REAL ESTATE—NORTH SIDE

Bargain

We have a practically new house, with reception hall, living room, dining room, altchen, pantry and entry on first floor; two nice large bedrooms and bath on second floor; large closets, good furnace; full basement; shades, water meter, etc.; paved street; one block from school. Only \$2,550. Terms, \$250 cash, balance very low monthly payments. \$251 Ames Ave.

Norris & Norris Walking Distance quare house. Modern except heat, \$20 CASH, BALANCE ES PER MONTH.

THE VOGEL REALTY AGENCY. 1015-16 W. O. W. Bldg. D. 3691 or So. 2816. \$250 Cash

and \$25 a Month s a nearly new 5-room cottage, mod-except furnace and strictly up-to-e; cemented basement and large attic; lot Mx130; two blocks from car near and Seward; price, \$2,250. See this see before you buy.

Armstrong-Walsh Co.

REAL ESTATE-NORTH SIDE

Small Cash Payment on Actual Bargain 213 Grant St., 5 rooms, 4 rooms on first floor and 4 rooms on second; full south front lot, entirely enclosed with an iron feace; exceptional fine garage in rear; room for two or three cars, having both sewor and water connections. See this if you want a real bargain in a home. The more you investigate the more you will realize the actual value. Price, \$1,225.

Hiatt-Fairfield Co.

North Side Home Only \$600 Cash

Balance like rent. This is a 2-stored attic, 7-room, strictly modern framouse with 4 hadrooms on the secondor. Full cemented basement and fur house with 4 hedrooms on the second floor. Full cemented basement and furnace heat. New garage. Improvements all in good condition. No. 2012 N. 24th St. Price 44,100. Be sure and see this property before builying elsewhere on the north side, as the price is right and the terms easy.

George & Company

J. H. Dumont & Co. Loans, Insurance, City Property. Farms and Ranches for Sale

WEST FARNAM DISTRICT HOME, \$5,500 hight-room modern house, with har-iwood finish and oak floors in first story, to bed rooms and bath in second story; 20-foot south front lot, on pavel street, close to Farnam car. Price \$5,500. This property is ideally located and the price is cheap. The lot without the house is worth \$3,500. We have sold other lots in the same block at \$20 per front foot cash. See us premptly if you want a bargath. Terms will be given if wanted.

\$10,000 HOME FOR SALE AT A SACRIFICE

A strictly modern, up-to-date, 9-room house, with hardwood finish, hardwood floors and every convenience; lot @xi81 feet, with orfest trees and shrubbery.

We are not authorised to advertise the location or price of this home, but if you want a barwain you can get it. We are prepared to sell this property at very much less than it is worth. See us promptly if you want a bargain.

INVESTMENT

A new stucco and frame dwelling house, modern in every respect, right up to date in every detail. Each side has a tiled vastibule, large living room with fire-place, dining room, sun room, kitchen and pantries. On the second floor there are three bed rooms and sloeping porch and a tiled bath room. These houses rent for 50 each and the double garage in the roar for \$10. Total income \$110 per month, or \$1,200 per year. Price \$12,000. Fairly easy terms if desired.

This is a very choice piece of property, in a fine neighborhood where nearly everyone owns his own home. Se us promptly if you want a bargain.

A CHANCE TO SPECULATE

Vacant lot in the West Farnam District,
65x100 feet, one-half block from 28th and Davenport Sts., only \$675. This is solid
ound, on grade, and in a neighborhood where lots are selling for \$60 to \$100
of frent foot.

125x125 feet, east and north corner, 62d and Davenport Sts. A high and sightly
desirable building cite. Price \$3,600.

TWO CHOICE FARMS

160 acres, 5 miles north of Florence; very finest quality of land provements. Price \$18,000. Possession Ms reh 1, or tenant will less and pay \$1,000 cash rent.

464 acres, 8 miles from Council Binffs; good improvements; Price \$110 per acre.

NEBRASKA RANCH AND FARM

4,800 acres choice land, well improved; water piped to all buildings and corruls; running water in pasture; fine garden and orchard. Level farm land, with rich black soil, partly in cultivation now; abundant land suitable for alfalfa; wide hay valley through entire ranch; well grassed bills (not sand hills), with spring water sand shelter for stock; all combined in this one ranch. PRICE 513 PER ACRE. Lifteral, Terms. This is one of the best ranches in Nebraska, and if you wan a ranch you will buy it after inspection. Write for full description.

FACTORY SITE WITH R. R. TRACKAGE

A NEW ADDITION TO OMAHA

155 tots, 5 blocks from car line, close t o Omaha and South Omaha. Would re tall for \$25,000 to \$40,000. On account of the death of active owner, we are authorized to sell the 160 lots for \$15,000, one-third cash, balance easy terms. Here is a chance to make a fortune without investing much money.

J. H. DUMONT & CO.,

Phone Douglas 690.

"1603 Farnam Street."

Special Bargains Open Today For Inspection Go and See Them, Sure, Dundee

West Farnam

Hanscom Park-Field Club

Bith Ave, near Leavenworth St.—An exceptionally well built house, built dish contractor for his home; quarter-sawed oak finish downstairs; s large nicely decorated; splendid basement, with laundry tubs, fruit room, etc. a real bargain. Price, \$4.60.

A Snap practically new howe: oak fin ish and oak floors both up and down-cast front lot 52x120 feet, four blocks east Hansoom Park, high and and only two blocks from the 24th St. South Omaha car line. Phone Har-if you want to see it today.

D. V. Sholes Co.

Belle Isle and Laurelton Additions

South of Miller Park and west of 24th street. We have some fine homes nearing completion in these two beautiful additions-they are modern and complete and "different." We invite the closest inspection of construction and finish.

\$3,350 to \$5,000

and from 5 to 7 rooms, all finished in beautiful oak, with finest grade oak floors, screens, shades, decorations, meters and all improvements paid for.

"MARTIN HOUSES"

Are complete and well built, and we sell them before they

A hundred satisfied clients to refer you to.

COME OUT TODAY and look them over

Charles W. Martin & Co. 742 Omaha Nat'l Bank Bldg." Tyler 187. Web. 8006.

REAL ESTATE-NORTH SIDE

COME TO

Addition Lakeside

Sale Going on Today

Lots \$200 to \$255 Terms: \$5 down; \$5 Per Month

40 Lots to Select From

Take any Sherman Ave. car porth

Salesmen on the Ground All Day Sunday

Shuler & Cary

224 State Bank Building.*

New 5-Room Bungalow

All modern, oak finish and oak floers throughout; large attic; full basement; all walls nicely decorated; screens and window shades. Located 2011 N. 20th St. Price, \$5,260. Terms.

Norris & Norris BARGAIN for

BUILDER Five-room house and two lots 30x124 ft.
t northwest corner 38th Ave. and America.
Fine lots, on ear line, location rapilly improving. House in poor repair bargain for a builder. Nonresident wants offer.

Garvin Bros.

Close-In 5-Room Cottage All modern, living room and dining room finished in birch-mahogany; good furnace; combination lighting fixtures; east front and paved atreet. Located at 1219 N. 29th St. Price \$2,750. Only \$250

Norris & Norris Three Cottages 20th and Clark Sts

A. P. Tukey & Son

A SEVEN-ROOM ALL MOD-ERN HOUSE. NEW AND READY TO MOVE INTO.

be sure to see this today, between 2 and 5 p. m.

This house has full cement basement and is heated by furnace. It is finished in hard pine throughout and is very conveniently arranged, with four rooms on first floor and three rooms and bath on second floor. Second floor finished in white camel.

Be sure to see this today between 2 p. m. and 5 p. m. The terms are easy and the price very reasonable.

Come to 2711 No. 50th street.

E. P. WRIGHT, Phone Walnut 882.

If you cannot come out today telephone

Douglas 28% tomorrow.*

5 ROOM 14-STORY HOUSE, GOOD

EX Cash and \$33 PER MONTH, or Will
Pay Moving Expenses for Party
Who Will Pay \$100 Cash.

This house is brand new, all modern, and it will stand the most critical inspection as to quality of material used and methods of censtruction.

This house has a full cement basement and is heated by furnace.

The living room and dining room are beautifully finished in oak. The living room is large and has an open stairway, built-in seat and coat closet.

Balance of house finished in pine. Wall decorations and electric fixtures can be chosen by purchaser.

House faces east in beautiful location and is about a block from car line.

BE SURE AND SEE THIS TODAY.

COME TO 244 N. SOTH ST.

OPEN FROM 2 P. M. TILL 5 P. M.

IF YOU CANNOT COME TODAY, MACKROW,*

BUNGALOW DREAM—MOVE IN
Brand new, \$250 down, balance like
rent. Strictly up to last minute. Oak.
Large living room, beautiful dining room
and kitchen; two fine bed rooms and
bath on 2d floor; full besoment, in compartments. Large lot. Monmouth Park
district. Least a \$1,000 cheep. Act quick.
Price only \$2.500.
OSBORNE, 701 Om. Nat. Bk., Doug. 1874.

FOR THE MAN OF MODERATE MEANS

Buys 5-room bungalow, every modern convenience and several built-in features. Owner is really nacrificing at this price; 1800 down; balance like rent; near Kountse Park. GALLAGHER & NELSON,

BUNGALOW SPECIAL

REAL ESTATE-NORTH SIDE 5-Room Cottage

2880 Maple Street Nearly new, modern except heat: 14 lock to car, 1 block to school; amali payment down, belance easy terms. HASTINGS & HEYDEN, 1614 Harney Telephone Webster 1951.*

REAL ESTATE—SOUTH SIDE

New 7-Room House Field Club District \$5,000

New and the last word in "up-to-date-ness." All the latest comfort features including mirror in vestibule door, indi-rect lighting, built-in cupboards in kitchen; one-piece sing in Ritchen; white enamel finish and mahegany doors up-stairs; sun room on south side of house. A beauty and well built. See us at once.

The Byron Reed Co Very Fine 2-Story

Strictly modern dwelling, brand new and built by day labor. This is a beautiful home in the Field Club District. Large living room and dining room, butler's pantry and fine kitchen downstairs; also three splendid bed rooms, dandy big sleeping porch and complete bath room, with tile floor, upstairs. Oak floors throughout the house. Full cemented basement; guaranteed furnace. Owner will sell on easy terms, or take a good vacant lot or good clear cottage in Omaha as part payment.

Scott & Hill Co. Hanscom Park District

Only \$50 cash, balance monthly; 6-room modern home; large living room with fire-place; oak finish, dining room and hall white enamel; large convenient kitchen; full basement with plastered ceiling; furnace heat; 3 bedrooms and tiled bath 2d floor; large lot, 55x17 feet, with alley and garage in reat; east front and paved street. Low price of \$3,700. Owner leaving city.

George & Company I AM FORCED TO SELL

Campbell's Addn. 23d Street Lot \$650

The Byron Reed Co

Dandy Cottages Just Right for Railroad Men

rooms to get one of these and start on the right track, or are you going to wait the right track, or are you going to wait the large are strictly modern in every respect, full basement, furnace, electric lights, complete bath room, five large room, fine large attic with stairs, colonged opening between parior and dining made opening between parior and dining the start of the star

2012 Clark. Six roms. all on one floor. City water, sewer and gas. Lot 40x100, with alley on the west. Price \$1,800.

Vacant lot between 2004 and 2013 Clark, 40x100, Price \$800.

\$15 PER MONTH

W. Farnam Smith & Co.,

WE WANT AN OFFER.

Take a look at 1718 S. 26th St., and submit an offer on it. The house has 7 rooms and is modern except heat, newly painted; full size east front lot on paved street, paving paid, Would consider good vacant less as part payment.

SCOTT AND HILL CO.,

Douglas 1669. 265-7-8 McCague Bidg.

DO YOU LIKE MONEY?
We have an opportunity for you to
make some very easily; buy the 3-room
house on the northeast corner of 19th and
Bancro; t and build 3 more houses on the
lot, Price \$1,806 on your own terms.

PAYNE INVESTMENT COMPANY,
Douglas 1781.

Ware Block.

SOUTH SIDE BUNGALOW BARGAIN

RASP BROS. McCague Bldg. Phone Douglas 1663. SOUTH SIDE BARGAINS.

5-room modern house, 20th St., near Castellar, on paved street, only \$1,750. 5 rooms, part modern, 17th near Arbor St., \$1,500; \$300 cash. 5-room modern dandy bungalow at 1543 So. 25th Ave., reduced to \$1,500; cash \$300. For information phone Douglas 2607. REAL ESTATE—WEST SIDE

\$500 Cash Strictly Modern New Bungalow

Armstrong-Walsh Co. Phones us and let us show this property
Manday.

SAUNDERS COMPANY,
INS. 18 W. O. W. Bldg. Douglas 2622.
Today Webster 6771.*

WILL take enly 2550 on new two-story house; this is complete and new; balance same as rent. Call owner, Web. 6571.*

D. 2819. 1111 City Nat'l Bank.*

Locations North West South

\$25 to \$37 DOWN \$25 to \$37 PER MONTH

tecture. All modern conveniences. There is no use in being tedious in descriptions. They must be inspected anyway.

Saunders Company's recommendation of property is enough to warrant any one who desires a home to take the necessary time to call at the office and have us show them these properties.

FIFTEEN MORE BIG BARGAINS

Saunders Company, having sold out the bouses advertised the last week, were fortunate in making a deal for fifteen more txceptional bargains.

As a matter of convenience, our representatives can be found today from 2 p. m. to 5 p. m. at the following locations: 2508 N. 49th St., 6 rooms.

2544 N. 50th St., 5 rooms.

2720 N. 50th St., 7 rooms.

2720 N. 50th St., 5 rooms.

Please call and look them over.
Our other bargain homes located in the north and south sections of the city will be shown at any time. By so doing no obligations whatever will be incurred and we will be complimented by being called upon to make good.

SAUNDERS CO.

A BEAUTIFUL 8-ROOM BUNGA-LOW, \$33 CASH, \$33 PER MONTH. Or will pay moving expenses for may to will pay 100 cash.

At is durably outle of the very best class of material.

Brick foundation, full cement basement, furnace heat, oak finish in living room, dining room, den and vestibule, mirror door in vestibule coat closet and oak beam ceiling in living room and dining room; the kitchen, pantry and both bedrooms are finished in pine lumber, with floors of edge-sawed pine.

Wall decorations and electric fixtures will be left to choice of purchaser.

The house faces east and is in one of the pretitest locations in Omaha and is only one-half block from car line.

Ee sure to see this today. Come to 2508

No. 48th St. Open from 2 p. m. to 5 p. m.

E. P. WRIGHT, Phone Walnut 52.

If you cannot come today call Douglas 2506 any time tomorrow.

Two Houses and Room for Store Building

Postoffice

Close to very best locality, 43x122; only 600; \$10 now and \$1 per week. If you pay ash 5 per cent off and we'll build.

O'Keefe Real Estate Co., 616 Omaha National, Phone Douglas 3715.*

Valuable Corner Close-In Ripe For Improvement

th and Dewey—Exi2. \$6,000. Cottage now on the ground will be removed. Ist and Leavenworth—72x12. \$5,000. Old house rents for \$30; worth \$750; to be moved to cheaper lot. Sth. Ave and St. Mary's—72x147, \$12,000. Two frame hou—— rental value \$80. Room for improvement without removing the houses. You couldn't possibly fail to make money on any of these properties.

Armstrong-Walsh Co.
Tyler 1536. State Bank Bldg.*

FINE HOME

SIX ROOM MODERN HOUSE

PRICE REDUCED TO \$3,350.00

Hall, living room and dining room finished in birch, good size kitchen, full basement, good furance and place to do launder, chree bedrooms and modern bath room on 2d floor, stairway to attic, hard wood floors up stairs and down, a well built house in nice order at 355 Davenport; lot dixill; among home owners, where property is advancing; key ist door east. Go see it.

W. H. GATES,

647 Omaha Nat Bank Bidg. Doug. 1294.*

Am Forced to Sell

a new five-room, all modern house/ recently purchased by me. This house is located in the West Farnam district, one block from Leavenworth car and four blocks from Farnam Oak finish downstairs, white enamel bath, skeeping porch, beautiful lawn. You can buy this house at a big marrifue.

Address, M 212, Bee, or after a p. m. phone Webster 5142.

17 N. Central Blvd E. W. Stoltenberg

BEAUTIFUL MERCER PARK Where every lot frents on a boulevard. ALLa SPECIALS IN AND PAID, tucluding paving. Served by three car lines. Fine natural timber. Our prices and terms are reasonable. No frame houses permitted. Let us show you this property. Also the beautiful homes now being erected here. W. FARNAM SMITH & CO. SOLE AGENTS.
1236 Farnam St. Tel. Doug. 1984

REAL ESTATE—SUBURBAN

3 Houses—\$4,000

Glover & Spain

REAL ESTATE—SUBURBAN

Dundee **Turnover Bargains** A BEAUTIFUL DUNDEE HOME

DUNDEE BUNGALOW

Suideels smoot a land moosush were he wides the word and seek a land moosush were we will be to to the word with the word of t



MUST SELL NEW DUNDEE HOME \$475.00 CASH \$40.00 MONTHLY PRICE REDUCED

PRICE REDUCED

This home is full two stories, strictly modern, oak finish on first floor; pine, with maple floors upstairs; has vestibule, coat closet, large living room, with colonade opening into dipling room, with colonade opening into dipling room, with colonade opening into dipling room, with the state of the s

REAL ESTATE-DOWNTOWN Down Town Store Building

Four-story brick building on Dougles St, with steam heat; store on first floor and well equipped paying hotel on upper three floors; furniture and fixtures included with the building. Belongs to an estate and want to close it up. Rental value 25% per month, encumbrance \$16,000. You can buy it cheap, or would consider good clear income property for the equity. Investigate at once.

Glover & Spain REAL ESTATE—MISCELLANEOUS

\$450 \$450 Zahlungen \$10 baar, \$10 monat-Wundervoller Eckplatz; 55 Fuss Front mit Kanal, Wasser und Buerserateig, zwei Blocks von Strassenbahn, nahe Schule, gute Nachbar-

chaft; huebscher Platz, ein Heim zu wahl.

Telephone Douglas 2596 H. H. HARPER, 1013-14 City National Bank Bldg. Six New

Pressed Brick Flats Walking Distance Large porch, reception hall, living and dining rooms finished in oak. Sunny kitchen with gas stove and built-in cabinet. Two bedrooms, bath and sleeping porch upstairs. Modern lighting fixtures, good furnace.

Located in the best part of Omaha, Now ready to occur

American Security Co. 1526 N. 18th

Eight-room, all modern, newly painted with 2 good coats of lead and oli, if you want something close in and cheap, at 4.40, you will look this up. EASY ERMS, OWNER, next door south. hone Webster 1227. West Farnam Apartment Site

Cuming Street

First Trust Co. A Small Cash

Payment choice Dundee lots at the following prices:
\$1,900 for a choice of 4 lots on grade
and fronting north on paved street.
\$1,200 for a lot, 50x155 ft., fronting south
on a paved street.
\$1,200 for a good north and east front
corner, both streets paved.
\$1,300 for \$6x135 ft., fronting south and
east on paved streets.
These lots are all high and sightly and
craded ready for building.

George & Company 908 City National Bank Bidg Phone Doug. 750.

Well Built Benson Homes F. S. Trullinger

REAL ESTATE-MISCELLANEOUS

Brick Home

Bargain

Six reoms, in fine condition, \$100 cash makes the first payment, one block from car; close to school; balance \$15 per menth. Price \$1,700, 200 Enumet St. Can sive immediate possession. W. Farnam Smith & Co., Tel. Dong. 1064.

FOR SALE-SH S. 25TH ST.

MAKE OFFER.

Am breaking up housekeeping Dec. io and will make big sacrifics on my home if sold this week. It is a two-story, six-room, semi-bungalow style, on a corner lot with south and east fronts. Extra large living room and during room, and nicely decorated. In a spiendid neighborhood of home owners. The property is free and clear of incumbrance, both streets paved and lot nicely terraced. Look it over and make offer this week. Any reasonable price and terms accepted. Phone Owner, D. XES or H. 350 evenings.

Warm Homes Furnace or Hot Water Heat \$150 to \$250 Cash

We have a number of homes located in different parts of the city. They have 5 and 6 rooms, which we can sell on payment down of \$150 to \$250 and the balance about the same as rent. If you will call us by phone we will be pleased to take you out, and show you some of these desirable homes. Why pay rent when it only takes about \$150 to \$250 cash as first payment and the balance of purchase price would be paid the same as you are now paying rent?

NEW ERICK APARTMENT—12 apart-NEW ERICK APARTMENT—il apart-ments, 6 and 5 rooms each; rented now for \$442 per month; centrally located. For particulars see O. H. Swingley, 410 Bee Bidk., Omaha.*

REAL ESTATE—INVESTMENTS INVESTMENT

We have two splendid income properties offered for the first time. Neither requires large amount of cash to handle. Full information at office.

W. Farnam Smith & Co., 250 Farnam St. Tel. Doug. 1984.

REAL ESTATE WANTED GENERAL housework, city, country state wages, small family. Address 277. Bee.

REAL ESTATE—ACREAGE \$900 Is Dirt Cheap

For 2 Acres

Across the road from Block 80, Benso No better place to put your savings. \$20 Cash \$15 A Month Will build for you when ground is half paid for. You can have it set to fruit in the spring. We will take care of it for you at net cost. Cherry Orchard across the road nets owner a nice return every year. This piece of ground is decidedly cheap. Why not put your gavings in something that will make you a lot of

HASTINGS & HEYDEN, 1614 Harney St. 10 ACRES MILE FROM MILITARY PAVED ROAD-CLOSE TO BENSON Has two acres of black raspberries that will bring in a good income next year; balance good rich land; lies high and sightly. Price, \$350 per acre. HASTINGS & HEYDEN, 1814 Harney St.

Acreage Acreage ORIN S. MERRILL COMPANY, N. E. Cor. 23d and M Sts., South Omaha.

An Acre on Blondo Street Fine and Level \$15 Cash. \$15 A Month Good location. Why not buy this, set it out to fruit and reap a splendid profit? Price \$875.

HASTINGS & HEYDEN, 1614 Harney St. REAL ESTATE-FOR EXCHANGE Very Fine 2-Story

Strictly modern dwelling, brand new and built by day labor. This is a beautiful home in the Field Club District. Large living room and dining room, butler's pantry and fine kitchen downstairs; also three splendid bedrooms, dandy big sleeping porch and complete hath room, with tile floor uptairs; oak floors throughout the house. Full cemented basement, guaranteed furnace. Owner will sell on easy terms, or take a good vacant lot or good clear cottage in Omaha as part payment.

Scott & Hill Co. WILL trade 8-room modern house in Hastings, Neb., for Omaha residence or vacant lots. Call owner, Harney 2846.* 100 ACRES prairie land in Butte county, South Dakota, to trade for hay and timber land. Prefer timber to saw. Otto Unger, Arpan, S. D.* NINE-ROOM modern house, with garage, full lot, paved street, in Orchard Hill addition. Mtg. 32,500, 6 per cent, due June, 1917. Terms if desired. Investigate, a bargain. John A. Olson, Baird Bidg., Ornaha. COLORADO farm for stock of general merchandise. Give size and location of stock when replying, Address Owner, 1145 Thirteenth St., Boulder, Cole.—o -ROOM modern house, corner lot, in West Farnam District, subject to en-umbrance of \$2,750. \$3,000 equity to ex-hange for cheap land, cottage or vacant

Glover & Spain

ABSTRACTS OF TITLE. KERR Title Guarantee and Abstract Co., a modern abstract office. 35 S. 17th St. Phone Douglas 1487. REED Abstract Co., otdest abstract of-fice in Nebraska. 28 Brandels Theater.

REAL ESTATE LOANS 6% MONEY-6% MONEY-6%

Loans may be obtained for any purpose on acceptable real estate security; liberal privileges; correspondence solicited

A. C. AGENCY COMPANY,

758 Gas-Electric Bidg., 446 Pierce Bidg.,
Denver. Colo. St. Louis.-o

CITY and farm loans 5, 5%, 6 per cent.
J. H. Dumont & Co., 1603 Parnsam, Omaha. WANTED-City loans. Peters Trust Co. OMAHA homes. East Nebraska farms. O'KEEFE REAL ESTATE CO., 1816 Omaha Nati. Douglas 2015. 100 to \$10,000 made promptly. F. D. Wead, Wead Bldg., 18th and Farnam Sts. GARVIN BROS Louns, \$500 and up. WANTED-City loans and warrants. Pernam Smith & Co., 1229 Farnam UTY property. Large loans a specialty W. H. Thomas, 22 State Bank Sidg. HONEY on band for city and farm loans H. W. Binder, City Nati. Bank Bldg.

Real Estate

6% CITY LOANS, Bernis-Carlberg Co.

SER us first if you want a farm loan United States Trust Co., Ornata, Neb.

end the latest news about real state on the next to the last age. Be informed—investi-ate—and you will be able to west your memory more intelli-ently and more profitably.