Prospects for Coming Year Are Now the Topic of Conversation.

FAVORABLY COMPARED TO OTHER YEARS

Days of Boom Growth Not Accepted as a Criterion to Judge Conditions that Prevail in Omaha at Present.

Prospects for the year form a pleasant and common subject of conversation among business men just now, real estate dealers included. The tendency to begin the year with a review of the last twelve months and predictions for the future was exemplified last week at the meeting of the Real Estate exchange. The annual reviews in the newspapers started the dis-

C. F. Harrison was of the opinion that the increase in real estate values in 1906 had not been commensurate with the city's industrial growth. He referred to the greater building activity of 1887, when 2,500 buildings were erected, as compared with 1,100 in 1908. He did not, however, use this as an argument against prospects for activity in real estate in 1907, for he said that is bound to come, since Omaha realty is comparatively so cheap.

"The comparison of the building years of 1887-8 and 89 with that of 1906 is no criterion," said G. G. Wallace, "While 1,700 or more residences were erected during one of those years, it was only a few years following that we had 1,700 empty acre tract north of Fort Omaha, for inhouses in the city. What we are building vestment. now is solid and not of the boom order. We are worth in fact and not on paper."

Omaha Property is Cheap. S. P. Bostwick, president of the Omaha. Real Estate exchange, in an article in the last issue of the Omaha Trade Exhibit, says, after enlarging on the commercial and industrial growth of Omaha: "Omaha ternal Order of Eagles, which expects to real estate is cheaper today than in any double its membership this year and will city of its size in the United States. Investments are being made in Omaha realty build a nest. The Elks and Masons are which are paying 12 per cent gross income other fraternal organizations which exper annum. The nechanic and laborer pect to build soon, but then that interests have shared in the general prosperity, as only contractors and insurance men now, well as the farmer, and for the first time as both of these orders have sites. in the past fifteen years are investing their earnings in Omaha real estate and are building new and modern homes.

"There are numerous reasons why the coming year should break all records, both in the number and value of buildings quarters building, in order to ascertain to be erected, activ / in the sale of real how deep the foundation will have to be estate and increase in population.

cases remained almost stationary." Mr. Bostwick then elaborates on the de-

velopment of Nebraska, Wyoming and Colorado as the foundation for the inevitable advance in city realty values.

Plunkett's South Omaha Flats. Though final decision has not been made, ft is probable Sir Horace Plunkett will
erect a \$40,000 building next spring at
Twenty-fourth and L streets, South Omaha.
The matter has been left in charge of to those obtained by one who operates on

completed.

Tents for Storage.

The John Deere Plow company is affording another evidence of the scarcity of warehouse room in Omaha. This concern cannot get sufficient storage space and is now piling several carloads of goods on the ground under a tent on its property at the southeast corner of Ninth Leavenworth streets. Forest Hill Sale.

Speculators are beginning to look with longing eyes at Forest Hill, the home of the late Herman Kountze, which is to be would like to get control of it.

Warehouse Deeds Filed. Deeds have been filed recording the transfar of the old Parlin, Orendorff & Martin warehouse to Paxton & Gallagher. The consideration mentioned in these papers is

Site for Lumber Yard. The Missouri River Lumber company has acquired, as the site for a lumber yard, thirteen lots on the Belt Line, north of Bahler street and east of Thirtieth. It has been known for some time that the company has been negotiating for the land. but now the formal transfer has been

made. This makes the fifth lumber yard or coal yard site that has been bought on the Belt Line in the last six months. Remodeling Old Front. The front end of the old Brandels store has been fenced in, and some repairing and remodeling will be done. The city buildinspector's office has issued a permit for this work, in which the sum of money

the firm expects to spend in the work is Charles L. Thomas has bought a three-

PAINLESS DENTISTRY

Tooth Talk No. 103

usual run of "Painless Dentistry" advertisements savor so strongly of cheapness and quack-ism that a well balanced person gives them little or no thought other than to wish there really was such a thing as painlessness in dentistry. I tell you there is such a thing. do not wish to be classed with

the so-called "painless dentists" but I do give you my word that, by the aid of proper remedies, care and skill, I have practically elimi-nated pain from my operations. I can prove it.

DR. FICKES, Dentist Phone Doug. 537. 328 Hee Bldg.

TIMELY REAL ESTATE TALK Examples of Homes That Are Developing Omaha as a City of Homes PLANS FOR STORM SEWER





HOME OF B. C. MINOR, 2590 PRATT STREET

Edgar F. Davis has sold his house and

lot in Dundee Place to Maggie F. Johnson. Mr. Davis went to Los Angeles several months ago to engage in the real estate business with his father. Engles Look for New Nest. It might pay the real estate men to keep

In touch with the local aerie of the Fra then begin to look about for a place to Tests for Foundation.

To support a twelve-story building solid The Union Pacific is sinking test holes in the earth at the site of the proposed head- that occasion were; laid. Work is progressing favorably on "The remarkably good crops of the last the working plans for the structure and be he soldier, statesman, builder of indusfive years have placed the Nebraska far- they will be completed by the time the try, or promoter of commerce, has been to and from it and this western country mer free from debt, with a goodly sum of ground is cleared. The buildings on the ney in the bank awaiting investment. site, of which there are four or five, are While Nebruska farm land has doubled yet to be disposed of. The leases on them and quadrupled in value in the last five expire this winter and they will be reyears, the price of Omaha dirt has in most moved in time to allow building operations early in the spring.

John R. Lyman's Views. The Record-Herald a week ago printed some views of John R. Lyman, a Chicago real estate man, which are seemingly applicable to Omaha, although meant for Chicago. Mr. Lyman said:

buys a home on this plan, as it does often buys a home on this plan, as it does not take money from his business. Houses costing from \$2,000 to \$15,000 are put up in this way, and this is a good time for mak-ing purchases, as the buyer can have the details attended to according to his indi-

STATUS OF TAX CERTIFICATES Treasurer Fink Prepares Statement Showing How Many County and City Still Hold.

County and City Treasurer Fink has prepared a statement showing the status of disposed of by the heirs of the banker. tax certificates bought by the city, county Naturally the family would prefer to sell and state at the various scavenger sales the property to some wealthy man who held here since the law become effective. wished it ofr a home, but men with money In all the city, county and state held 6,739 enough to keep up such a place do not certificates, representing \$500,153.48. Of the make their appearance every day. If the total 3,367 pieces of property, amounting land is not sold in a body soon it is safe to \$242,489.45 in taxes and interest, were to say that it will be cut up into lots and disposed of by assignments, redemptions placed on the market. In that event there or court cancellations; so that on January is no doubt several real estate firms which 1, 1907, there were 3,352 certificates in the sum of \$317,654.68, undisposed of. The city of Omaha holds 1,322 of the unsettled certificates, amounting to \$221,711.79; the county of Douglas, 1,197 in sum of \$70,280.67 and the city of South Omaha 421 for \$937.56. There were originally about 25,000 cases in the scavenger suit.

> OMAHA ELKS SPOT IMPOSTOR Claim of J. Clinton Nell that He is One of Their Number.

Frank Furay, secretary of the local lodges of Elks, has been advised that a man giving the name of J. Clinton Neil has been posing in Ligionier, Kendaliville and Auburn, Ind., as a member of the Omaha Elka, showing a membership card purporting to have been issued by the Omaha Lodge. Secretary Furay advised that the name of J. Clinton Neil was not known to the Omaha lodge officers. According to clippings received by Mr. Pursy, Neil played a strong hand in Indiana on the strength of his alleged membership in the Omaha Elks lodge, but managed to escape apprehension.

WATER CASE IN CHICAGO Hall and Wright for Company and City Go to Take Depositions.

Attorney R. S. Hall, for the Omaha Water company, has gone to Chicago to the came, the beast of burden, the ship take depositions in the case wherein the of the desert, which transported its goods. city of Omaha is resisting the purchase of The civilization of Greece and Rome exthe water works plant for the appraised isted because of the commerce carried on sum of \$1.250,000. Carl C. Wright, counsel the Mediterranean seal And when we for the Water board, accompanied Mr. Hall on behalf of the city.

Edholm Divides Profits. Albert Edholm, a Sixteenth street jeweler, substantially remembered his old employes New Year's. After having the most substantially remembered his old employes New Year's. After having the most pros-perous year since he has been in business Mr. Edholm decided to set aside a sub-stantial percentage of his year's profits which he divided equally among a number of his older employes. He said he thought after the splendid year he had had he ought to give them something more than a turkey or a 55 gold piece.

COMMERCE AND THE CITY

Relation of the Two Expounded and the Need of One for Other.

WHAT MIGHT BE DONE FOR OMAHA Jefferis' Speech at Commercial Club Banquet Covers Some Points

All Citlens. At the banquet of the Omaha Commercial club to the members of the Board of Governors of Ak-Sar-Ben on December 18, Mr. ground and a heavy foundation is required. A. W. Jefferis responded to the toast of 'Commerce." Mr. Jefferis' remarks on

of Much Interest to

"Mr. Toastmaster and Gentlemen: In the crowning glory of the successful man,

The matter has been left in charge of the Knights of Accountry of Corned Young, who will erect the building was not inserted to the Chatham, though the latter is paying investment as a home for backer lors.

Dempsters New Cottage.

Dempsters New wherever that power, so produced by the would grow and prosper. consumption or annihilation of commodities purchased by the people of a city, it will bring unto that city no profit, no increase of wealth, unless it (the power, the force) something for the consumer or trader outside of and beyond the limits of the city back and forth between themselves all day long, but when night comes neither of

> made a thousand trades. Commerce of the Cities. "And so the people of any city may exchange commodities and values over and over again among themselves, but when they shall have finished, if they have sold to none but themselves, that city, as an entity, as a city or community, had added nothing to its aggregate wealth. It is also true that that which the merchant of a city buys from abroad and sells again to the consumer or trader, outside of its borders, in order to be profitable commerce, from the city or jobbing center's standpoint, must be sold for and return unto the city the original cost of the commodity, plus the cost of labor for the handling, selling and transportation thereof, to the distant consumer or trader, and in addition thereto a profit for the management and ownership of the business.

"It follows, therefore, that that city which employs the greater portion of its energy and power in commerce, not alone with its own people, but with others outside of its borders, or that city which engages the greater portion of its wealth and power in manufacturing raw materials into finished products for sale and consumption, not only at home, but abroad. is an accumulator of wealth and profit for its people far in excess of that city which expends the greater part of its substance in building houses and buildings for rent, which when completed only furnish shelter for many, but labor and sustenance for few.

Does More Than Garner Wealth "But' commerce does more than garner wealth for the people engaged therein. While it has bought and sold commodities, it has exchanged ideas and disseminated knowledge. No people ever emerged from a family or tribal condition without developing commerce. The higher civilizations of ancient times existed where commerce flourished. The civilization of Egypt was because of its commerce, and its commerce increased and multiplied because of read history we have but to follow the active routes of commerce to follow in the footprints of an advancing civilization The commerce of our own country is now and has been for some years, penetrating every nook and corner of the globe, and

who would say that the commerce of the

United States has not led toward a cos-

nopolitan condition among great commer-

cial nations and tended toward interna-

lional peace? "As the trade and commerce of a quantry

or city increases and multiplies, divisions in labor and industry become more pro-In fact, division of labor is the first principle of industrial progress. Not only the first, but the permanent principle. Inventions and machinery facilitate in this respect, and the civilization produced by such division becomes more complex and complicated, and consequently demands a higher intelligence of citizenship. And tonight when we regard the future of Omaha in commerce outside of trading within its borders and among its own people, we know that much depends upon its facilities and cost of transportation. It is entitled to and must have just and equitable rates and equal facilities as compared with competing Omaha's Strategic Position

"Omaha appreciates the fact that by reason of its railreads it is nearer the Guif and finds occasion to congratulate himself of Mexico, nearer to the Atlantic seab and that in 1905 his city of Gotham has broken City than was Philadelphia to New York total increase in population has been 375,000, every age since the dawn of civilization. City at the time of the revolutionary war; or over 1,000 new inhabitants for every day Omaha also appreciates that without the in the year. The floating population-visand is that intangible, invisible, halo of that it would amount to but little in the good feeling accorded to his deeds, by his way of a city. It also appreciates that fellow countrymen, and manifested unto some railroads, in order to earn dividends, him on such occasions as is this tonight. have in the past granted rebates and dis-The fact that this feast is tendered by the Commercial club to the board of governors of the Knights of Ak-Sar-Ben, is of our country. (We learn these facts of proof beyond a reasonable doubt that the course from the press). Such methods, board of governors, with the assistance of such acts and doings, while they have asloyal knights, have done and accomplished | sisted to produce great progress and prosthat which has won the esteem and grati- perity, have at the same time assisted in tude of the commercial interests of Omaha. producing great inequalities, and were Those interests permeate and electrify this those methods to become the fixed prinentire gathering, and speaking unto the ciples in commercial trunsactions through board of governors of the Knights of Ak- out the country, they would become more Sar-Ben, it says: 'Well done, good and destinctive to our commercial welfare and

Factories Should Flourish Here. 'Our city cannot expect to become nanufacturing center for iron, hardware or cotton goods, because the raw material is used to produce something for commerce, for their manufacture is not within its immediate reach, but to the extent that raw materials are accessible, everything is pos producing it. Any two men of any city sible. It has already been proven to be may trade two jack knives of equal value, so in meats, in butter, and in soap and Why should it not be so in beverages. breadstuffs, in breakfast foods, in flour, them is a whit better off than when they in starch, in alcohol, in leather, in leather commenced, though they perhaps have products, in hair goods, in brushes, in rooms, and in button and bone ware?

"Some say we lack fuel power, but we should remember that we have the raw materials for the manufacture of all of these commodities at hand, and who will dare say that with our railroads operating as common carriers only, throughout the country, that Omaha cannot transport fuel, . e., power, to and within its borders, more cheaply than can that city which possesses power, transport the great bulk of our raw material to its gates for the purpose of manufacture?

"Why is it, gentlemen, that the bristles from the backs of the hogs killed at South Omaha are only cleansed and assorted, put into packages and shipped to the various brush manufacturers of the country, and when fashioned into brushes, a portion of them are shipped back to Omaha for sale and consumption? "Why are hides shipped away, tanned

into leather, manufactured into shoes, and a portion thereof shipped back for sale to us? Why is it that grain is shipped to Omaha, run through elevators, from one

car into another, and shipped to a distant city, rolled into flour and meal, and portion of that put into sacks and returned to us for purchase? "Why ship tnese raw materials away

"Why lose the opportunity of advertising our city, which would be accomplished by one. shipping from its borders finished products in all these commodities, in boxes, in cases, in original packages, upon all of which there would be printed upon their labels, Manfactured at Omaha, Neb. 7 Such advertisement would have for its basis comstock in trade of all progressive centers of population.

'Why should this city and the people adjacent to its borders bear the cost of transportation of the raw materials from, and of the manufactured articles to, them especially upon those finished products which could be manufactured here? not endeavor to manufacture them here, and thus secure employment for labor and capital in Conaha and bulld up and extend its commerce throughout the world?"

Mrs. Stanley's Death Acetdent. The coroner's jury which convened Priday evening to investigate the death of Mrs. Charles Stanley, who died in convulsions at her home, 30s South Fortieth street. Thursday evening, returned a verdict of death from the effects of strychnine taken accidentally. The case had something of the appearance of suicide, but the testimony of Dr. Benawa, who attended the woman, and others strengthened the belief that the poison was taken by mistake, probably in place of morphine to allayate neuralria. investigate the death of

New York's Total Fopulation Shows Remarkable Annual Increase.

Religion to Be Served to Father

Knickerbocker in Any Old Langunge to Suit His Immediate Needs.

FROME AND THE LIFE INSURANCE MEN

NEW YORK, Jan. 5 .- According to universal New Year's custom, Father Knickerbocker has been taking account of stock and nearer to the great port of New York all records for growth of big cities. Its itors and others whose stay is temporary, whose homes are the hotels and lodging houses, and whose presence gives the air of bustle and rapid life to the shopping district and the Great White Way, is numbered at 150,000 to 200,000. To the city and its suburbs during the year has come an increase in real estate values of \$600,-000.000-a trifle, to be sure, but nearly three times the property valuation of the entire state of Nevada in 1904, nearly equal to that of Arizona and Wyoming combined, far greater than that of New Mexico, Idaho r Utah, and just about equal to the entire operty valuation of South Dakota in that year. For the year's work on rapid transit projects the total outlay has been \$300,000,000,

shild, the two men who have just been inlicted by the grand jury for forgery in the third degree in connection with certain dummy sales of stock. When it happened the election of trustees was all over but was also argued, a fact which even which are either elaborately simple or of proving anything either way. There were 700,000 of those ballots; they had cost some one a dollar a piece to collect, to say nothing of the incidental expense of inducing policyholders to see the matter in the right light, and it would never do, se the officials said, merely to count them and abide by the result. First, the ballots must be sorted and arranged geographically. Then they must be counted, but simply to ascertain the total vote cast. After that the cards, each having fortythree separate and distinct entries for each ballot, exclusive of the signatures of the inspectors would come into play. This meant something over 15,000,000 entries before the actual count and tabulation of votes could begin. Four years, the officials said sadly, would probably be required to complete the work; but, they added more cheerfully, remembering that if a few more years were necessary, the matter would ba so nearly forgotten by that time as to occasion little or no comment, the result would probably be heavily in favor of the present administration anyhow. Then the blow fell. There is no question that Mr. Jerome was to blame. The grand jury itself said that it would not have indicted had charges upon which the indictment was laid, as well as West Leavenworth. that the labor and capital of other cities As it is, 1907 promises additional trouble may be employed in productive vocations? for the insurance magnate, whose life for the past two years has been a strenuous |

Religion in All Languages opulation of New York has led the authorties of the Episcopal church in this diocese ing the scope of its work. The new plan is merce, which is the true foundation and one that has been carefully studied by Bishop Potter for some time, and provides for conducting the services of the church every language spoken by any considerable number of people in the city. It is pointed out that New York has the most polygiot population of any great city of the vorid, not excepting Cairo, including 499,000 Italians, 700,000 Jews, 30.000 Armenians, to mention only three of the many nationalities, and that the church at present makes no adequate provision for reaching these lements of the population. The work mong the foreign-speaking population is ntended to be not so distinctively mission ary work as to provide means of bringing who do not speak English and who otherwise would be deprived of the facilities of the church. Bishop Potter announces that he has recently licensed a man to preach

services be held in Old Trinity church, if GAINS THOUSAND EACH DAY services be held in Old Trinity Church, it ness of this step on the part of the church as symbolized by the Chapel of the Sevon Tongues in connection with the Cathedral of St. John the Divine, which is so planned as to be tributary to the great Central hall in which services are held in English.

Adamless Edens Fail. New York has two Adamless Edens, and each by analogy has proved the other to

be a dismal failure. One is the Hotel Martha Washington and the other is what is known as the "Widows' Settlement" in the upper arm of the lake in Central park. For a long time rumors of discord, if not actual war, have reached the outside world from the sacred precincts of the botel whose threshold few mere men dare to cross. The trouble reached a climax one day last week when a stockholders' meeting was called to consider the fact that, Jennings of Oregon City, Ore. The marwhatever it may have been as a theory, the hotel had so far proved a profitless Then arose divers guests who are stockholders to the extent of not less than one whole share of stock, and declared that it was no wonder. Such management would ruln anything, they complained. To say nothing of the absurdity as postmaster under President Harrison's of refusing to serve wine jelly with the Christmas dinner, just because it is a temperance hotel. It was a positive shame to charge for rolls when that is all one really needs for breakfast, and the head waitress was altogether too fat to be artistic, even she was efficient. Then, too, it was simply impossible to get-well, certain interesting novels from the hotel library. But when it came to the women bellhops, they were the limit! There was no such thing as inducing one of them to do a little thing like tightening a few strings or buttening a waist up the back without a tip. Up in his institution in Central

umbia university, none attracted greater matter of that." cussion. According to the major, who has made a close study of blondes (under what circumstances he did not state) there is to be a slow disappearance of the type, which is to vanish entirely in about 600 years. It counting the ballots, and even that had non-scientist can recognize, that blonde been satisfactorily arranged for by means women will be more and more sought as of those convenient card index systems they become scarcer. Major Woodruff holds out only scant hope that science may yet simply elaborate, according to the ends it discover some means of transplanting pigis intended to serve, and equally capable | ment into the skin, which controls the color of the hair and the complexion; but t is hard for New Yorkers to believe that n only 600 years Lillian Russell's golden locks will have disappeared forever or given place to tresses of dusky brown.

> STREET RAILWAY MAKES JUMP Does Much Actual Work and Plan-More for the Coming

> > Year.

To keep abreast with the great growth Council Bluffs Street Railway company has had to make giant strides during the year. Vice President Wattles announces business and construct two additional lines to the adjoining cities, one of which is to be twenty-five miles in length. From through persistent continuous six to ten extensions in Omaha will also

be built. Last year two principal new lines were built, one to Fort Crook and one to For est Lawn cemetery. In addition to these new lines the company has had a large force of men at work at all times rebuildhe not so strenuously insisted upon it. The ing some. Missouri avenue has been reing lines already down and double-track based would have been outlawed by the Harney street line was rebuilt for a part statute of limitations in another five days. of the way. About fifty new cars were received during the year and still there need for more.

The needed improvement also has decided upon in the doubling of the size of the power plant. At a cost of \$250,000 The rapid change in the character of the new turbine engines will be placed in the power plant on the river front and the electricity carried at 17,000 voltage to four adopt a significant departure in enlarg- substations which will be built during the coming summer. While the new material is not guaranteed to arrive inside of five months, still the directors believe the new power will be in working order for the Ak-Sar-Ben rush next fall.

OMAHA GETS ANOTHER FACTORY

International Oil Tank Company Establishes a Small Plant on Cuming Street.

Every few days Omaha gets another boost toward the 200,000 mark by the acquisition of some small factory. The latest manufacturing concern to locate in the city i the International Oil Tank company, which religious services within the reach of those has established a factory at 2558 Cuming street. It chose Omaha after investigating several other cities. The company makes a tank with a gauge which closes itself when the required amount of oil has run in the Yiddish dialect, and that he has in out and which also registers the amount view the appointment of others to conduct of oil in the tank. Active operation has services in various other languages. Among not yet been begun, but already tanks to other departures he suggests that German I the amount of \$1,000 have been sold.

Specifications Call for Cost of Hundred and Sixty Thousand Dollars.

CITY ENGINEER MAPPING IT OUT

Will Run East from Sixteenth and izard, with Opening There of Eight and One-Half Poet.

Among other important sewer projects being planned by City Engineer Rosewater for 1907 the plans for a change of the large storm sewer running east from Sixteenth and Izard streets are being formulated and are well under way.

This large storm sewer is eight and a half feet at Sixteenth and Izard and diverges some distance east into two branches of six feet and three inches east. The lack of fall in this sewer has been the source of much trouble in times of heavy rains for years. Mr. Rosewater's plans are to take the sewer at Sixteenth and Izard streets and build to a creek near the smelter in the vicinity of Eighth and California streets, following a bluff, which would give the sewer a good fall and prevent the frequent flooding of land north of the Union Pacific shops, as has been the case for a long time.

At a point to be decided on, the sewer would be twelve feet in diameter to enable a junction to be made with a storm sewer from the West Burt street district,

This new sewer will cost about \$160,000. Engineer Rosewater is negotiating with the Union Pacific general engineer with a view to having that company stand half of the expense, as with the new sower the Union Pacific shop yards would be immune from back water and overflows. The Union Pacific engineer looked favorably on the idea that the railroad company stand half of the expense.

MAJOR CLARKSON MARRIED Former Omahan and Mrs. Lillian Ja

Miller Are United in

Oregon. Word has been received in Omaha of the marriage of Major T. S. Clarkson, formerly

of this city, to Mrs. Lillian J. Miller, a daughter of Colonel and Mrs. Berryman riage was solemnized Christmas day at the home of Mr. and Mrs. T. J. Spooner in Portland. Major and Mrs. Clarkson left immediately after the wedding for Scattle, where they will make their home. Major Clarkson is well known in Omaha, having lived here many years and serving

administration. He has been in public life for many years, having served as commander in chief of the Grand Army of the Republic in 1897 and has just completed a visit to the capital of every state and territory in the union in the interest of the Alaska, Yukon Pacific exposition to be held at Scattle in 1909. His service has been so satisfactory that he probably will be sent to Washington, D. C., to represent the exposition before congress.

STILL IN THE ORANGE BELT Nebraska Skins All Summer Resorts When it Comes to Fine Weather.

Charles W. Pearsall returned Saturday morning from a two weeks business visit

"Give me Nebraska to live in every time," said Mr. Pears a magnificent climate we have up here for a husband. So a couple of dozen more until we go away for a few days. Why. drakes were transferred to the lake and down at Prescott, Ariz., the snow was nearly knee deep when I left. Snow was on the ground all through northern Arizona and New Mexico and it wasn't until we the savants of the American Association got into God's land of Nebraska that we for the Advancement of Science, who for saw any country worth living in at this season of the year and every season for a



Figure out how your money will grow at the rate of 6% interest and how much less are your chances of spending it when it is in our safe coffers. Why not start a Savings Account today, with the Omaha Loan & Buildin population in Omaha the Omaha & ing Association. A dollar will put the first rung in the ladder the of success. A monthly payment company intends to go into the suburban of a given amount will show how the most people obtain wealth saving. Full information furnished at the new location at the S. E. Corner 16th and Dodge Sts.

> Omaha Loan & Building Ass'n. G. W. Loomis, Pres. G. M. Nattinger, Sec'y

Shimer & Chase Co. **Builders of Modern Houses**

"Be it ever so humble There's no place like home."

Your means must determine the size of your investment. Happiness and contentment is quite as often found in a cottage as a palace. Draw a pencil sketch of the house you would build. We develop ideas and relieve you of all the details of construction.

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