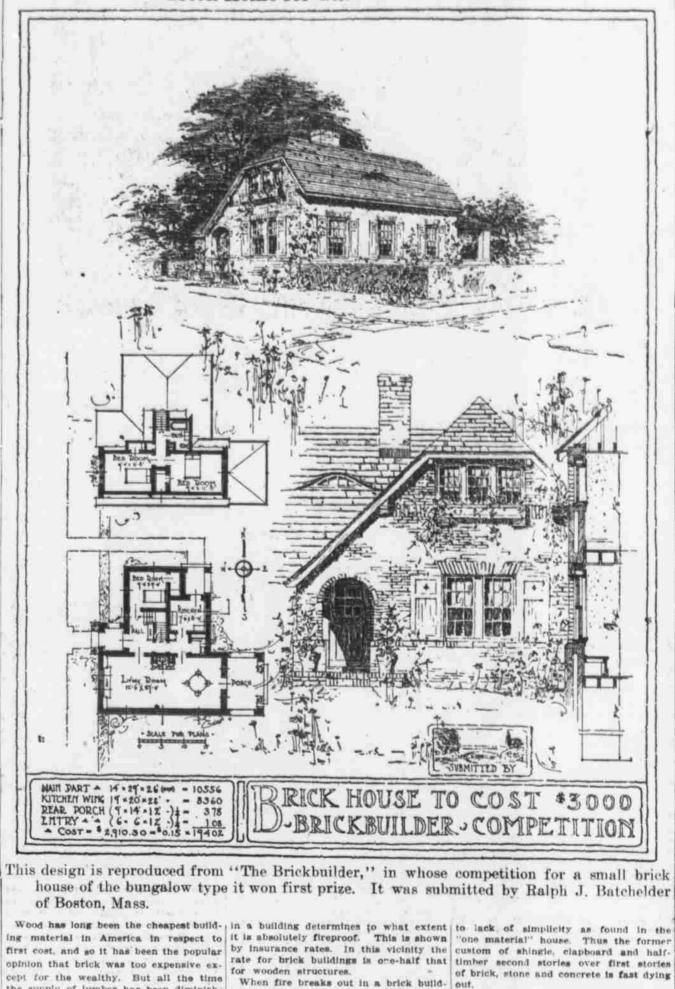
THE OMAHA SUNDAY BEE: APRIL 27, 1913.

Modern Home-Builders and Home-Furnishers of Omaha



Brick Home for Three Thousand Dollars



Home Builders offers you Banker's Security and Builder's Profits.

What Home Builders Does

Home Builders crect dwellings for home owners and fornishes 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%, Home Builders receives the builder's profit.

What Home Builders Shareholders Get

Shareholders are paid a guaranteed 7% semi-annual cash dividend. The surplus earnings are distributed pro-rata which increases the market value of every share accordingly, being now \$1.05. Shares 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 soveral more ready to start; all sold.

Home Builders New Quarters

On April 1st House Huilders moved into the corner rooms, Brandeis Theater Bldg, southwest corner of 17th and Douglas Sts. New mahog-sny bank fixtures and furniture are being made to order and will be installed about May 1st, giving Home Builders elegint and comfortable quarters. All departments, the Investment, the Construction, the Real Estate, the Ingurance and the Architectural Department will each have its up-to-date appointment best fitted to its growing needs.

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

Home Builders, Inc. AMERICAN SECURITY COMPANY, Fiscal Agents.

Brandels Theater Bidg., Ground Floor, S. W. Cor. 17th. and Douglas. Douglas 3967. Open Saturday Evening Until 9 O'clock.

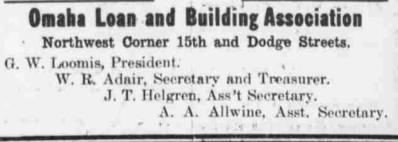


These payments are applied on your loan each month, and include interest.

You provide for these payments as you now provide for your rent, and in a few years your home is your own.

It is simply paying rent to yourself, Think it over, then call and see us.

Assets: \$5,531,000.00. Reserve: \$129,000.00.



PETERS TRUST

COMPANY

ing it is because of infiammable objects ing, and today the price has advanced in the rooms, such as wood finish, fur- than brick exists, and its effect of permore dignified or artistic material until it is not very much cheaper than niture and hangings; fire does not dam- manence is most pleasing. The history of brick. In fact, the difference is so little age the brick work. Thus fire starts in architecture is rich in examples of brick that with the many advantages of the plain sight and is quickly discovered. design. Patterns and color schemes in Such a fire can usually be confined to numerable, both in respect to the bricks folly not to use it. An ordinary small one room and extinguished. By the use themselves, the various bonds and the brick house costs about 15 per cent more of tile roofs and burned clay floors, a widths of the joints, adorn the relics of than one of frame construction, yet at house can be rendered practically fire- every nation. The small unit size sugleast \$12 a year is saved which would be proof. This costs about 30 per cent more gests infinite variety of arrangement required to paint an eight-room frame than frame construction, but it is easily and the high standard of present day house, and that is the average interest worth 50 per cent more in safety, durabil- requirements has brought forth many ity and lower insurance rates. harmonious color effects.

Excellent Work Done

When fire breaks out in a brick build- out.

Brick is Permanent. It cannot be denied that brick is the In respect to simplicity and beauty. That excellent work can be done with most permanent building material in the brick stands second to no other material. good common hard bricks is proved by It has been proved so in all It is obtainable locally in nearly every the many beautiful buildings abroad, civilized countries through centuries of community and its uses are known to now centuries old, which are still among time. No surface treatment such as every builder. Most foundations and the finest specimens of the bricklayer's painting is ever necessary. The effects chimneys are built of it and it is an easy art. American architects are fast coming of weather upon it are almost inapprematter to use it for walls throughout to realize this and to adopt the old style. ciable, as are also those of fire. Brick This is guite in line with the present To meet this demand in the most sathas ben through fire before it is used. practice of the best American architects, infactory manner there are several and so will resist fire. who are beginning to realize that the shapely bricks of good clay, well burned, in fact, the proportion of burnt clay rarity of attractive small homes is due which give a pleasing rough texture.

When You Build, Use Sunderland Brick

Sunderland **Maintains Always**

Brick is Permanent.

The largest face brick stock in Omaha; the most extensive variety of surfaces and colors; expert service in adapting fine face brick effects to your particular needs; prices on face brick that your pocketbook will welcome.

See Our New **Display Room**

We are showing tomorrow, new panels, laid in actual mortar, which are unique in color and texture. They are suitable for mantels, foundations, or the entire walls of your home.

ASK KLEIN -- HE KNOWS Sunderland Brothers Co. Entire Third Floor State Bank Building

..... ACTS AS EXECUTOR under wills. ADMINISTRATOR without a will, or with the will annexed. GUARDIAN of a minor or an incapable per-BOD TRUSTEE to execute trusts, disburse life insurance, or hold funds impartially. DEPOSITORY for trust and court funds to interest. AGENTS in the management of property. RECEIVER or ASSIGNEE in business embarrasments REGISTRAR and TRANSFER AGENT for registering, transferring and countersigning 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 Trus-Capital \$200,000.00 Surplus \$200,000.00 Deposit With State Auditor \$40,000.00

Service Given by Trust Company

It has long been customary for corpora- munities were compelled to pay exorbitrust company either as trustee mortgage securing the bonds or as transfer agent or registrar of the organized in Illinois which embodied in stock issue. In recent years, however, its management all the best features of trust companies have gone further than the German and French land credit exthis and have established special departments for the certification of municipal and public service bonds. Such departments attend to all the details in connection with municipal issues-for example. they examine into the legality of the ssue, aftend to the engraving and safe-

keeping of the plates from which such

bonds are printed, guard against forgery

and overissue. This service has become

so invaluable that in many instances sav-

ngs banks and individual investors will

tot purchase any municipal offerings

which do not hear the certification of

me trust company.

sort or another desiring to tant rates on loans and in executing to enlist the ser- mortgages. While ex-President Taft was elaborating a plan with the aid of the consular system of securing information on these subjects, a trust company was tension banks

> From time to time there have been announcements of commercial and mercantile failures involving big losses to banks and purchasers of commercial paper. In a recent Chicago fallure many hundreds of thousands of dollars' worth of commercial paper of the defunct establishment were held by banks which had accepted the paper as security for loans. The American Bankers' association some years ago appointed a special committee o devise a plan, with the assistance of the variolus clearing house association, to have commercial paper registered.

This was found to be impracticable. There has also been much discussion Then, recently, one of the enterprising uring the last political campaign regardtrust companies in New York City made ng agricultural education and the extenthe announcement that a special departion of better credit facilities in behalf ment had been opened for the registraof farmers. Attention was called in the tinon of commercial paper. The trust carious party platforms to the excellent company keeps a complete record of all and credit and mortgage bank systems the paper and note obligations of the n operation in Germany and France. It corporation, and thus acts as a prevenas shown that farmers in remote comtive agent in overextension of credits.