only fourteen feet high. The basement is cemented and has a full cellar with furnace pit, floor drain and laundry sink. On the first floor are three rooms—living room, dining room and kitchen. The living room opens directly off the porch and is 13x12.6 feet. It is separated from the dining room by a large cased opening seven feet wide. The dining room is large and cheery. The built-in buffet is the attractive feature, with small doors into cupboard and built-in drawers. The small windows open over the buffet. In the kitchen one sees the modern built-in kitchen cases, which are becoming so popular throughout the United States. The broad work table with cupboard and drawers below and the china closets on each side of the window above the work table make the kitchen complete. A small entry for refrigerator is built on the rear of the kitchen, opening onto the rear porch. The feature of the living room is the open stairway with built-in seat, which leads to the second floor. Here then are two large bedrooms with plenty of closet space. The bathroom is conveniently arranged off the hall and near the two bedrooms. The second floor is finished in yellow pine trim. The living and dining rooms are of oak, while the kitchen is of yellow pine. The floor in kitchen is clear maple and the balance of first floor has oak floors. This plan is from the office of Everett S. Dodds, architect, on the ground floor of the Brandeis theater building, Omaha, Neb. Any one desiring information relative to the cost of the above house, price of plan, or the designing of a new, modern and up-to-date home, may write, phone or call on the architect, who will be glad to render his service.

## Farm Land as a Basis of Credit.

Each year sees the western people in better position for making investments, and nothing is more popular and thoroughly good than farm mortgages. The fact that the big life insurance companies have always been heavy investors proves the value of the farm mortgage, and last year their holdings in these increased over 14 per cent, while their bond holding increased but half as much. In an article by Stuart W. Wells, in Harper's Weekly, on this subject, he recently said: "The farm mortgage loan company shows its confidence by first investing its own money. After the sale of the security to the insurance company, savings bank or private investor, the company continues to look out for the interests of its client by seeing that the taxes, insurance premiums and interest are promptly paid. It cares for the many little details, the neglect of any one of which by the inexperienced investor, who is not in a position to keep in touch with his loan, might result in considerable annoyance. Right here should be noted the sharp distinction between the investment house that buys and sells its securities with its own funds, and the farm-mortgage broker with little or no financial responsibility. The latter sells the loan on commission and has no interest further than the collection of his commission on each transaction. "The farm mortgage is no more a sign of lack of prosperity than is the note given by the merchant for his goods or the bonds issued by a railroad or industrial corporation. The steady growth in the value of farm lands, which will continue with the increase of population and the improvement of methods of farming, gives a farm mortgage a widening margin of safety. The end of the 'homestead era' and the increasing ratio between the demand for and the supply of farm produce in this country assures the investor that the profits of the farmer, with which mortgages are paid, are not liable to decrease. "Having found a farm mortgage company worthy of his confidence, the investor needs to give little further care to the administration of his funds. All the details of his investment are looked after in a way which he would scarcely be able to equal. At the same time he is in a singularly strong position with an absolute control over his investment if he cares to exercise it. He is the sole creditor and holds in his possession the note, the mortgage, and other papers, giving him the key to the simplest form of secured investment. "The growing popularity of the farm mortgage is likely to result in persons entering the business whose lack of experience may result in the making of poorly secured loans, and it is not possible to emphasize too strongly, in this connection, the importance to the investor of dealing with a company of long experience and high reputation. The surviving rats will have more to eat proportionally, and procreation will be stimulated the more. Rat extermination can be effective only by cutting off the rats' food supply. The bulletin contains all necessary information to this end, so far as relates to buildings. Those already erected can be rat-proofed by the closure of all natural or accidental openings; by being remodeled with material impervious to rats; by the removal of structures which will give refuge to rats; and by the protection or removal of foods which rats will eat.—Journal of American Medical Association.

## RAT-PROOFING OF BUILDINGS

An Appeal from United States Public Health Service Worth Heeding. The recent elemental catastrophes—the cyclones in the middle west, and the floods in that vast region watered by the Ohio—have destroyed many hundreds of buildings. Here, out of misfortune, much good should come. A timely appeal for the rat-proofing of dwellings and other buildings at present existing, under construction or in contemplation, comes from the United States Public Health Service. Those about to erect a new building or repair an old one, whether of frame, brick, rock, concrete or other construction, may learn from a recent bulletin issued from Washington what sanitary and economic benefits are to be derived from permanent rat-proofing; and measures to such ends should be demanded by prospective owners as a part of building contracts. The rat is far too prolific to be exterminated by such agencies as traps, poisons, gases and the like; these may reduce the number of the rodents, but if there is food within reach,

the surviving rats will have more to eat proportionally, and procreation will be stimulated the more. Rat extermination can be effective only by cutting off the rats' food supply. The bulletin contains all necessary information to this end, so far as relates to buildings. Those already erected can be rat-proofed by the closure of all natural or accidental openings; by being remodeled with material impervious to rats; by the removal of structures which will give refuge to rats; and by the protection or removal of foods which rats will eat.—Journal of American Medical Association.

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