

Modern Home-Builders and Home-Furnishers of Omaha

Have You Idle Money?

Home Builders Offers You Banker's Security and Builder's Profit.

What Home Builders Does

Home Builders erect dwellings for home owners and furnishes the money needed. It takes for security a mortgage on the completed house and lot. It receives monthly payments together with 7% interest until the money advanced is repaid. In addition to the 7% interest, Home Builders receive the builder's profit.

What Home Builders' Shareholders Get

Shareholders are paid a guaranteed 7% semi-annual dividend. The surplus earnings are distributed pro rata which increases the market value of every share accordingly, being now \$1.05 a share. These may be had in any amount weekly or monthly as may be desired.

Home Builders Building Season Is All the Year Round

Home Builders has a score of houses at present under process of construction and several more ready to start. All shares issued up to April 1st will participate in the builder's profit for the current quarter.

Home Builders' New Quarters.

Home Builders has taken a lease on the corner rooms, Ground Floor, Brandeis Theater Bldg., southwest corner Douglas and 17th Sts., and will move into them about the 1st of April, or as soon as the rooms can be remodeled and refurnished. When our new furniture, now being made to order, is installed, Home Builders will have elegant and comfortable quarters. All departments, the Investment, the Construction, the Real Estate, the Insurance and the Architectural Department will each have its up-to-date appointments best fitted to its growing needs.

THE NEW WAY

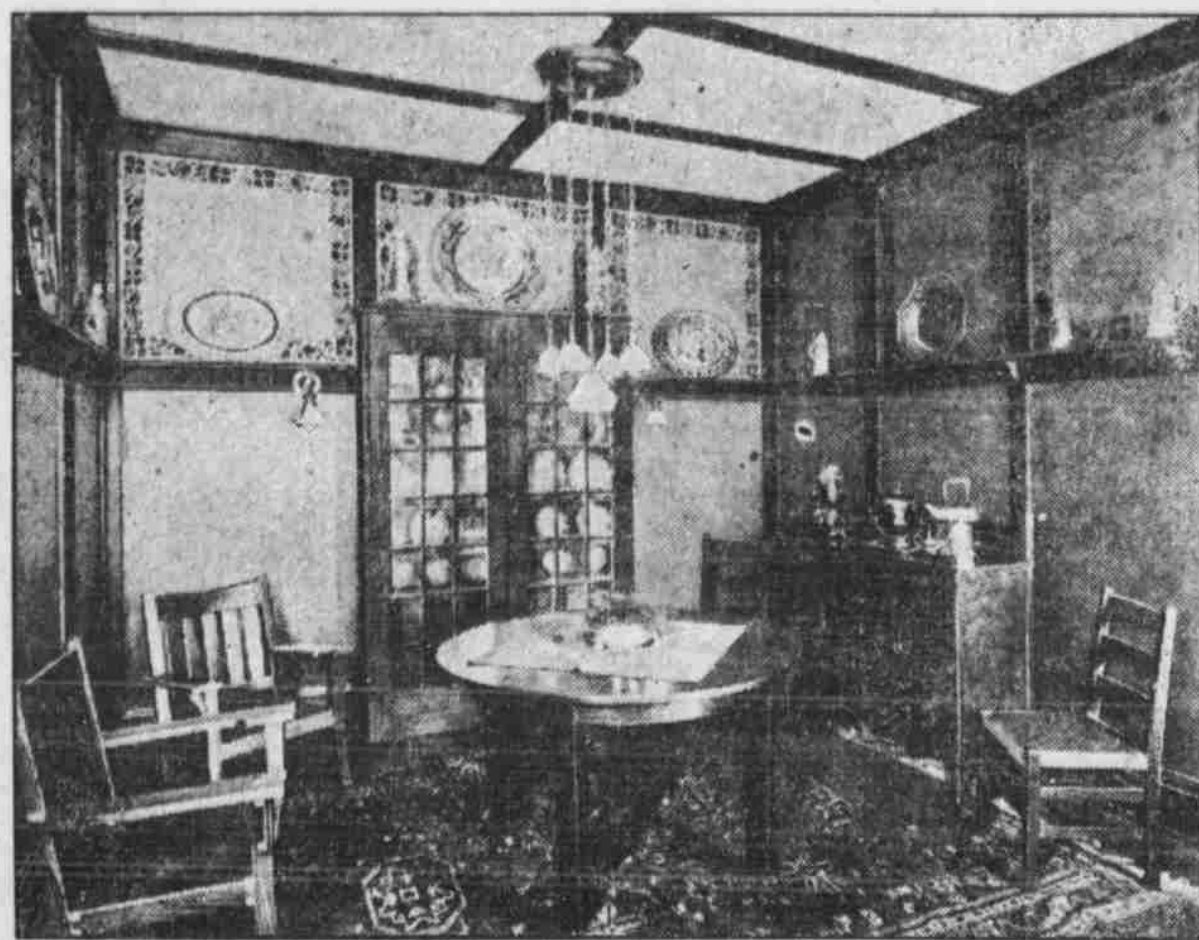
Our booklet, The New Way explains fully Home Builders plan and how to secure a home on easy monthly payments, built to suit you on any lot you select. It is free for the asking.

Home Builders, Inc.

AMERICAN SECURITY COMPANY, Fiscal Agents.

Tel. Douglas 3967. 309 So. 17th St., Omaha, Neb.
Open Saturday Evening Until 9 O'clock.
New Location After April 1, 17th and Douglas Sts., Ground Floor

Beaver Board in Use in Dining Room



Attractive Arrangement That Appeals to Eye

In some localities it has been customary to use for wall and ceiling finish ship-lap, canvas and wall paper and wood ceiling of various kinds, because plaster will not stand the climatic conditions. Beaver board successfully displaces all these materials, and is infinitely superior because of its physical properties. The wonderful durability of beaver board and its power of resisting the passage of sound, heat, cold, fire, dampness, strains, etc., is largely due to the material and method of manufacture. Beaver board being a pure wood fiber product—a fact of great importance—has these powers, many times as effective as any other materials used for walls. The fibers in beaver board cross and recross in such a way that the waves of heat, cold or sound meet with the greatest resistance. Furthermore the minute spaces around and between the fibers are filled with still air—the best non-conductive material known. These qualities explain why beaver board makes a house warmer in winter and cooler in summer.

Sunderland Sells Beaver Board in Nebraska

A part of the mammoth shipment now enroute comes to us at Omaha for immediate sale to you.

Call or write to our Specialty Department for detailed information, samples, and prices.

SUNDERLAND BROTHERS CO.

State Bank Bldg. Phone Douglas 252.

A New Tent and Awning Factory

TENTS that give satisfaction. Full size and weight. AWNINGS—The kind you want, put up when you want them. PORCH CURTAINS—SOMETHING DIFFERENT. Let us tell of them. Phone for our representative to call with samples and prices.

Nebraska Tent & Awning Co.

Phone Douglas 3641. 1701 Leavenworth St.

Homes of Quality

Are Within Reach of Every Omaha Man.

So Why Pay Rent?

When you can use the rent money buying a home of your own, built as you want it built, with the best of material and the highest grade of workmanship.

A convenient house, durably built will become more valuable to you each succeeding year.

We Expect to Secure New Business by Building Up a Reputation as the Best Home Construction Company in Omaha.

So come and let us help you plan a home—Our Architect will make plans to suit your individual taste and requirements, with no additional expense.

Call, write or phone D 8318.

Bankers Realty Investment Company

404-410 City National Bank Building, Omaha, Neb.

Phone Douglas 8318.

Keep these facts in mind

Moving and house cleaning time will soon be here. You'll have some work for us then, if not now, and you'll want this done rapidly, yet carefully and safely. We have become established as one of the largest firms of our kind in the west because we always do thorough, dependable work. Be sure you call us when you get ready to move, to have goods packed or to store them away.

Moving, Packing, Storage, Hauling

OMAHA VAN AND STORAGE CO.

894 SO. 16th St. D. 4163

Hot Water Heating by Furnace

Cameron, capitalist; O. T. Eastman, banker; John Bush, state bank examiner; Joseph West, attorney; F. E. Pearce, credit man; W. W. Unstead and William Salisbury, western union; F. E. Davenport, expert safe and lock man. The names of many more could be given if space permitted.

In the salesrooms, where are displayed the Sullivan and Empire steam and hot water boilers, and Marvel, Excelsior and Douglas furnaces, we also display a complete combination system showing a sectional view, with thermostat attached, piping radiator, expansion tank, altitude gauge and thermometer. We lay out all plans and furnish specifications so that our system can be installed in any part of the country. If you are interested in hot water, steam or furnaces, write this company. You are cordially invited to call and let us demonstrate to you this most perfect of all heating systems.

You need not feel under the least obligation because of your visit to us. If, for any reason, you cannot call on us, we will be pleased to send a representative to visit you and explain it thoroughly. Omaha Hot Water Works, Tyler B. 1000-1001 1st St.

With your furnace you can have better results at a less cost than with either hot water, steam or furnace. Edison says 75 to 80 per cent of the heat generated is lost; why not conserve this heat and force it into that cold hall, parlor, library, dining room or bedroom?

It can be done and done easily by suspending in the dome of your furnace hot water heaters, piping this to your several cold rooms and connecting these to hot water radiators placed on the outside walls and under the windows. These are made from thirteen to forty-five inches in height and can be made in almost any shape to meet your requirements. While the initial expense is considerable, the added comfort for years to come will amply repay you in a very short time.

Probably the only reason why this system has not been more largely used was owing to the fact that it required the services of furnace men and hot water men to get the proper balance. This firm has made this a specialty for many years and have it figured down scientifically correct. Without permission the names of a few prominent people, who are using our system, are given: John A. Webster, capitalist; M. D.

Largest Transcontinental Shipment of Building Material on Record

Four big trainloads—106 cars—over 9,000,000 feet of Beaver Board—are enroute to the west, two trains from the Buffalo plant and two from the Canadian factory at Ottawa. And yet this is but a small part of the output. Every month millions of feet are shipped north, east, south and west.

Beaver Board is rapidly displacing lath, plaster and wall paper in homes, offices, stores, hotels—every type of building. It deserves the careful consideration of every one who intends to build or remodel.

BEAVER BOARD

Pure Wood Fibre Walls and Ceilings

The Modern Wall and Ceiling Material

Beaver Board is made of Pure Wood Fibre. It comes in large panels which are light in weight, but very tough, firm and durable.

In new rooms the panels are nailed directly to the wall and ceiling beams. In old rooms, for remodeling, they are nailed over the old lath and plaster walls.

Beaver Board has 41 great advantages over lath and plaster; a few are here mentioned.



Clean, Quick, Convenient

Beaver Board is quickly and easily put up at any season of the year.

None of the fuss, muss, litter and delay of the lath, plaster, wallpaper method.

You can move into a new house sooner or remodel an old one with less trouble.

Walls and Ceilings Never Crack

Beaver Board will not crack, chip or deteriorate. There is never the annoyance due to unsightly cracks which always appear in plaster walls and always show through the wallpaper.

This one advantage would be enough to justify the use of Beaver Board.

Sanitary Pure Wood Fibre

Beaver Board is made from new logs fresh from the forest. It is clean, wholesome and sanitary.

Painted and not papered, your walls are free from disease germs and poisonous elements that often lurk in other materials.

Beautiful Beaver Board Interiors

The beautiful pebbled surface of Beaver Board is painted and never papered over.

The endless possibilities of color treatment and the great opportunities for original and tasteful arrangement of panels are unequalled by other wall and ceiling materials.

Look for the Trade-Mark

Genuine Beaver Board is patented and has our registered trade-mark on the back of each panel and sample. It has a light cream color all the way through that comes only from sanitary, durable, Pure Wood Fibre.

Sold by Builders Supply, Lumber, Hardware and Paint Dealers and Decorators. Valuable assistance given by our Designing Department to prospective customers at no extra charge. Write for free booklet, "Beaver Board and Its Uses" and painted sample.

The Beaver Company, Beaver Road, Buffalo, N. Y.

Plants at Buffalo, N. Y., Beaver Falls, N. Y., Roanoke Rapids, N. C., Ottawa, Canada. European Offices, London, Eng.

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STORAGE & VAN CO.

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Of Household Goods and Pianos

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PETERS TRUST COMPANY

.....ACTS AS.....

- EXECUTOR under wills.
- ADMINISTRATOR without a will, or with the will annexed.
- GUARDIAN of a minor or an incapable person.
- TRUSTEE to execute trusts, disburse life insurance, or hold funds impartially.
- DEPOSITORY for trust and court funds *in interest.*
- AGENTS in the management of property.
- RECEIVER or ASSIGNEE in business embarrassments.
- REGISTRAR and TRANSFER AGENT for registering, transferring and counter-signing Stock Certificates, or Bonds of Corporations or Municipalities.
- TRUSTEE UNDER BOND ISSUES.
- FINANCIAL AGENT in the INVESTMENT OF FUNDS in first mortgage loans and bonds.

(Our loans are tax free in Nebraska.)

WILLS drawn, cared for and filed without charge, where named Executor or Trustee.

Capital \$200,000.00

Surplus \$190,000.00

Deposit With State Auditor \$40,000.00



Trust Companies Hit Fakes

The postmaster general of the United States, in his last official report, states that "wildcat" securities and "fake" investments to the extent of \$120,000,000 were sold through the mails during the last year. Newspapers recently gave accounts of a number of spectacular, and made by postal inspectors on the offices of promoters and professional swindlers who were using the mails to induce people to purchase spurious stocks or investments. In some cases these promoters maintained an elaborate system of private wires and had elegant offices in many cities. The "securities" they offered consisted largely of pseudo shares in industrial, mining and land promotion enterprises.

In Kansas a so-called "blue sky" law has been enacted which compels all companies, persons or agents who desire to sell any stocks, bonds or other securities in Kansas to submit information to the state banking department, which enables that department to determine whether or not they have a bona fide proposition and one that is worthy of the confidence and consideration of Kansas investors. The intent of this law is to keep out of Kansas the promoters whose promises are limitless as the blue sky.

Despite the numerous statutory safeguards which have been enacted for the protection of investors and control of corporations, or enterprises offering stocks or bonds for sale there are many subterfuges which the unscrupulous professional promoter utilizes to swindle innocent women and men. The question then follows, naturally, as to what is the most

important agency in discouraging improper investment and promotion schemes. The answer is "the trust company."

Further consideration of the growth and work of trust companies in the United States reveals the fact that they have exercised the greatest influence in limiting the field of operations of the professional promoter. "Fake" promoters have been taught by experience that they cannot enlist the co-operation of trust companies or secure their services as trustee, depositories, registrar, transfer agent or in any capacity. If one of these promoters goes into the office of a reputable trust company and lays his plans before the executive or trust officer he soon finds out that his scheme will have to undergo an acid test and he loses himself away.

Trust companies now generally maintain investment departments, through which they offer invaluable services to their clients and the general public. These departments are primarily maintained in connection with investments in connection with handling trust funds, and for the purchase of sale of securities for the trust company's own account. But frequently such departments handle original security and bond issues. The manager of this department is a man especially skilled to judge investments. The advice he offers to clients of the trust company is most reliable and profitable. These special departments are at the beck and call of anyone who has money to invest and wishes to obtain the highest grade investments.