

"Fliers" Different From Investments

Possessor of Savings Account Should Be Careful in Investing.

The person or the family which has started on the habit of regular saving is the kind of person or group which tends to the upbuilding of a community. Sooner or later the opportunity comes to invest these savings made by regular weekly deposits in something material, which will continue to earn a rate of interest and probably an improved rate.

There comes a time in the life of every one who possesses a savings account to "take a flyer," and maybe become much richer in a very short time. But against this opportunity, some people fail to recognize the fact that in every "flyer" there is the chance of failure, losing every cent and having to start again to build up by regular savings the fund which is lost.

Protection of the sum saved should be entrusted to a regularly operated bank or trust company in whom the possessor has confidence. Advice as to the worth of securities offered for investment will be given to the holder of a savings account at no cost.

The men who stand ready to advise you are men whose life work has been the scrutinizing and testing of the value of investments. They are competent to tell you of the financial worth of the properties on which the stocks or bonds are valued or guaranteed. Generally they know something of the reputation and ability of the man behind firms who have investments to offer.

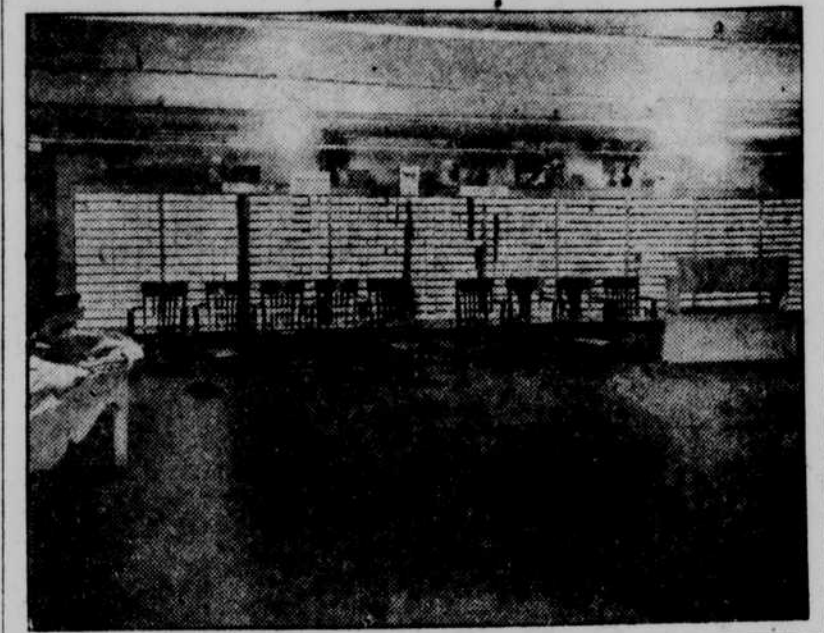
The thing which has made the savings account so popular with millions of savers in the United States is the security one feels that the funds are safe. A savings account causes no one sleepless nights—it's earnings are never a "passed dividend," and the rate of interest compares very favorably with the rates paid by high grade bonds—and it can be started with \$1.00.

ORIGIN OF THE DOLLAR SIGN

That sign "\$" which is universal in its use in the country, first came to America on the old Spanish dollar. On this coin was a symbolic design of the "Pillars of Hercules" of Greek mythology, with a ribbon twined around them. But when people came to make it to indicate the "dollar," they drew the two lines and twisted the letter S on them.

Today, simplicity finds it a single line through the letter S.

Children's Shoes---Goldstein-Chapman



Dollar Is Only Crop That Grows Unceasingly Twelve Months in Every Year

Time and Money Are Always Working for the Regular Saver—Results of Small Deposits Astounding

Time means money! Few people realize how indissolubly time and money are connected, and how in this connection, money is the one crop in the world that never loses a season, a month, nor even a day, in its period of growth.

Time is the element in building up success with which all men and women are equally endowed. No one has more time than another—yet some people discover early in life that time can be made to work and that they themselves, although unable to make more time, can conserve and make each moment work.

Interest is merely the application of time to the earning power of dollars. One dollar for a year will earn as much as two dollars in six months. Time therefore produces growth through interest rate applied to a given sum and the earlier date of deposit, the earlier the smiling book-keeper chalks up the earnings that the dollar has made.

Regular Saving. In these days of the printed word almost every one has had the opportunity to see what a regular monthly

deposit of one dollar will grow into within a relatively short period of time. Time and the persistent, never ceasing, earning ability of the first and of all the following dollars deposited, make it into a sum of money which has real purchasing power.

Years.	\$1.00 per month.
5	\$ 66.46
10	147.48
15	246.24
20	366.64
25	513.39

Twenty-five years might seem to be an unreasonably long time in which to save the sum of about \$500 but in the same relative, \$1 per month is a small sum for almost anyone earning their own living to attempt to save. \$1.00 a week is not a sum that almost anyone with a real ambition to have something in this world, might put by. The sacrifice of very few luxuries and unnecessary expenditures would allow that \$1.00 to be placed in an account each week and in five years' time it would be over \$300.

Many a famous financier has declared that the ability to save is in no way an ability—but merely a matter of will power—consciously the "way to save is to save"—regularly.

Bright gold ribbon is used to trim many small black hats.

The Gambler

"You are charged with gambling," said the Judge, "are you guilty or not guilty?"

Morgan was amazed and experienced what he thought was a flush of righteous indignation.

"I am not guilty, your honor. I never played a game of chance in my life. I have never laid a bet. I work hard, and—"

"Who said you ever played a game?" thundered the court, "that's not the way you gambled. The evidence shows that you earn \$40.00 a week and that you spend \$40.00 a week. Isn't that gambling? Isn't it betting that you will make enough later on to take care of your family when something happens to you? Isn't it staking everything you have against your future health and earning capacity? Isn't it taking an awful chance which involves the happiness of your wife and children, if you have them, or your future wife and children, if you haven't? If you are not a gambler, then I'd like to know what is a gambler? I hereby sentence you to—"

Morgan woke up, with the sun of

President Calvin Coolidge Says Habit of Saving Is a Constructive Virtue

President Calvin Coolidge in an address has declared that much of the growth of America has come from the power of the American people to save. He calls attention to the fact that investment in this country is not alone in bank accounts, but in every form of business enterprise, and further attention to the real satisfaction gained, not from indulgence, but from achievement.

Vision and high purpose must be backed by real work and savings, declares the president, and through these agencies may be expected an even greater growth and success. Commendation of the habit of saving from such a man as President Coolidge is a recommendation for its application by every man and woman in this country.

They Are Wearing." A slender coat of tan rep which was a bit out of the ordinary in the way of collar and cuff treatment had these worked out in wool embroidery in soft contrast, somewhat in sampler fashion.

Government Has Own Yard Stick

Tightwad, Spendthrift and Thrifty Person Defined by What They Save.

The government, in a recent publication, has attempted to define a "tightwad," a spendthrift and a thrifty person. The tightwad, it says, saves 60 cents of every dollar he earns, the sensibly thrifty person 20 cents and the spendthrift nothing.

We think that none of the definitions are correct or even approximately so—with all due respect to our government. The tightwad may save more or less than 60 cents of his dollar, the sensibly thrifty person more or less than 20 cents, and a person may save something and still be a spendthrift.

It all depends upon how much a person earns and what are the calls upon his purse and what are his probable necessities for the future. A "tightwad" is a person who lives stingily for the sake of saving

money. A spendthrift is one who lives wastefully and a sensible thrifty person is one who strikes a sensible balance between expenditures and savings. These would be our definitions. We believe they are better because they are true and are of general application.

An official commission recently announced its detailed conclusions as to what constitutes a living wage. Such conclusions are not very convincing to most people. What may be a living or even a saving wage for one family would not be enough for another, even though they might be of the same size. Ability to manage, local conditions, etc., have to be taken into consideration. About the only safe definition of a living wage that we can figure out is a wage that a family can live on.

But a living wage is not enough for the family with foresight and ambition. The wage must be sufficient to allow for progress, preparation for the future and to permit a reasonable saving against contingencies. Which brings us again to the fact that savings script is the cheapest, easiest, safest way to save.

The average man's idea of interior decoration is a square meal.—Stamford Advocate.



GOLDSTEIN-CHAPMAN CO.

Hello, Kiddies---Boys and Girls

Here is the Liveliest Piece of News in this Paper Today

The Kiddie Shop and the Boys' Shop

AND THE CHILDREN'S BOOT SHOP

Want to Put Dollars in Your Savings Account

HERE IS OUR BIG OFFER

First—We will give you absolutely free a Cashier's Check for \$1.00 with which to start your account.

Second—We will give you an additional 25c Saving Script on each \$10 worth purchased in any of the Children's Shops.






MILK

The Best food all thru' life




and Alamito is acknowledged to be the Best of all milk--

Do not be content with anything less than the Best in Milk. Just phone Ja. 2585 and ask that an Alamito Salesman stop at your door.

The Alamito wants to help you build your savings account by giving Cash Savings Script

A \$1 Cashier's Check Free

It is yours for the asking. Our Delivery Salesmen will give you one any time during Thrift Week.



Don't Wait: Order Alamito Milk Today.

The stub on every Dollar Card of Alamito Milk Tickets Paid for in Cash Is Your Cash Saving Script.

Save them, they represent real money and can be converted into Checks for deposit on your savings account.

You'll like Alamito service, Alamito products. They are unsurpassed anywhere, and with the additional Cash Saving Script feature, every home in Omaha should be enjoying Alamito Milk.

ALAMITO DAIRY

Our Wagon Stops at Your Door

The Full Face Value of this Check can be Deposited only in the Payee's Savings Account

The Bankers & Merchants Savings Plan, Inc.

Your Merchant

PAY TO THE ORDER OF *John Doe* \$1.00

One Dollar and no Cents

To THE PETERS NATIONAL BANK OMAHA, NEB.

R. D. Miller ASST. CASHIER

Saturday Specials From the Boys' Shop

Boys' All Wool Suits At Three Sale Prices

\$7.95, \$8.95 and \$9.85

Wonderful two-knicker suits for boys 7 to 18 years old—all greatly reduced.

EXTRA Cashier's Checks for \$1.00 on this item—Saturday only.

Boys' High Grade Suits

Smart English models of imported woolsens—two pairs of knickers

\$12.95 to \$14.95

EXTRA Cashier's Checks for \$2.00 on this item—Saturday only.

Boys' Flannel Striped Base Ball Suits, with Caps; sizes 3 to 9—\$2.50 values; extra special.....	\$1.59
Boys' Play Suits, of khaki, plain blue and Wash stripes, regular \$1.25 values; special at.....	77c

Saturday Specials From the Kiddie Shop

Girls' Taffeta Dresses

Sizes 6 to 14.

\$5.95 to \$19.50

Clearance of Taffeta and Taffeta Combination Hats

\$1.98

Double Credit on these items Saturday. That is: 50c Savings Script on \$10 purchase.

Coat Clearance

150 Coats, sizes 2 to 14, values \$7.95 to \$14.95.

\$5.95

GIRLS' TUB FROCKS—Sizes 6 to 15, of gingham, chambray and combined fabrics; values to \$5.00, at..... **\$1.95**

GIRLS' PANTY DRESSES—Cunning styles in gingham and chambray, for 2 to 6 year olds; values to \$3.95, at..... **\$1.95**

GOLDSTEIN-CHAPMAN CO.

The Store of Individual Shops

Boys' Shop
Second Floor

Kiddie Shop
Third Floor

16th and Farnam Paxton Block