

Types of Homes Owned and Occupied by our Citizens



Pressed Brick Residence of Dr. J. H. Hutten, 1624 North 33rd St.



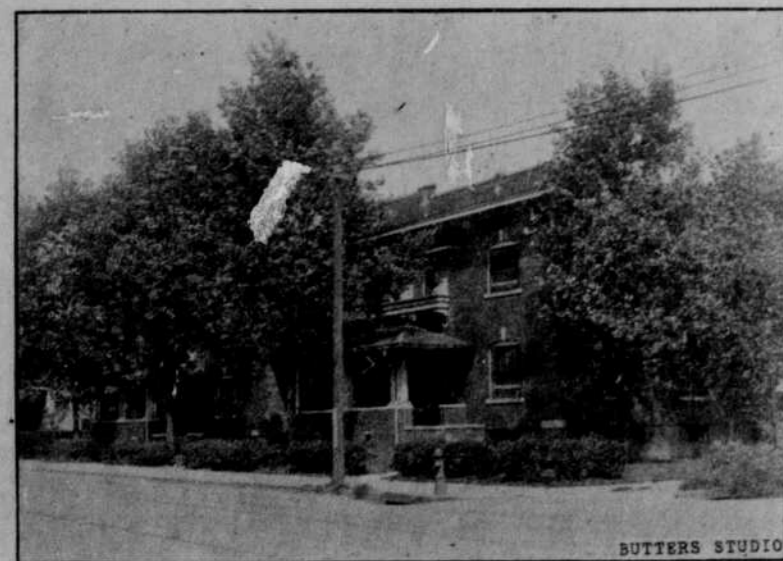
Bungalow of James W. Headley, 3011 North 28th Ave.



Residence of Mr. and Mrs. Luther J. Dillard, 501 So. 24th Ave.



Home of Harry Leland, 224 North 26th Street



Pressed Brick Flats of J. H. Broomfield, 24th and Lake Streets



Residence of D. W. McQueen, 2709 Charles Street



Pretty Block on West Maple Street Showing Homes of Joseph LaCour and Robert P. Walker in foreground

HOW SAVINGS AND BUILDING AND LOAN ASSOCIATIONS MAKE IT EASY TO OWN YOUR OWN HOME.

By Chester C. Wells.
Secretary-Treasurer State Savings and Loan Association.

We are all familiar in picture and story with the great mountainous rock called Gibraltar, which rises huge and gigantic, a silent sentinel, guarding the narrow entrance to the spacious waters of the Mediterranean Sea. We are told how this massive natural fortress is honey-combed with passages and rooms containing every modern weapon of defense to ward off if necessary a too inquisitive enemy.

Here in our own America, the home of the free and the hope of the oppressed there is a mighty bulwark, a great first line of defense that watches over and preserves the blessed boon of American liberties so dearly bought and so dearly prized, and with due acknowledgment to Divine Provi-

Loan Association in the city out of existence. What a wonderful working agent would be gone from the business world. What a boon would be lost to the small saver and investor and what a friend would be erased from the realm of the home owner! Then in a most forcible manner would we be brought to realize their valuable necessity, and so while we have them here, ready to be our agent and our friend they are deserving of our most constant support.

One thing in connection with these Associations we must remember is that they are not owned or controlled by any individuals or groups for their exploitation and gain. They are mutual organizations controlled by the depositors as share-holders who have a voting voice in its management and operation. They are carefully supervised by the State Banking Department and the officers are simply trustees, responsible for the safe handling of the peoples money. They have safely survived the storms of financial depression for over a quarter of a cen-



Home of Dr. L. E. Britt, 2519 Maple St.

dence, this American safeguard is nothing more than the bulwark of the modest American home. We are all aware of this and boast as a desirable asset the number of home owners in any community, and we take special pride in the development and comfort of each individual home.

Granting then that the home is such an ideal thing and so much to be desired, let us consider why it is that

and our mode of living. It is not easy to be thrifty and save money any more than it is easy to be good. We need encouragement and help and must keep eternally at it. The habit of saving builds for us not only contentment and fortune, but also character and good citizenship. The habit of saving builds character for the reason that it means self-denial from momentary pleasures, and some of the



Home of Nate Hunter, 2012 N. 28th St.

Omaha is blest with such an unusual number of contented and satisfied home owners. Statistics at best are often dry and uninteresting, but they form the best of indisputable evidence, and our answer is certainly found in the fact that ten Savings and Building and Loan Associations in the city with aggregate deposits of upwards of fifty millions of dollars, have made it not only possible, but easy to own and support your home. We cannot deny that Savings and Loan Associations fill a great double need in any com-



Home of James H. Smith, 1920 North 34th Street

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privacy and supreme independence of owning a piece of this old earth that we can call our very own with a modest covering over our heads where tired feet and happy hearts are blended into the true fellowship of peace and contentment called Home.

THE IMPORTANCE OF PAINTING.

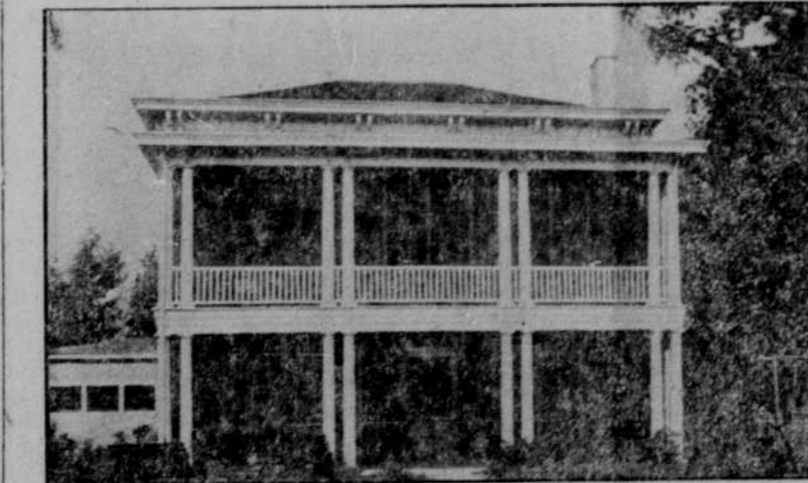
Many people fail to grasp the idea of the importance attached to the painting of their buildings every three to five years.

The actual cost of the best grade of paint needed for the ordinary sized house is around \$20.00, and will last five years, therefore the cost of paint on your home for this period is but slightly in excess of 1c per day. Aside from the satisfaction attained by the lover of the "Home Beautiful", at the appearance of a well painted property, there is also something to be said in regard to sanitation, as the spread of many diseases is made less possible by timely painting.

Again there is the added value given to any property and the preservation of same, as practical tests have proven beyond all doubt that well painted surfaces will wear at least twice as long as lumber that has been neglected.

At an outlay of little money, as compared with the return value you secure, you can refinish your woodwork, floors, furniture, etc.

Paint prices are low as compared with other building costs, and it is



"Hillcrest," Home of Alfred Jones, 2811 Caldwell Street

munity, and in the State of Nebraska with its favorable protective laws this is especially true. They receive the various savings from thrifty people and pay them a maximum rate of interest in keeping with safe security, which they can not receive on such small amounts in any other way. These sums are loaned out at a fair and reasonable rate of interest to home builders and home purchasers asking them to repay the amount in small monthly installments. So successful and popular has been the operation that in Omaha we not only have a city of home-owners, but as evidence of the thrift of our people we boast the largest Building and Loan Association in the country.

In countless ways the activities of Building, Savings and Loan Associations of Nebraska stimulate the currents of business in their respective communities. Loans for new construction and reconstruction means employment for skilled labor, more business for material men, and more business aggression in all lines. Families and individuals with homes and savings funds are alike immune from the temptations of prosperity and the fears of adversity.

Suppose we were to wake up some morning and find every Savings and

tinzel things which money will buy, and so it means a thoughtful laying by of our treasure for the time when we can no longer labor and accumulate and thus we emancipate ourselves from dependence and the possibility

of being a charge upon the community in old age, and this means good citizenship.

Some people grow rich on small incomes while others find themselves poor on large incomes, and the reason is plain. We are entitled to derive as

far cheaper to preserve than to replace.

Caution should be used in your purchases, and buy from a firm that sells only dependable material, and that will stand back of every sale. It is

(Continued on Page 12).



Home of Louis W. King, 2531 Maple Street

A Few Helpful Suggestions

The furnishing of the home is not a dreaded task when you are satisfied that you are going to be able to have just the kind of furnishings you want, but if price on the better kind compel you to be satisfied with the cheaper qualities then the pleasure of refurnishing is lost.

Our Policy is to Satisfy

We can furnish your home with the very best quality in all the modern designs and finishes or the plainer styles if you choose. Our stock now is very complete and it is all marked at the new July reductions as we do not have a large stock of high price merchandise to dispose of like all the larger stores.

The reason we can sell cheaper

Because we have exceptionally low rent with very light operating expense with no outside warehouse rentals, and because we operate two stores.

ALL COLUMBIA RECORDS 10 INCH
NOW ON SALE AT 60c.

Terms if Desired.

Dolan & Shields Furniture Co. Inc.

Two Stores
24th and Lake Webster 0864
25th and Leavenworth Atlantic 2080

Which Shall it Be?

Thrift or Drift

Don't Spend All You Earn

How would a cut of ten per cent affect YOU? Make that cut yourself and pay the money to yourself by laying it aside in a savings account:

WE PAY 6% ON SAVINGS COMPOUNDED SEMI-ANNUALLY

State Savings and Loan Association

Ground Floor Keeline Building 315 South 17th St.

Drive Home This Thought

Consistent saving, dollar by dollar, like the nails in a house, will build a competence to protect you in days to come.

With—
Resources of . . . \$17,500,000.00
Reserve \$675,000.00
Experience 30 years

We invite you to invest your savings with us and participate in our semi-annual dividends, as thousands of others have for years.

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