

Modern Home-Builders and Home-Furnishers of Omaha



We place the plan-specialist within reach of every pocketbook

Having special plans drawn is usually very expensive and is usually within the reach of the few people of means.

This company realizing that most people seldom build more than one house in a lifetime have arranged to enable those who wish to build a home for them to enjoy the services of our architect in designing their home as they want it designed.

We are thereby affording an unusual opportunity to the people of this community of having quality homes built after their own ideas without the heavy extra expense of the special plans which we furnish to all of our clients.

We'll be pleased to have you communicate with us.

Call, write or phone D 8318.

Bankers Realty Investment Company

404-410 City National Bank Building, Omaha, Neb.
Phone Douglas 8318.

Brick Home for Three Thousand Dollars

BRICK HOUSE TO COST \$3000
B-BRICKBUILDER-COMPETITION

MAIN PART	14' x 21' x 2 1/2" =	10556
KITCHEN W/IN	11' x 20' x 2 1/2" =	5360
REAR PORCH	7' x 14' x 12" =	378
LITTRY	6' x 6' x 12" =	128
Cost	\$2,910.50	\$1,402

This design is reproduced from "The Brickbuilder," in whose competition for a small brick house of the bungalow type it won first prize. It was submitted by Ralph J. Batchelder of Boston, Mass.

Wood has long been the cheapest building material in America in respect to first cost, and so it has been the popular opinion that brick was too expensive except for the wealthy. But all the time the supply of lumber has been diminishing, and today the price has advanced until it is not very much cheaper than brick. In fact, the difference is so little that with the many advantages of the more durable material it seems almost folly not to use it. An ordinary small brick house costs about 15 per cent more than one of frame construction, yet at least \$12 a year is saved which would be required to paint an eight-room frame house, and that is the average interest on \$200.

Brick is Permanent.
It cannot be denied that brick is the most permanent building material in the world. It has been proved so in all civilized countries through centuries of time. No surface treatment such as painting is ever necessary. The effects of weather upon it are almost imperceptible, as are also those of fire. Brick has been through fire before it is used, and so will resist fire.
In fact, the proportion of burnt clay

in a building determines to what extent it is absolutely fireproof. This is shown by insurance rates. In this vicinity the rate for brick buildings is one-half that for wooden structures.

When fire breaks out in a brick building it is because of inflammable objects in the rooms, such as wood finish, furniture and hangings; fire does not damage the brick work. Thus fire starts in plain sight and is quickly discovered. Such a fire can usually be confined to one room and extinguished. By the use of one room and burnt clay floors, a house can be rendered practically fireproof. This costs about 20 per cent more than frame construction, but it is easily worth 50 per cent more in safety, durability and lower insurance rates.

Great Beauty in It.
In respect to simplicity and beauty, brick stands second to no other material. It is obtainable locally in nearly every community and its uses are known to every builder. Most foundations and chimneys are built of it and it is an easy matter to use it for walls throughout. This is quite in line with the present practice of the best American architects, who are beginning to realize that the rarity of attractive small homes is due

to lack of simplicity as found in the "one material" house. Thus the former custom of shingle, clapboard and half-timber second stories over first stories of brick, stone and concrete is fast dying out.

No more dignified or artistic material than brick exists, and its effect of permanence is most pleasing. The history of architecture is rich in examples of brick design. Patterns and color schemes innumerable, both in respect to the bricks themselves, the various bonds and the widths of the joints, adorn the relics of every nation. The small unit size suggests infinite variety of arrangement, and the high standard of present day requirements has brought forth many harmonious color effects.

Excellent Work Done.
That excellent work can be done with good common hard bricks is proved by the many beautiful buildings abroad, now centuries old, which are still among the finest specimens of the bricklayer's art. American architects are fast coming to realize this and to adopt the old style. To meet this demand in the most satisfactory manner there are several shapely bricks of good clay, well burned, which give a pleasing rough texture.

HAVE YOU IDLE MONEY?

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

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%, 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 \$1.95. 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 several more ready to start; all sold.

Home Builders New Quarters
On April 1st Home Builders moved into the corner rooms, Brandeis Theater Bldg., southwest corner of 17th and Douglas Sts. New mahogany bank fixtures and furniture are being made in order and will be installed about May 1st, giving Home Builders 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 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,
Brandeis Theater Bldg., Ground Floor, W. Cor. 17th and Douglas, Douglas 3867.
Open Saturday Evening Until 9 O'clock.

Our Monthly Payment Plan

will enable you to own your home. Money borrowed from this Association is repayable in fixed monthly payments the same as rent. 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

Omaha Loan and Building Association

Northwest Corner 15th and Dodge Streets.
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W. R. Adair, Secretary and Treasurer.
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Phone for our salesman to call with prices and samples. Our prices demonstrate the fact that we belong to no trust or combination.

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We have several styles of curtains for sleeping porches and sun rooms. Call us and we will have our representative call. Phones Douglas 338 and Douglas 882. SCOTT-RAWITZER MFG. CO. Successors to

OMAHA TENT & AWNING COMPANY

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Sunderland Maintains Always

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.

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

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- TRUSTEE to execute trusts, disburse life insurance, or hold funds impartially.
- DEPOSITORY for trust and court funds and interest.
- AGENTS in the management of property.
- RECEIVER or ASSIGNEE in business embroilments.
- 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 \$200,000.00
Deposit With State Auditor \$40,000.00

Service Given by Trust Company

It has long been customary for corporations of one sort or another desiring to issue bonds or stocks, to enlist the services of a trust company either as trustee under the mortgage securing the bonds or as transfer agent or registrar of the stock issue. In recent years, however, trust companies have gone further than this 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 issue, attend 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 will not purchase any municipal offering which do not bear the certification of some trust company.

There has also been much discussion during the last political campaign regarding agricultural education and the extension of better credit facilities in behalf of farmers. Attention was called in the various party platforms to the excellent land credit and mortgage bank systems in operation in Germany and France. It was shown that farmers in remote com-

munities were compelled to pay exorbitant rates on loans and in executing mortgages. While ex-President Taft was elaborating a plan with the aid of the cognate system of securing information on these subjects, a trust company was organized in Illinois which embodied in its management all the best features of the German and French land credit extension 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 failure 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 to devise a plan, with the assistance of the various clearing house associations, to have commercial paper registered.

This was found to be impracticable. Then, recently, one of the enterprising trust companies in New York City made the announcement that a special department had been opened for the registration of commercial paper. The trust company keeps a complete record of all the paper and note obligations of the corporation, and thus acts as a preventive agent in overextension of credits.