

Growth of Local Banks an Index of Omaha Prosperity

OMAHA BANKS FORGING AHEAD

Evidences of Permanent Betterment in Business Are Found in Omaha.

DEPOSITS SHOW BIG GAINS

Evidences of permanent betterment in business are multiplying so rapidly that mere hope has given way to a conviction that the next twelve months will witness very real prosperity and one which need not be synonymous with inflation, declared Omaha bankers in discussing conditions not only in Omaha, but throughout the middle west.

Undeniably, the general business situation is already reflecting the influence of the record-making cereal yields of 1915 and situated as Omaha is in the midst of the greatest grain producing area in the world, it is only a natural sequence that Omaha banks should reap bountiful profits this fall.

Deposits Show Gain.
On the second day of September the national comptroller issued a national bank call. His call found that deposits in Omaha banks were \$1,000,000 greater than on the day of his previous call, and \$10,000,000 greater than on the day of his call a year ago.

This big gain in deposits can be attributed only to two things, better business conditions and the fact that Omaha banks continue to make even, healthy gains no matter how adverse business conditions may be. In many localities banks do not consistently make gains in deposits, merely fluctuating upward and down as the trend of business moves. But Omaha banks can be depended upon to continue to make strides toward the front, standing the strain when other banks lose and registering a good gain when others stand still.

More Money to Loan.
The fact that Omaha banks showed the good increase in deposits at the last call means that there is more money to move the farmers' crops and for the business man who wishes to start into a new business or extend his old one.

For the last year the European war and financial troubles in the east proved a big hindrance to many banks of the country. Business conditions have been more or less uncertain and bank deposits fell off. But not in Omaha.

The first call by the comptroller after the great war was opened found Omaha banks standing the strain, holding their own. The second call found just a slight falling off in deposits. But the next call found a big gain registered. The next call another gain, the next call still another gain and the last call, the one of September 2, found still another gain. No better example of the stability, prosperity and business confidence of a city can be found than the gains of the banks

King Tobasco and a Bevy of His Peppless Beauties



of this city during a panicky war period. Bank clearings in Omaha this year have shown a gain over the clearings of a year ago nearly ever week of the year so far. It always has been a proud boast of Omaha that its bank clearings are larger than those of a score of cities of greater population, but this year the clearings have been greater than even the most hopeful anticipated.

"American industry has arrived at a point from which general expansion must naturally follow the liquidation of the last three years," declared a prominent Omaha banker yesterday. "Of course, the big cereal yields this year is another factor entering in this expansion. Omaha banks never have been more prosperous. Thus with the great business expansion

we may expect this fall Omaha banks, being as they are in the very center of the territory where the money must come, should find the fall of 1915 a most prosperous one."

United States National Bank OF OMAHA

Sixteenth and Farnam Sts.

OFFICERS

Victor B. Caldwell, President.
Milton T. Barlow, Vice President.
Gurdon W. Wattles, Vice President.
William E. Rhoades, Cashier.
George E. Haverstick, Ass't Cashier.
Robert P. Morsman, Ass't Cashier.
Joseph C. McClure, Ass't Cashier.
Gwyer H. Yates, Ass't Cashier.
Charles F. Brinkman, Ass't Mgr. Credit Dept.

DIRECTORS

Milton T. Barlow, Chairman.
Arthur D. Brandeis, Edward L. Burke, Samuel S. Caldwell, Victor B. Caldwell, Edward A. Duff, Thomas A. Fry, George E. Haverstick, George H. Kelly, Charles W. Lyman, Edward M. Morsman, Abraham L. Reed, William E. Rhoades, Benjamin F. Smith, William A. Smith, Gurdon W. Wattles, Casper E. Yost.

Three Per Cent Interest Paid in Savings Department
Interest Compounded Semi-Annually

Safety Deposit Vaults, thoroughly modern in construction and equipment throughout for the protection and convenience of our patrons, have been installed in our Safe Deposit Department. Boxes \$3.00 per annum upward.

HE HAD A UNIFORM BUT NOT A TITLE.



DAN BUTLER.

French Soldiers Take Pictures of War for History

(Correspondence of The Associated Press.)
PARIS, Sept. 28.—One of the French soldiers killed at the taking of Metzeral in Alsace, belonged to a branch of the army service, organized after ten months of war, called the "Photographic section," which is now officially photographing the war. Its role is artistic, historical and educational. Although the staff is military it also is serving the foreign office and the Department of Public Instruction.

General Joffre, Monsieur Millerand, minister of war, Delcasse, minister of foreign affairs, and Sarraute, minister of public instruction, aided by the committee of foreign affairs of the Chamber of Deputies and the foreign office collaborated in its organization. The operators are all mobilized men, and, as at Metzeral, are on the fighting line, taking pictures, which, with orders, reports, plans and other documents will hereafter constitute the historical section of the general staff.

For the fine arts section and the educational department it is intended thus to make a complete collection of photographs of destroyed or damaged public monuments of great artistic value, and in general to furnish a sort of illustrated annex to the history of the war for the instruction of future generations.

These official photographers during the seven days' bombardment of Metzeral took 2,000 negatives.

A sales department has been organized to put on the market copies of all the photographs that the censor authorities to be duplicated.

ROCK FINDS DEATH TOO HARD

Asks Drs. Boulder and Granite to Call Up Undertaker Marble.

Death is never so hard as when it comes in a stone quarry, as any undertaker knows. So when Isaac Rock of Binghamton, N. Y., slipped on some rock chips, fell down the face of a cliff and onto some stone flagging and some blasted rock fell after him, those who reached him first knew that hope was slight.

Within a few moments the nearest physician arrived at Mr. Rock's side. "What is your name, doctor?" asked the patient. "You look familiar enough."

"I am Dr. C. P. Granite," said the physician.

Isaac groaned, even as another carriage stopped and a physician jumped out.

"Who are you?" asked Isaac as Dr. Granite began to dress his injuries.

"I," said the newcomer, "am Dr. A. R. Boulder."

"Lord!" said Isaac.

"Can I live?" asked the patient, after a bit. "I feel pretty shaky."

"It's very doubtful, Mr. Rock," said Dr. Granite and Dr. Boulder, as they helped carry the patient across the quarry pit.

"All right, then," said Isaac. "Take me home and call up Elty Marble."

Elton Marble is the nearest undertaker. He has not yet been called.—New York Herald.

Where Psyche Was Executed.
A New York man was recently acting as guide through an art gallery for a friend from the country. As they passed before a statuette, the guide said:

"That is Psyche. Executed in terra cotta."

"What a pity!" said the rural one. "How barbarous they are in those south American countries!"—New York Times.

The Difference

between borrowing money on a "straight mortgage" and the "monthly payment plan" is vital. If you borrow money on a "straight mortgage," due in three or five years, you worry every day in the year, for every day brings you nearer to the date upon which the mortgage will be due.

If you borrow money from us, on our monthly payment plan, every day is a day of joy, for as each month goes by your loan becomes smaller and in a few years the home is your own. And we offer you the lowest Building and Loan Association rate in the city. No Commission, No Premium and No Delay.

We are always glad to explain our plan.

Savings Accounts can be opened at any time, in any amount, from One Dollar up.

ASSETS\$8,054,100.55 RESERVE\$186,046.70

Omaha Loan & Building Association

Northwest Corner 15th and Dodge Streets

OFFICERS.

G. W. Loomis, President. W. R. Adair, Secretary & Treas.
J. T. Helgren, Asst. Secretary. A. A. Allwine, Asst. Secretary.

UNITED STATES DEPOSITORY REPORT OF THE CONDITION OF The Merchants National Bank OF OMAHA, NEB.

At the Close of Business, September 2, 1915

RESOURCES:

Loans and Discounts	\$4,781,627.58
U. S. Bonds for Circulation	250,000.00
Banking House	150,000.00
U. S. Bonds	100,000.00
Other Bonds	150,000.00
Due From Banks	\$2,810,983.75
Cash at Home	900,467.26
	3,710,551.01
	\$9,142,178.59

LIABILITIES

Capital Stock Paid In	\$ 500,000.00
Surplus	500,000.00
Undivided Profits	364,222.71
National Bank Notes	250,000.00
Due Depositors	7,527,955.88
	\$9,142,178.59

We solicit your business. We can carry your funds on open account, subject to check, or in time certificates of deposit bearing interest. We also have a Savings Department and pay 3 per cent interest per annum on money so deposited.

LUTHER DRAKE, President.
FRANK T. HAMILTON, Vice President.
GEO. A. JOSLYN, Fred P. Hamilton,
FRED P. HAMILTON, Cashier.
B. H. MEILE, Ass't Cashier.
DIRECTORS:
G. S. ROGERS, Luther Drake,
S. S. KENT, Ass't Cashier.
F. A. CUSCADEN, Ass't Cashier.
Frank T. Hamilton, C. W. Hamilton,
Geo. N. Peck, Chas. L. Saunders.

:: The Omaha National Bank ::

1633 Sixteenth and Farnam Streets

STATEMENT

Made to the Comptroller of the Currency, September 2, 1915.

Resources

Loans and Discounts	\$8,013,227.50
Overdrafts	1,142.08
U. S. Bonds, for Circulation	1,000,000.00
Stocks and Bonds	560,665.87
Banking House and Vaults	700,000.00
U. S. Bonds for Deposits	\$ 200,000.00
Due from Banks and Approved Reserve Agents	4,131,441.05
Cash on Hand	1,163,180.67
Due from U. S. Treasurer	50,000.00
	5,544,621.72
	\$15,819,657.17

Liabilities

Capital	\$ 1,000,000.00
Surplus	500,000.00
Undivided Profits	457,183.34
Circulation	1,000,000.00
Deposits—	
Individuals	\$6,927,309.95
Banks	5,935,163.77
	12,862,473.72
	\$15,819,657.17

Officers

J. H. MILLARD, President.
W. H. BUCHOLZ, Vice-President.
WARD M. BURGESS, Vice-President.
J. DeF. RICHARDS, Cashier.
FRANK BOYD, Ass't Cashier.
B. A. WILCOX, Ass't Cashier.
EZRA MILLARD, Ass't Cashier.
O. T. ALVISON, Ass't Cashier.

Directors

J. H. MILLARD, CHARLES H. BROWN, W. H. BUCHOLZ, IRVING ALLISON, Asst. Cashier.
WARD M. BURGESS, EZRA MILLARD, E. A. CUDAHY, LOUIS C. NASH, J. DeF. RICHARDS, ARTHUR C. SMITH, ISAAC W. CARPENTER.

FIFTY-EIGHT Years of Service to the People of Omaha

Established 1857 as Kountze Bros.

First National Bank of Omaha

The growth of this bank is largely due to its policy of safeguarding the funds of its depositors, coupled with its desire to aid and support all legitimate enterprises.

Capital, - - - \$500,000.00

Surplus, earned, \$1,000,000.00

OFFICERS

F. H. DAVIS, President.
C. T. KOUNTZE, Vice-President and Chairman of the Board.
T. L. DAVIS, Cashier.
G. T. ZIMMERMAN, Asst. Cashier.
MYLES STANDISH, Asst. Cashier.
L. L. KOUNTZE, Vice-President.
IRVING ALLISON, Asst. Cashier.
O. T. EASTMAN, Asst. Cashier.
J. H. BEXTEN, Auditor.