Rumors of Absorption of Smaller Lines Sends Up Railroad Issues.

BOND MARKET ALSO ACTIVE

Principal News Feature is Passing of Wisconsin Central Into Control of the Canadian Pacific.

NEW YORK, Jan. 16.—The passing of the Wisconsin railroad into the Caradian Pacific group through control by the Minneapolis, St. Paul & Sault Sante Marie was the incentive to a lively speculative demand today for a wide variety of stocks of minor railroads which are considered eligible for incorporation into larger systems. The Wisconsin Central operation, following the Saile of the Colorado & Southern to the Chicago, Burlington & Quincy, gives fresh inspiration to the belief that the large railroad systems have entered upon a policy of accretion of smaller systems available as connections and feeders.

It is a current belief that an important group of these smaller railroads are alroady in the control of Interests that transferred the Colorado & Southern to the Burlington, and the success of that operation is relied on to prompt an extension of similar operations into new fields. This prospect, although vague and undefined, caught the speculative imagination today and the sympathetic effect permeated the whole list, to some extent. The bond market also took on fresh animation and breadth, stimulated by the evidences of unsatisfied investment demand in that department. The issue of the prospects for the London allotment of the Russian loan and the quoting of the loan at a premium over the proposed issue price was an important influence on the investment markets all over the world. The undiminished rate of absorption of new issues of bonds in our own market served as great encouragement for confidence in the steady course of industrial recuperation to follow from the outlay of the proceeds of these new capital resources. Unfavorable factors were ignored and the shorts hastoned to cover their contracts, helping on the upward movement. The American Railway association reported another addition of 16,942 surplus in freight cars to the total for the half month ending January 6. The fresh accumulation of idle cars is accounted for in part by the usual holiday recession in traffic. The feature of the bank statement wa

Week.

Honds were strong. Total sales, par value, \$2,795,600. United States 2s, registered, have declined % per cent on call during the week.

The following were the closing quotations on stocks and bonds:

Sales High Low Close Sales, High, Low Close 12,100 80% 79% Song 300 48% 48 48% Amaigamated Copper C. & F. pfd... Am. C. & F.
Am. C. & F. pfd.
Am. Cotton Oll.
Am. H. & L. pfd.
Am. Ice Securities.
Am. Locomotive
Am. Locomotive
Am. Locomotive
Am. Locomotive
Am. S. & R.
Am. S. & R.
Am. S. & R.
Am. S. & R.
Am. Sugar Refining
Am. Tokeco pfd.
Am. Tokeco pfd.
American Woolen
Anaconda Mining Co.
Atchison 13,000 47% 45% 1,100 2316 7316 1,900 1346 13 203 5616 56 .. 23,860 8876 400 10214 100 129 200 29 400 47% 10,500 100% 100 100% 28% 67 Atchison and Atchison pfd Atchison pfd Atchison pfd Atchison pfd Atlantic Coast Line. Baltimore & Ohlo. Baltimore & Ohlo pfd. Brooklyn Rapid Tr. Canadian Pacific Central Leather Central Leather Central Leather pfd. Central of New Jerasy Chesapeske & Ohlo. Chicago & N. W. C. M. & St. P. C. C. C. & St. L. Colorado F. & I. 6,000 112 110% 5,000 112 110%

- 24,000 70% 68

- 1,600 177% 176% 68

- 1,600 177% 176%

- 28,500 61% 58%

- 1,900 86 88%

- 3,900 177% 175%

- 2,500 149% 148%

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- 2,800 41 40%

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- 1,000 35% 25%

- 2,000 31% 18 50%

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Corn Products lorn Products Delaware & H. Denver & Rio Grande. D. & R. G. ptd. Distillers' Securities ... Erie 1st pfd... Erie 2d pfd... Erie 2d pfd..... General Electric Great Northern pfd.... Great Northern Ore ctfs. Illinois Central ... Interborough Met. Int. Met. pfd,.... International Paper int, Paper pfd...... International Pump 1,800 40% 25% 25% 4,500 34 32% 6,000 41% 40% 22% 72 200 124% 121% 40% 55% 59 100 124% 121% 40% 25% 770 70 69% 42% 25% 77% 77% 309 77% 77% 309 77% 77% 309 77% 48 46% 660 89% 87% 87% lowa Central Kansas City So... K. C. So. pfd.... Louisville & N... 8,200 140 139% 6,500 12314 12215 1,000 10815 10216 690 8816 8815 280 41 41 ennsylvania. People's Gas
P. C. C. & St. L...
Pressed Steel Car...
Pullman Palace Car...
Railway Steel Spring. 5,700 137% 134 290 25 25 200 8659 86 1,700 24% 24 6,200 69% 39%

Railway Steel Spring Reading Republic Steel Republic Steel ptd... Rock Island Co... St. L. & S. F. 2d ptd. St. L. & S. F. 2d ptd. St. Lauis S. W. St. L. & W. ptd. Slous-Sheffield S. & I. Southern Parific 200 5314 5214 Sloss-Sheffield S. & Southern Pacific So. Pacific pfd.
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Southern Railway
So. Railway pfd.
Tennassee Copper
Texas & Pacific
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T. St. L. & W.
pfd.
Union Pacific pfd.
U. S. Rubber pfd.
U. S. Stoel
U. S. Opper 120% 118% 100 3316 2316 33,400 5254 2,400 114 Utah Copper Va.-Carolina Chemical Va.-Caro. Chem. pfd.

London Stock Closing. LONDON, Jan. 16.-American securities

Bank Clearings. OMAHA, Jan. 16.—Bank clearings for to-day were \$2.874.659.11, and for the corre-sponding date last year, \$1,934.369.54.

2,333,764,24 2,041,658,28 2,340,198,94, 2,462,879,54 2,462,879,54 \$2,054,104,47 Wednesday 1,985,620.90 2.874.659.11 1.934.369.54 ST. LOUIS. Jan. 16. WOOL—Firm; medium grade combing and clothing. 91492314c; light fine, 1614c; heavy fine, 1014918c; tub washed, 2363114c. 2,874,659.11 Increase over t year, \$2.863,294.89.

Treasury Statement.

EW YORK STOCKS AND BONDS | \$153,671,125; Gold coin and builton, \$22,702,294;

New York Money Market. NEW YORK, Jan. 18.—MONEY—On call, acmiral. Time loans, active and steady; sixty days, 25-65, per cent, tinety days, 25-63 per cent, six months, 3934 per cent. PRIME MERCANTILE PAPER-3464 per cent.

STERLING EXCHANGE—Steady, with actual bulness in bankers bills at \$4.8485; 4.8495 for sixty-day bills and at \$4.8725@4.8740 for demand; commercial bills, 4.84%

SILVER-Bar, 52%c; Mexican dollars, 45c, BONDS-Government, steady; railroad,

do ev. 5s.
Atlantic C. L. 4s.
Ral. & Ohlo 4s.
"do 345s
Briz. R. T. ev. 4s.
Central of Ga. 5s.
"do 1st inc.
"do 2d inc.
"do 6 do 1s.
"Chea. & O. 545s
"Chicago & A. 345s
C. R. & Q. n. 4s.
do col. 5s.
do ridg. 4s.
"COL. & St. L. g. 4s.
Colo. Mid. 4s.
Colo. Mid. 4s.
Colo. Mid. 4s.
Colo. & So. 4s.
Del. & H. ev. 4s.
D. & R. G. 4s.
Eris p. l. 4s.
do gen. 4s.
Hock Val. 44ss.
Japan 4s.
do 45s.
do 3d certes.
"Bid. "Offered. 75 Union Pacific 4s. 102%, 5145 do cv 4s. 104%, 5145 do cv 4s. 104%, 584 ft. 5 Steel 2d 5s. 1025 ft. 2d Wabash is 112%, 26 Western Md. 4s. 844, 26 W. & L. E. 4s. 844, 714, Wis. Central is. 104%, 105% N. Y. N. H. & H. 79% sc. 6s ctfs. 126%, 80% Lake Shore 4s 1881, 95%, 80% Lake Shore 4s 1881, 95%, 91 Am. T. & T. Co. 4s. 22%, 30%

Boston Stocks and Bonds. BOSTON Jan. 16.—Money, call loans, 214 gr31g per cent; time loans, 3674 per cent. Closing quotations;
Atchison adj. 48 92 Atlantic 174 do 48 100% Butte Coalition 254 Atchison R. R. 100 Cal. & Arizona 115 do pfd 100% Cal. & Hecia 680 134% Franklin 161% Granby 161's Granby
180 Greene Cananea
193 Isie Royale
194 Mass. Mining
6 Michigan
129 Mont. C. & C.
125 Newada
126 Old Dominion
284 Osceola
94 Parrot
2014 Quincy
12 Shannon
56% Tamarack
61 Trinity
127 United Copper
6214 U. S. Mining Chion Pacific
Am Arge Chem
do pfd
Am Pneu Tube
Amer Sugar
do pfd
Am T. & T.
Amer Woolen
do pfd

127 United Copper 62% U. S. Mining. 25% U. S. Oil 52% Ush 112% Victoria 12% Winona 55 Wolverine 80% North Butte 87% Allouez Amalgamated Artsona Com. Clearing House Bank Statement. NEW YORK, Jan. 16.—The statement of clearing house banks for the week shows that the banks hold \$25,588,175 more than the requirements of the 25 per cent reserve rule. This is an increase of \$2,586,275 in the proportionate cash reserve as compared with last week.

The statement follows:

London Stock Market.

New York Mining Stocks NEW YORK, Jan. 16.-Closing quotations on mining stocks: fruntwicz Con.
Com. Tunnel stock.
*de bonds
Con. Cal. & Vs.
Horn Silver
tren Silver
*Offered.

Cotton Market. NEW YORK, Jan. 16.—COTTON—The cotton market opened steady at a decline of 1 point to an advance of 3 points. Futures opened steady; January, 9.38c, offered; March, 9.87c; May, 9.30c; July, 9.19c; August, 9.09c; October, 8.28c; December, 8.93c.

August, 9.09c; October, 8.28c; December, 1194, 8.93c.
Cotton futures closed firm; closing bids; January, 9.29c; February, 9.28c; March, 9.43c; April, 9.43c; May, 9.28c; June, 9.28c; July, 9.27c; August, 9.14c; September, 9.09c; October, 9.06c; November, 9.01c; December, 114c; middling uplands, 9.70c; middling guif, 9.95c; no sales, LIVERPOOL, Jan. 16.—COTTON—Spot, 2014.

[254] [254] [254] [255

middling uplands, 9.76c; middling gulf, 9.95c; no sales.

LIVERPOOL, Jan. 16.—COTTON—Spot, quiet, prices unchanged: American middling fair, 5.76d; good middling, 5.34d; middling, 5.14d; low middling, 4.92d; good ordinary, 4.45d; ordinary, 4.65d. The sales of the day were 5.000 baies, of which 200 bales were for speculation and export and included 5.500 bales of American; receipts, 10.000 bales, all American. Futures opened steady and closed quiet; January 4.85d; January - February, 4.97½d; February, March, 4.85½d; March-April, 4.96d; April-May, 4.95d; May-June, 4.94½d; Juny-July, 4.94½d; July-August, 4.94d; August-September, 4.86d; September-October, 4.81½d; October-November, 4.75d; November-December, 4.77d; December-January, 4.75d; January-February, 4.75½d, Additional sales made to the trade late yesterday amounted to 4.000 bales, all American. to 4,000 bales, all American. GALVESTON, Jan. 16.—COTTON—Steady.

9%c. NEW ORLEANS, Jan. 16—COTTON—Spot firm; low ordinary, 5c, nominal; ordinary, 513-15c, nominal; good ordinary, 7%c; low middling, 8%c; middling, 9%c; good mid-dling, 9%c; middling fair, 10%c, fair, 10%c, nominal. Receipts, 9,014 bales; stock, 30,-159 bales.

Oils and Rosin. OIL CITY, Jan. 16—OIL—Credit balances, \$1.78. Runs, 167,998 bbls., average 137,516 bbls.; shipments, 196,400 bbls., average 177,-

SAVANNAH, Jan. 16.—OIL—Turpentine, firm. 404c. Sales. 409 bbls.; receipts. 221 bbls.; shipments. 259 bbls. ROSIN—Firm; A. B. \$3.10; D. \$2.20; E. \$3.20; F. \$2.25; G. \$3.2563.35; H. \$3.42463.50; I. \$4.20; K. \$5.10; N. \$6.25; W. G., \$6.40; W. W. \$6.50. Coffee Market. NEW YORK, Jan. 16.—COFFEE—Market for coffee futures closed steady, net unchanged to 5 points higher. Sales were reported of 16.250 bags, including January at 5.75c, March at 5.8565.90c, May at 5.8665.95c, July at 5.75c. August at 5.66c. September at 5.60c. Spot coffe, steady; Rio No. 7, 74.65 7 5.18c; No. 4 Bantos, 8%c. Mild. steady; Cordova, 95.60135.5c.

Cordova, 94/9124c. Wool Market.

Duluth Grain Market. WASHINGTON, Jan. 16.—Today's statement of the treasury balances in the general fund, exclusive of the \$150,000,000 gold reserve, shows: Available cash balance, OATS 5040.

How Overcoating Will Reform a Dwelling House

New uses for expanded metal and cement | overcoating of houses. This consists of | cement mortar to the exterior of the struc- | dezired, to the window and doors. A heavy | securely in place, and the mortar, in turn, are constantly being made known, but it is transforming frame houses into those have doubtful if any use to which this combinating a stuces or coment exterior at a complement worker, but in order is then applied to the lath and a finished. Wood lath has not been found suitable for tion has been put is of the significance and paratively small cost. The process is sim- to get the best results it is advisable to coat of coment and sand is applied. From this character of work. importance to the general public as the ple, consisting of applying metal lath and secure the services of an architect.



RESIDENCE AT 5450 CORNELL AVENUE, CHICAGO, BEFORE ALTERATIONS AND OVERCOATING.



RESIDENCE AT 5450 CORNELL AVENUE, CHICAGO, AFTER ALTERATIONS AND OVERCOATING.

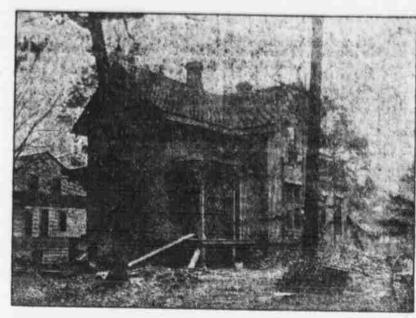
The method is available alike for new construction or old. In new structures a house of this kind can be built and have all the architectural features of the same kind of house in other materials, but at a greatly reduced cost, as the sidings can be made of rough, knotty lumber, the defects of which are covered by the plastic finish. But the real significance of the new idea lies in its ready application to old structures, which can be remodeled and given an exterior finish at a small cost. Such a change not only adds to the attractiveness of the building, but it also brings to it added warmth in winter and makes it ccoler in summer by giving it greater protection from the elements. Throughout the country are many frame houses which have stood for years, and in their present condition have apparently served their purpose. Their type of architecture is antiquated, and they are not in keeping with the houses being erected today. The application of the new process will enable large najority of these houses to be med ernized and brought up to the present prevailing types of architecture without the expenditure of the large amount of money that would be necessary by using other muterials. Examples of the transformation affected

and the pleasing results obtained are shown in the accompanying illustrations of two houses before and after improvement. The illustration of the residence in Wilmette III., is strikingly indicative of the possibilities and advantages of the process as applied to old structures. One view shows the house before the stucco exterior was applied, and the second view is after the application. Although the changes were slight and the cost must have been small the results secured are in every way a marked improvement. The other illustration is of a house in Chicago before any harges were made and after remodeling and appyling the cement exterior on metal lath. What is possible with these houses is equally so with a vast lot of other frame houses in all parts of the country, and there is every reason to expect that the value of this process will become more and more recognized as owners become familarized with its possibilities and economy. In making the change in an old structure the process is simple. The window and door trim is pulled off, and furring strips are railed about twelve inches apart ver tically on the weatherboarding. To this the metal lath is attached and carried around, either round or square cornered as

sired. The metal lath will hold the mortar of this new method.

the numerous mortar colors on the market We reproduce herewith some results

it is possible to secure any color finish de- which have been accomplished by the usa



RESIDENCE AT WILMETTE, ILL., BEFORE OVERCOATING.



RESIDENCE AT WILMETTE, ILL., AFTER OVERCOATING

Bungalows "Built For Two"

Arthur C. Clausen, Architect.

Loans \$1,329,110,600 \$32,074,9

the installment plan with the assistance of

THE BEE'S PLAN OFFER

Through a special arrangement with Mr. Clausen, The Omaha Bee is able to offer its readers the complete plans, details and specifications of the home illustrated on this page without change for \$10. Mr. Clausen is the author of a well illustrated book, "Home Building Plans and Problems," containing besides many designs for modern homes and extensive articles on home building, over 130 designs for entrances, fireplaces, picturesque groups of windows, stairways, kitchen and pantry arrangements, etc. 2pecial price to readers of The Bec, 30 cents. Send all orders to Arthur C. Clausen, architect. Studio, 1013 Lumber Exchange, Minneapolis, Minn.

least, a young couple never needs a great amount of space in the way of bedrooms. parlors, reception halls, etc. At this time of life their friends are few and the social life of the home need not be considered as seriously as in future years, The family, of course, (at the start) is only two, but this number can not always be depended upon as being the permanent arrangement of the family group. According to our esteemed president, it should in time consist of not less than eight members, all noses counted. Of course, the exact number will vary and then, too, aunts, uncles, parents or grandparents may join the family circle in later years, but the little

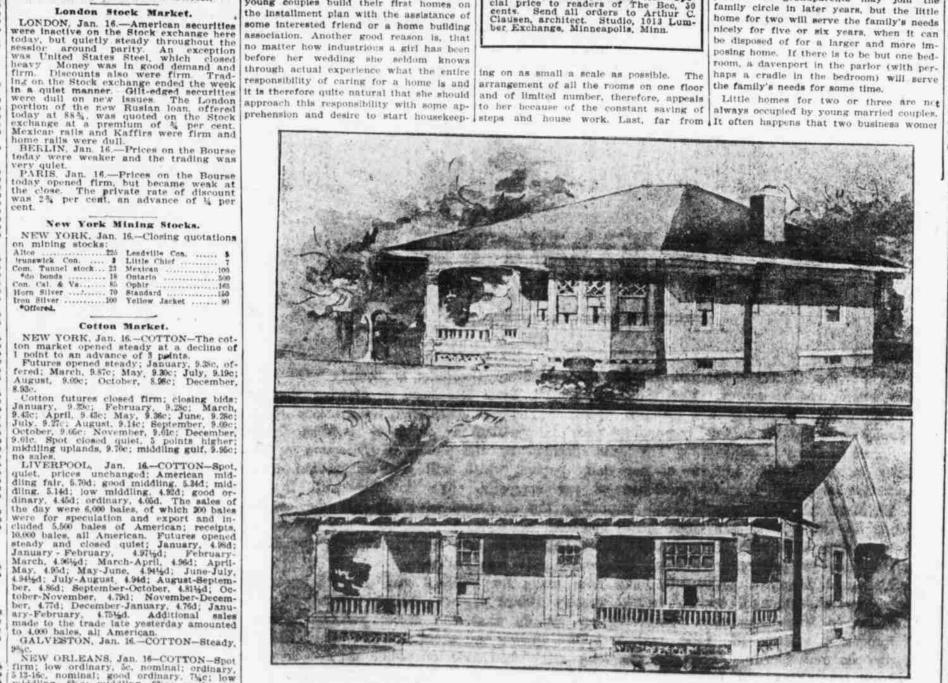
for two school teachers will combine their it would be necessary to keep the heating savings and invest in a little home and plant going in a large house. time makes it necessary to reduce the labor little homes. Pine finish is therefore good of housekeeping to a minimum, the little enough. In fact, to finish the interior of a one-story bungalow just fills the bill. A small bungalow in an elaborate manner mother and daughter, the latter working would not be in good taste. Console yourout and furnishing the means of support, self with the fact that pine costs more than pleasure.

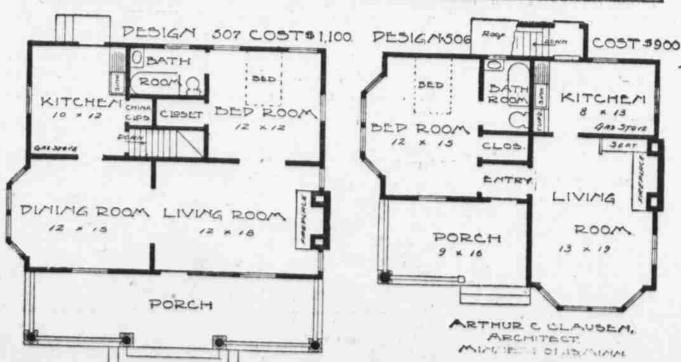
stove, sink, cupboards, etc., a bathroom, painting. The cornice should be as simple laundry tubs in the basement, and last, but as possible and of good projection, but not not least, a good, old-fishioned brick or to the extreme which suggests a man's hat stone pireplace to send its glowing cheer on a small boy. throughout the rooms for several months of the year. In fact, in a little home on are splendld examples of the bungalow one floor with the rooms closely assembled built for two. An extra room can be added -a fire in the grate at morning and even to either of these plans at a cost of about ing will keep the house warm during the \$300, without altering their attractive apgreater part of the fall and spring when pearance to any extent.

since their absence from it most of the One always expects simple things in these

always look to the little home for two as mahogany in Hawaii where they use it to just their ideal. Sometimes an old couple, build chicken coops and in Central America. tiring of the large home they have occupied where they use mahogany and ebony for for years with its many rooms and responsi- railroad ties. If yellow pine is selected. bilities will seek to keep their "winter love" one often gets a very beautiful grain. In warm in a little home for two, just like the living room, the first can be stained the first home "way back east" where they a mission brown. In the dining room, a built the first nest when the building of a dark green and in the bed room, painted home was to them an effort as well as a white. Or the entire interior can be stained one color to suit the owner's taste. Stock To build a home of modest proportions, doors and a very plain trim will suffice does not mean that it should lack any of for the interior. The exterior of the home the comforts or necessities of life to which can be made picturesque at no great cost. we have become accustomed. It can con- There are several attractive ways of laytain sufficient rooms to meet the present ing the shingles to break up the monotony needs of the little family, have a heating of the plain, shingled wall. Wide siding plant, well equipped kitchen with a gas can also be used, staining it instead of

The designs at the head of this article







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