

DIVIDENDS PAID TO STOCKHOLDERS

Building and Loan Associations of Omaha Close Up One of Most Prosperous Years in History.

MILLIONS PUT INTO SAVINGS

Any time after today something over \$100,000 is to be paid by the loan and building associations of Omaha in the form of dividends to the 40,000 persons who are keeping their savings with these companies. This represents the dividends of the half year, as they are paid twice a year by these companies. There are eight such organizations in Omaha, with assets totalling about \$30,000,000.

The Commercial Savings & Loan association, is one of the leading associations, having at the close of business yesterday, assets amounting to \$1,072,399.36. The company has a reserve of \$17,000; cash on hand, \$9,456.90, and first mortgage loans amounting to \$966,500. The reserve fund and undivided profits total \$13,457.28.

Passes Million Mark.
The Nebraska Savings & Loan association eight years ago changed from the serial to the permanent plan of share issues, and sought business on equal terms with the stronger associations. Results justified the change. From assets of \$150,000 in July, 1907, the association advanced steadily until last month, when the \$1,000,000 mark was passed. The association closed its annual report with assets of \$1,000,000, a gain of \$100,000 for the year.

During 1915 the Nebraska made 157 loans to home makers, of which eighty were for new buildings. The usual 6 per cent dividend, amounting to \$1,220, was paid to the shareholders, and the reserve fund and undivided profit account increased to \$15,600. The whole year's business was handled for a total of \$5,182,000 dollar associations have ceased to be a novelty in Omaha. Four of them reached the seven-figure mark some years ago, and two have added the eight to their expanding records. The novelty remains, however, to the officers of the smaller associations whose guiding hands and minds push forward the business of an association until to the point that was in former years deemed the goal of ambition, the \$1,000,000 mark in assets.

People Saving Money.
More Omaha people are saving money than ever before. This is shown by the semi-annual report of the Omaha Loan and Building Association, submitted by Secretary W. R. Adair at a meeting of the board of directors, it said:

"The figures are the result of our work during 1915. Increase in assets, \$1,256,504.51; total assets, \$1,973,470.52; deposits during the year, \$4,091,963.89; loans made, \$1,587,667; dividends paid to members, \$362,394.70; increase in reserve and undivided profits, \$28,461.48; contingent loss fund, \$126,450.24.

"The fact that our association could not accept all the money tendered during the year for investment is a true indication of sound financial conditions in Omaha. The number of savings accounts opened since July 1 shows a healthy increase, and the business of the association has expanded every month of the year.

"It is possible that the war in Europe may have influenced a greater number of persons to increase their savings. But the prime cause of the growth of our savings accounts may be traced to the betterment of trade and industrial conditions, which we hope is the forerunner of an era of prosperity among all classes.

"Certainly present indications point to 1916 as a year of permanent growth of that rich region of which Omaha is the commercial center. That our association shall continue to share largely in such growth is a foregone conclusion."

Largest in United States.
The Conservative Savings and Loan still holds the record of being the largest in the United States. Its total assets at the present time are \$11,333,551.73. Its resources have increased in the last six months by \$719,193.36. Dividends credited for the half year are \$278,823.86. The dividends paid for the whole year are \$528,000 approximately.

The venture into the field of making farm loans on the security of improved farms in the recognized agricultural belt has proven popular with the farmers and the company now has some \$800,000 in such loans. The fifteen and one-half year amortization plan under which these loans are made is a popular feature.

That the habit of saving in amounts either large or small is growing more and more popular is evidenced by the fact that the company opened a net of 2,994 new savings accounts for depositors in the course of the year.

The year 1915 was for this company the largest in its history in the growth of assets, these having increased by \$1,715,000.

OMAHA FACTORIES BOOST FOR OMAHA

(Continued from Page One.)
their grain and their hogs and cattle and all the products of their farms.

As soon as outside merchants got this line on the scheme of the Omaha manufacturers, the business of the latter commenced to show a substantial increase, keeping it up month after month.

Perhaps there was something a bit selfish in the motives of the Omaha manufacturers who drew into the scheme of pushing the sale of Omaha goods.

Helping Omaha, Too.

Still, if there was and if they were adding to their bank accounts, they were helping the city and its business men in every line, for as the sales increased and the outputs of the factories became greater, it became necessary to employ more people to help in the manufacture of the wares. The employment of more people meant a greater demand for houses for the workmen and their families, and the filling up of these houses with men and women who were drawing good salaries and paid off weekly, on monthly, meant more money for the grocers, the butchers, the dry goods, clothing and shoe store.

The money paid out to the employees was distributed among hundreds of dealers in the various lines and all got their relative shares.

While it is difficult to make an absolutely correct estimate, it is safe to predict that the campaign inaugurated by the sixty or more manufacturers of Omaha last March, added several scores of families to the population of Omaha before the close of the year. The heads of these families generally were experts in the lines in which they engaged and they drew salaries commensurate with the employment they performed.

There is the Glad Game.

Of the corporations, firms and individuals who entered upon the campaign to promote the "Made-in-Omaha" goods

were some of the most extensive manufacturers in the country. And with the publicity given them during the last nine months their names have become household words throughout the confines of Omaha and its trade territory. In this campaign were:

The Bemis Bag company, the largest concern of its kind in the world. It puts out a line of all kinds of bags, besides being one of the largest manufacturers of horse blankets.

The Wrake, Williams, Mount company. This concern is one of the largest of the boiler making establishments in the west. The Omaha Bottling company and the Sloup, Sherry Bottling company. Each does an extensive business in the manufacture of soft drinks, with a trade that covers five states.

The Omaha Box company and the Eggers-O'Flynn company, both manufacturers of boxes, the former manufacturing wooden and the latter fiber and corrugated paper and board boxes.

The Storz Brewing company, the Mats Brewing company, the Fred Krug Brewing company, the Jetter Brewing company and the Willow Springs Brewing company are among the best known concerns in the west and their trade is extensive.

None Better Anywhere.

The Hydraulic Pressed Brick company manufactures a grade of pressed brick that has no superior in the United States. The product is used over the entire central west.

C. B. Liver & Co. are extensive manufacturers and jobbers in everything in the way of tools used by butchers and in packing houses.

The Casco Milling company puts out a full line of cornmeal, poultry and chicken feed and has built up an enormous trade.

The Omaha Concrete Stone company is one of the largest manufacturers and contractors in cement block and cement building material in the west.

The D. J. O'Brien and the Voegelin & Dinning companies are the largest candy jobbers and manufacturers west of Chicago.

The L. C. Doup company manufactures lounges, couches and mattresses that have a most enviable reputation from the river to the mountains.

Here there are two immense coffee, tea and spice houses, the Palmer-Olsen company and the German-American Coffee company. Both buy direct from plantations and here in Omaha do all their roasting, grinding and packing.

The Ilen Blacuit company is the largest concern of its kind in the west, its plant covering practically an entire city block. It puts out a full line of crackers, cakes and cookies.

The Omaha Butter Market.
Omaha is the largest butter market in the world, the pack exceeding that of any other city. The Fairmont and the Waterloo creameries have been instrumental in making Omaha known as the great butter packing center.

The Kirschbaum & Son commission house is known all over the west for its square dealing. It handles produce of all kinds and fruits.

The Iler & Co. Willow Springs distillery is the largest spirit manufacturing house in the west, and in connection therewith operates extensive cattle feeding yards.

The Omaha Electric Light and Power company supplies Omaha and its suburbs with light and power and has a plant that is unequalled.

The Burgess-Graden company is one of the largest and most extensive dealers in electrical supplies and lighting fixtures to be found west of Chicago.

The Baker Bros. Engraving company does all kinds of engraving, electrotyping

and lithographing. Its plant is so complete that it can handle anything from a visiting card up to the largest poster.

The Hurley Envelope company manufactures envelopes and in a few years has built up a trade that extends from the lakes to the Pacific coast.

The Omaha Fixture and Supply company carries a full and extensive line of bank, office and store fixtures, all of its own make and assured to be the best and most up-to-date that can be found in any city in the land.

The Updike Milling company operates one of the largest flouring mills in the Missouri valley and enjoys a trade that covers an extensive area.

Some Other Lines.

The Standard Furnace and Supply company puts out the celebrated Nesbit all-steel and Weir all-steel furnaces, besides carrying a large stock of furnace supplies.

The Omaha Foundry company is prepared at all times to handle the largest orders.

The National Fur and Tanning company is one of the largest concerns of its kind in the west. Its purchasing market is the world and its selling market is all over the United States.

The Omaha Gas company supplies the city with gas and has mains laid to some of the suburbs. Its output is of a superior quality.

The Omaha Hat factory puts out a complete line of hats and caps and does a large jobbing business.

The Peoples' Ice and Cold Storage company and the Omaha Ice and Cold Storage company supply Omaha and suburbs with manufactured ice that is the purest of the pure. Besides, both concerns have an extensive cold storage business.

The Baker Ice Machine company builds ice-making and refrigerating machines and is the only concern of its kind in the central west. It enjoys an extensive trade.

The Nonpareil, the Kimball and the

Puritan laundries are immense plants and, besides keeping Omaha clean, do much of the laundry work for towns and cities within a radius of 100 miles.

The Lawrence Shot and Lead company is an extensive dealer in lead and the manufacturing of shot. It gives employment to a large number of men and has an extensive trade.

The Lodge Supply company manufactures and deals in all class of lodge and secret society supplies, no contract being too large for it to handle.

The Skinner Manufacturing company is probably about the largest manufacturer of macaroni in the country. It formerly occupied a large five-story building and last year doubled the size of the plant. Its trade covers the entire country.

J. F. Bloom and company manufacture the highest grade of monuments of any concern in the country. The trade is extensive.

The L. V. Nicholas Oil company is nearly as large and an extensive dealer in oil as the Standard Oil company. It has its own refineries and an enormous distributing plant in Omaha.

Great Packing Plant.

Swift and company is a concern that is known the world over. Its packing house at South Omaha is one of the largest. The company is constantly in the market for all kinds of live stock. It deals largely with country butchers, supplying them with fresh and cured meats.

The Midland Glass and Paint company is one of the largest jobbers in glass and paints to be found in the west. It has its own art glass manufacturing plant and does its own cutting.

The Bankers Realty Investment company deals extensively in real estate and investments. It also builds houses and sells them on the easy payment plan.

The Omaha Printing company and Corey & McKenzie do an extensive business in the printing line. The Omaha specializes in blank books and office furniture; Corey & McKenzie do blank book work, sell office furniture and are expert job printers.

J. H. Haney & Company are probably the largest manufacturers of harness, saddles and horse goods west of Chicago. They sell from the Mississippi river to the Pacific coast.

The Defiance Starch company manufactures a brand of starch that is known almost the world over for its excellence.

Saving the Hogs.

The O. K. Serum company, the Axtell Serum company, the Omaha Serum company and the Grain Belt Supply company manufacture serum that cures hog cholera and during the last year have enjoyed an enormous trade.

The Nebraska and Iowa Steel Tank company manufactures about everything in sheet iron, specializing in tankage of all kinds.

The Scott-Omaha Tent and Awning company employs a large number of persons the year 'round manufacturing tents, tent houses, awnings, porchgoods and wagon covers.

The Smith, Lockwood Manufacturing company is an extensive manufacturer of cravats and suspenders, as well as putting out a large line of purses, pocket books and leather goods.

The Gordon Lawless company manufactures tin cans and sheet metal goods for a large area, having some of the biggest packers as its customers.

The Omaha Wood Working company manufactures all kinds of office and bank furniture and fixtures, doing an immense business.

Among the wholesale grocers of the country, there are none west of Chicago that do a greater business than the Paxton & Gallagher company. It is one of the oldest concerns in the west and has a trade that reaches up to Canada and west to the Pacific coast.

Business Change at Crete.

CRETE, Neb., Dec. 31.—(Special.)—A deal was completed here today, whereby Fuhrer & Francis sold their candy store to George Vifquien. The new proprietor takes possession February 1.

Commercial Savings and Loan Association

Financial Statement January 1, 1915

ASSETS	LIABILITIES
First Mortgage Loans.....\$ 986,800.00	Dues and Dividends.....\$1,037,467.24
Loans on Pass-Book Security..... 3,105.00	Reserve Fund..... 17,500.00
Real Estate..... 8,857.70	Undivided Profits..... 1,967.26
Real Estate on Contract... 3,583.08	Incomplete Loans..... 15,364.76
Interest in Arrears..... 457.58	
Cash on Hand..... 69,495.90	
	\$1,072,299.26

Put Your Savings in a Safe and Profitable Place. Start an Account NOW in This Association. Under Supervision of the State Banking Board.

OFFICERS:
P. J. SHEEHY, President; JAS. J. FITZGERALD, Secretary; W. P. ADKINS, Vice President; F. W. THOMAS, Treasurer; A. H. MURDOCK, Attorney.

DIRECTORS:
D. J. O'BRIEN, W. P. ADKINS, F. KOUTSKY, W. J. COAD, E. C. KOHANSKY, L. F. ETTEB, T. F. QUINLAN.

RECEIVES ACCOUNTS of from \$1.00 to \$5,000.00 at any time and has always paid dividends on all accounts at the rate of not less than SIX Per Cent per annum, compounded semi-annually.

DIVIDEND PERIODS are at January 1st and July 1st, on which dates, at the option of the stockholder, the dividends will be paid in cash or added to the principal.

4931 South 24th St., South Side

California Market Board in Charge of Routing Products

WASHINGTON, D. C., Dec. 31.—After consulting for several days with Attorney General Gregory and members of the Federal Trade commission Harris Weinstein, California state market director, left today for California to invite all producers of perishable farm products in that state to give the State Market commission a monopoly of routing and directing carloads of the products for the eastern markets.

While not having any formal approval from the federal officials for his plan Mr. Weinstein said they had found no defects and he was confident the state could do without question that which individuals acting separately or through private organizations could not do.

"One of the weak spots in the eastern marketing of California perishable farm products," said Mr. Weinstein, "is that some of the shippers are large individual growers, some are growers' co-operative societies and some are shipping corporations, with the result that the distribu-

tion has been conflicting, uncontrollable and unscientific and causing frequent gluts and famines."

Bank Clearings in Larger Cities Are Far Above Record

CHICAGO, Dec. 31.—Bank clearings for 1915 in the principal cities of the country show important increases today at the end of the year.

Chicago's 1915 bank clearings totalled \$16,198,965,174.52, breaking the previous record established in 1913 of \$16,073,130,524.

Philadelphia reported clearings of \$5,653,033,292, as against \$7,916,064,219 for 1914.

Boston's clearings were \$5,553,555,555, an increase of 3.5 per cent over 1914.

St. Louis banks cleared \$4,153,529,000, breaking all records and exceeding last year's mark by \$24,679,000.

Detroit increased its bank clearings 10.00 per cent, attaining a mark of \$1,454,973,600.

Kansas City clearings were \$3,835,000,000, a new record, and in excess of the 1914 clearances by \$19,000,000.

Read The Bee Want Ads. It pays! pose.

1916 HAPPY NEW YEAR 1916

Nebraska Savings & Loan Association

At the Opening of Business January 1, 1916.

RESOURCES.	
Real Estate Loans.....	\$ 967,200.00
Loans on Association Stock.....	10,746.48
Real Estate Sold on Contract.....	5,778.78
Real Estate.....	2,383.02
Foreclosure Account—Face of Loans and Costs Paid..	568.82
Interest Due from Borrowers.....	270.57
Cash and Checks in Drawer.....	1,564.54
Cash in Bank.....	37,024.16
	\$1,015,536.37

LIABILITIES.	
Reserve Fund.....	\$ 979,947.59
Undivided Profits.....	13,600.04
Incomplete Loans.....	6,096.07
Bills Payable.....	15,892.67
	\$1,015,536.37

COMPARATIVE GROWTH.	
RESOURCES.	
January 1, 1909.....	\$ 213,121.67
January 1, 1910.....	276,607.69
January 1, 1911.....	393,071.13
January 1, 1912.....	508,948.88
January 1, 1913.....	649,184.40
January 1, 1914.....	729,999.66
January 1, 1915.....	874,682.16
January 1, 1916.....	1,015,536.37

Loans to home makers, on first mortgage security, repaid monthly, like paying rent. Interest rate, 5 1/2 per cent per month, or 6 1/2 per cent per annum.

Shares may be subscribed for at any time, giving you an account on which you can deposit your savings weekly, monthly, quarterly, semi-annually. \$1.00 starts an account.

Investments from \$100.00 to \$5,000.00 received on which the dividend is paid semi-annually, July 1st and January 1st. The association distributes its earnings to its shareholders pro rata in proportion to his or her account. Has never paid less than 6 per cent per annum dividends.

OFFICERS AND DIRECTORS.
THOS. A. FRY, President; O. D. KIPLINGER, Secretary; ROBERT S. WHITCOX, V. Pres.; BARTHOLOMEW JULIEN, W. B. T. BELT; JOHN B. BRANTY, Secretary; THOMAS F. GODFREY; G. E. HAVERSTICK, Treas.; BYRON R. HASTINGS; EDGAR M. MORSMAN, JR.; THOMAS J. FITZMORRIS, Attorney.
SAUNDERS-KENNEDY BUILDING, 211 S. 18th St. City Hall Block

FINANCIAL STATEMENT OF THE CONSERVATIVE Savings and Loan Association Of Omaha, Nebraska

January 1, 1916

First Mortgage Loans on Improved City Real Estate.....	\$9,791,330.14
First Mortgage Loans on Improved Farms.....	662,500.00
Real Estate and Sales on Contract.....	34,606.90
Loans on Conservative Association Stock.....	87,226.01
Accrued Interest.....	20,200.34
Office Building and Lot.....	81,000.00
Municipal Bonds and Warrants.....	178,900.90
Cash on Hand and in Banks.....	477,787.44
Total.....	\$11,333,551.73
Dues Paid and Dividends Added.....	\$10,846,859.55
Building Loans.....	184,626.07
Contingent Loss Fund.....	290,000.00
Undivided Profits.....	12,066.11
Total.....	\$11,333,551.73

Total..... \$11,333,551.73
Increase in Resources Past Six Months.....\$ 719,193.36
Amount of Dividends Credited Jan. 1, 1916..... 278,823.86
Dividends Credited Since Organization..... 3,266,759.37
Loans promptly made on Omaha Real Estate or on Improved Farms in Eastern Nebraska. Call for rates. Money to Loan.

The Conservative is laying the strongest emphasis on the matter of encouraging and aiding people to open savings accounts. It is seeking this line of business rather than the larger investment amounts, with the result that during the past year the number of its savings members increased 2094. It is "in the air" these days to save money, and this Association invites people with \$1.00 or more to become members any day, without expense, and to add to their savings any amount at any time.

Officers and Directors:

Geo. F. Gilmore, Pres. Wm. Baird, Counsel P. W. Kuhns, Sec.-Treas.
J. H. McMillan, Asst. Sec. J. A. Lyons, Asst. Sec. L. R. Stonecker, Attorney
Randall K. Brown E. A. Benson A. W. Bowman
Robert Dempster John F. Plack Charles C. George
Byron R. Hastings J. C. Robinson J. A. Sunderland
H. A. Thompson A. P. Tukey C. M. Wilhelm

Offices, 1614 Harney Street, Omaha

FINANCIAL STATEMENT ---of the---

Omaha Loan and Building Association

December 31st, 1915

ASSETS.	
Loans on First Mortgages.....	\$7,928,576.80
Loans on Association Shares of Stock.....	101,501.66
Interest Due from Members.....	6,666.50
Real Estate Acquired Through Foreclosure.....	22,882.95
Foreclosures Pending.....	5,610.85
Office Furniture and Fixtures.....	520.00
Association Building.....	180,000.00
Sundry Persons and Accounts.....	1,208.22
Cash on Hand and in Banks.....	248,695.41
Certificates of Deposit.....	60,783.93
County Warrants.....	22,024.11
Total Assets.....	\$8,578,470.43

LIABILITIES.	
Running Stock and Dividends.....	\$7,563,355.03
Paid-up Stock and Dividends.....	628,401.67
Due Sundry Persons on Account of Incomplete Loans.....	173,919.64
Reserve Fund.....	196,425.24
Undivided Earnings.....	16,368.85
Total Liabilities.....	\$8,578,470.43
Increase in Assets during 1915.....	\$1,285,596.51
Dividends Earned for Members during 1915.....	382,304.70
Dividends Earned for Members since organization.....	2,378,054.54
Reserve Fund and Undivided Earnings.....	212,794.09

The Omaha Loan and Building Association is the oldest savings institution in Omaha, and one of the largest Building and Loan Associations in the United States.

During the past year we have made 963 real estate loans, amounting to \$1,594,400.00, of which 306 were for the purpose of erecting homes, and the others to purchase homes already built, and for other purposes.

The ease and promptness with which loans are secured, coupled with the low rate of interest and the easy monthly payments, makes our plan especially attractive to the average man of moderate means who is ambitious to become a home owner.

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

OFFICERS AND DIRECTORS:

G. W. LOOMIS, President. W. R. ADAIR, Secretary and Treasurer. W. S. WRIGHT, Vice President.
J. T. HELGREN, Assistant Secretary. A. A. ALLWINE, Assistant Secretary.
JOSEPH BARKER, CHARLES E. BLACK, JOHN H. BUTLER,
R. J. DINNING, E. A. PARMELEE, MILLARD M. ROBERTSON.

OFFICE: Association Building, Northwest Corner