

Modern Home-Builders and Home-Furnishers of Omaha

Trust Companies and Real Estate Sections

The wage-earner who uses the savings of a life time to purchase a home and the rich man who invests extensively in first mortgage on improved real estate are especially liable to suffer losses because of the many opportunities which unscrupulous agents might employ by manipulating abstracts, certificates of title or through speculation. The records of the civil and criminal courts of this city reveal many cases where such frauds have been committed. For every one such case which comes to public knowledge there are scores which are never brought to the light of day. It is just this condition of affairs which has induced owners of real estate property, investors in real estate mortgages and the humble wage-earners to employ the reliable and safe services which trust companies of this and other cities now offer. Practically every up-to-date and successful trust company now conducts, in connection with its trust, banking and other departments a full-fledged real estate department in charge of an expert who knows all about local land-values, real estate law and has a corps of trained men at his command.

The real estate department of a trust company is not a recent departure in trust company work. But it is only within recent years that the people who have to do with real estate affairs, have begun to appreciate the services it renders. Instead of one agent passing on important real estate transactions, the soundness of loans made on mortgages or the validity of titles and valuation of property, the real estate manager in a trust company has the benefit of advice from the various executive officers and the members of a board of directors who must necessarily be some of the most successful and responsible men in the community.

Trust companies, through their trust and real estate departments, act not only for the living but also in behalf of the dead. Time and experience have proven that in all transactions which require faithful and extended service the corporate trustee, living on forever from generation to generation, excels the individual who may abscond, become ill, die or prove incompetent.

It follows, almost as a matter of course, where the owner of real estate has transferred the care of his property to the real estate department of a trust company and learns how economically and faithfully all his wishes are fulfilled, that he makes a will in which he appoints the trust company executor or trustee and administrator of his estate. He is assured, that in the event of his death, the trust company will continue to manage his real estate property as well as his personal property with the same fidelity as if he were alive, for the benefit of his wife and family. Where the trust company is named in the drawing up of the will, the power is usually given to the trustee to sell real estate or personal property at its discretion. It is a common occurrence with trust companies that they save estates in their keeping large sums of money by disposing of property before it depreciates in value.

In connection with the real estate department there is frequently a title department where validity of titles are confirmed at lowest cost. It has also facilities for securing the best real estate mortgage loans for investors, either for those who want this kind of security or for investment of trust funds in their care. Because of these and other features, the real estate department of the Trust Company is commending itself more and more to those who may have need of the service it renders.

New Bicycle Lamp.

A new electric bicycle lamp has been introduced for which electricity is generated by the operation of the bicycle. A small wheel attached to the shaft of the dynamo rests on the front or rear wheel of the bicycle, making many revolutions for each one made by the larger wheel. When the lamp is not needed, the little wheel can be set free from the bicycle wheel by a lever. A very powerful light is obtained at a speed of ten miles an hour, but sufficient light is obtained at even greatly reduced speeds.

Home Lighting Almost Perfection

By Arthur C. Clausen, Architect.

There was a time when the majority of mankind awakened from slumber at 4 in the morning and retired at 5 o'clock in the evening, except on special occasions. Since the gradual improvement of lighting systems, which has now almost reached perfection, it is safe to say that the majority of mankind now awakes at 7 and retires at 11 o'clock, except on special occasions.

Whether the new order of things has resulted in any great benefit is a much debated question. It is sufficient for present purposes, however, that the new order of things is the most acceptable to the majority and that it is probably here to stay. Lighting systems were first considered a luxury. They are now an absolute necessity. This is the golden age of mankind. There is much to do and much to see in this wonderful world, and the introduction of artificial light has made it possible to do and see a great deal more during the natural lifetime of the present generation than was possible several generations back.

The question as to which system of lighting is the most satisfactory, all things considered, is hardly debatable. Electricity is cleaner, safer, healthier, more convenient, and in most cities more economical than any other system of lighting. It is not, however, cheap enough to be of practical use for heating and cooking. There has been a great deal of improvement since the days of the old horse-shoe carbon light. In fact, the increased brilliancy has been a little overdone, so that the brightest electric light now obtainable, also the brightest gas light obtainable, is actually harmful to the sight unless included in ground glass globes or in other ways arranged to diffuse it.

This brings us down to indirect lighting, by far the most practical lighting system for all interior purposes, domestic or commercial.

It was thought that when a light of extreme brilliancy had been invented that all lighting problems had been solved, that every part of a room could be made as light as day, and this is really possible but not practical.

Observe the daylight in your room. If your room is on the north side of the house no direct rays of the sun enter it. Still during the middle of the day you have ample light of a soft, diffused nature. On the south side of the house, where the direct rays are admitted, you will invariably draw your curtain so that the sun will not shine directly into your eyes. Even the direct rays, which strike the wall, floor and furniture, are sometimes so brilliant as to be a discomfort.

Place a book in a direct ray of the sun and try to read from it. You will find the light blinding, and if continued indefinitely would soon ruin the sight. This easily proves that the most practical light is a diffused light. Therefore, when you place a miniature sun in the middle of a room, receiving direct rays from it in all directions, you experience an effect that is very trying to the eyes. When this brilliant light shines directly upon your book or writing paper it is injurious. Since it would not be practical to place the chandeliers outside of the window and attempt to have them shine in, in the manner and with approximately the same brilliancy as the sun, it is necessary to keep the miniature sun within each room.

To diffuse the light various kinds of opalescent, ground glass and other shades have been made, but all have proven more or less unsatisfactory. Most of them will shade the light from a greater por-



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Thirty chapters, 300 illustrations. It covers a wide range of subjects, including the planning of buildings, suburban and city homes, costing from \$2,000 to \$20,000, letting contracts, choosing materials, proper design of entrance, windows, fireplaces, etc. New third edition. Price, postpaid, \$1.00.

Address, Arthur C. Clausen, Architect, 1125-37th St., Lumber Exchange, Minneapolis, Minn.

tion of the room and, especially the ceiling, casting a very strong glare immediately below the chandelier, so that when you are in the shadow you have not light enough and when you are in the glare the light is too strong.

One day some bright genius solved all the problems as quickly and as easily as Columbus defeated the laws of gravitation by standing an egg on end when all the sages and philosophers thought it impossible. This genius turned the chandelier upside down and other miscellaneous things that absorb, instead of reflect, light. He shines it against the ceiling, simply requiring that the ceiling be of light color, and lets the light fall in a diffused manner, giving a soft glow to all parts of the room, which creates no shadow except directly below things, and not much of that. Simple, isn't it? But, like all things, it must be done right.

The most practical color for the ceiling is a light cream, although other light colors, such as very light sky blue, have been used and given satisfaction, when enough indirect lighting is provided. These inverted chandeliers, which look like ornamental hanging flower baskets suspended by chains, are of various width and design to suit the requirements of each room and the taste of the owner. To get the proper amount of light is a matter of scientific figuring by a lighting engineer, who carefully computes the amount of light required to properly light a certain sized room of certain decorations, and from his scientific figures determines the width and number of the chandeliers (when the room is large) and how far they should be suspended from the ceiling. Indirect wall lights are also used, but these are not as practical as the drop lights or chandeliers from the ceiling, unless a number of them are placed all about the room, which is sometimes done when the ceiling is low. The

A Deaf Mute Telephone

A curious electrical device called a "deaf mute telephone" has been invented to enable those who cannot speak or hear to communicate rapidly, not only with each other, but with persons who can speak and hear and are not conversant with the finger sign language. The inventor of the new "phone" and his wife are both deaf mutes, and they were assisted by their young son, who is almost blind, in the work of perfecting the device. Service to fellow unfortunates was the motive that spurred them over countless difficulties. The "phone" comprises an electrical keyboard somewhat like that of a typewriter. It has, like the typewriter, the "universal system" arrangement of letters. This keyboard is connected by wire with an electrical sign-board which is the "talking machine" proper and consists of thirty-six incandescent light globes, each with a large letter of the alphabet or one of the nine numerals painted on the end of the bulb.

The person who wishes to talk presses the keys, spelling out the words on a typewriter, the other person reading off the letters as they flash on the lamps. The keys come down on points of contact in the same manner as do the printing typewriter-telegraph machine. This does away with any false or lost motion quickly by an expert as an ordinary typewriter, and the letters can be read as quickly as they can be flashed up.

The replacement of manual labor by electric power with the manifest gain in safety, economy and convenience is the natural tendency of modern methods in business and domestic affairs.

The electric motor furnishes the actual force while leaving the individual free to direct and control.

They have been designed to meet the requirements of all users of power units, large and small, including mechanics,

printers, storekeepers, members of the dental and medical professions and for the manifold domestic applications of electricity.

When Buying a House They Buy a New One.

"We have found a house which is exactly to our liking," said Mrs. — to her caller a few days ago. "So that now when you come to see us you will have to come almost to the suburbs." "We found ourselves to be so much more particular, when buying a house than when renting, that the search has been rather long and tedious. It is hard to find a kitchen to suit you as well as does the parlor or a parlor to suit you as well as does the kitchen."

"Yes, but it's all over and you will soon be there in your capacity of 'queen of the kitchen,' mother," spoke up the eldest daughter, "and how different from here, we can step inside and turn on the lights downstairs and go just a little farther and turn on the lights for upstairs. It shall be my pleasure to make the lights now," she added as if remembering that she had often called on some other member of the family to do this.

"Living in our own house wired for electricity we will feel new like acquiring many of the conveniences which we have gone without all this time," said Mrs. —. "It is very nice to know that we will soon be living in an up-to-date house, which is all our own."

Baseboard Receptacles.

There cannot be too many baseboard receptacles, for they provide handy connection for heating appliances, vacuum cleaners, fans and portables needed from time to time in every room in the house without an exception. Connecting these devices to the fixture is inconvenient and unsightly.

Keep these facts in mind

Moving and house cleaning time will soon be here. You'll have some work for us then, if not now, and you'll want this done rapidly, yet carefully and safely. We have become established as one of the largest firms of our kind in the west because we always do thorough, dependable work. Be sure you call us when you get ready to move, to have goods packed or to store them away.

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Use this page each week to reach the householder.

FREE INFORMATION TO HOME BUILDERS

Through the kindness of Arthur C. Clausen, the noted architect of Minneapolis, The Bee is able to give free advice and guidance to those who are contemplating the building or remodeling of their homes. Any particular in connection with the construction of a building will be thoroughly discussed for you by Mr. Clausen, and without charge.

No matter what you wish to know about a home, you can learn important facts that will be of assistance to you through advising with Mr. Clausen. In writing Mr. Clausen, in care of The Bee, be sure to explain, in detail, just what you wish to know. If you intend to build a home, state the amount you wish to spend, the kind of a home you want, the number of rooms, the material to be used, etc., etc. Be sure to make all things clear. Though you may not intend to build until next spring, it would be well to write Mr. Clausen now, and get your plans completed early.

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Omaha - Nebraska

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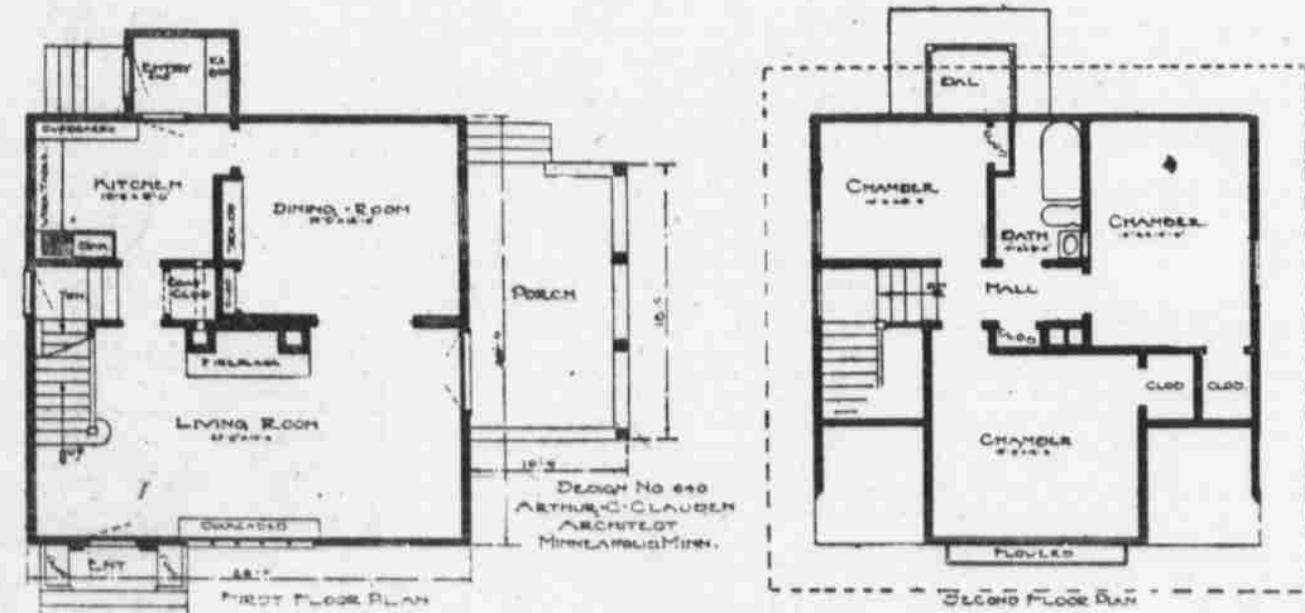
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This Page Is Growing Are You?



Marble Lighting Fixtures

The use of alabaster marble bowls for high class semi-indirect illumination has come to stay. It is one of the most satisfactory methods of diffused lighting that has ever been used. The volume and quality of illumination is surprising. Marble bowls used for illumination are generally made in Italy. The hangers are made by us in Omaha. Pompeian Verd finish on the metal work seems to fit best with marble. There are a number of homes in Omaha already equipped by us with marble-lighting fixtures. We get up special designs to suit the room in which the fixture is to be installed. The marble fixture shown here was designed by us for a Roman dining room in a Lincoln home.

If you want something a little better than usual for your home see us.

Let us design you a lighting scheme.

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