

THRIFT DAY

February 3, 1917

ority as Doctor Wiley estimates that at least one-quarter of this is wasted. And this is entirely possible. Notice as you dine at restaurants how much untouched food goes back to the kitchen—not to feed some poorer mortal, but to go out in the garbage. It seems so perfectly natural for some people to merely play with a dinner, sending choice cuts of meats and fowls back to the garbage can. We waste more than we eat. If the Doctor is right, this means a food waste of \$1,300,000,000 a year and the pity is it does no one any good—not even the pigs, for they would thrive better on a less costly diet. One large country hotel a few years ago lost most of its herd of 300 hogs from feeding "swell swill." This food, if conserved, would feed all the poor. It would build ten battleships. It would buy all the land in some states. It would pay off the national debt in a single year. It would run the government for twelve months.

Cures Itself.

The waste of money cures itself, for soon there is no more to waste. There comes a time when the bank runs dry and the easy money flows no more. But this frightful waste of food can go on year in and year out, and yet we wonder why living costs are so high.

It takes four years to raise a porterhouse steak, and to send half of it back to the kitchen is an economic crime. If you waste a forest, soon the last tree will be cut. If you waste land soon it will be barren. If you waste time you will never succeed. If you waste money, you will soon have no more money to waste, but you can keep on wasting food until you eat no more, and wonder why you are poor. Better take inventory of what goes out in the garbage bucket and see how much you contribute towards this enormous sum, so big in its proportions that we fail to grasp its magnitude.

Waste of Money.

In the daily papers comes the story of the downfall of the widow of a prominent Wall Street man, who twice has been presented to British royalty, lived on Fifth avenue, was a social leader and a woman of the four hundred. In the brief six years of her widowhood she has wasted a fortune of over one hundred thousand dollars and now faces the charge of passing a worthless check. She says she has made a "sad mistake," but did the "best she knew how" with her money—put it in ill-advised business ventures, invested in doubtful securities and spent the rest in social aspirations.

Of lesser magnitude, but no less tragic, is the recent case of a German woman with three children, who in the short space of ten weeks has spent (not "invested") the \$1,400 received from her husband's death in an accident. During that time she has visited the savings bank on an average of every other day, drawing from \$25 to \$50 each time.

Squander Insurance.

Another woman who received a life insurance payment of \$2,000 wasted her inheritance in two weeks at the races. Another who received \$1,000 bedecked herself with jewelry and had to go back to the factory in three months. A certain youth received \$2,000 as his share of his uncle's estate, quit work and lived the high life for a short time, and then went broke, as they all do.

The only redeeming feature of these processes is the fact that the waste of money cures itself, for soon there is no more to waste. The above mentioned individuals have found it out. It matters not whether the sums be large or small, it seems an endless amount, but a little extravagance every day soon brings the fund to a state of exhaustion.

THRIFT Spells Gain, Growth

Home Builders

(Inc.)

gained \$300,000 in 1916. Shareholders have gained \$1,000 on each \$5,000 in six years, besides receiving

7%

In Cash Dividends

Has your money earned over 8% for you for six years?

Home Builders, Inc., constructs homes and other buildings for the builder's profit. It takes back a mortgage on the finished property for construction money furnished.

Does Not Speculate Takes Only Mortgage Security

February 1st

On Feb. 1 non-participating shares will be issued at \$1.00 each, guaranteed 7% cash dividends payable January 1 and July 1. Participating shares at \$1.21 each will be available while they last.

Your business solicited from \$1.00 to \$5,000.00.

Home Builders

(Inc.)

American Security Co., Fiscal Agents, 17th and Douglas Sts., Omaha. G. A. Rohrbaugh, Pres. C. C. Shimer, Sec'y.

6% THRIFT 6%

OCCIDENTAL BUILDING & LOAN ASSOCIATION

ASSETS
\$5,270,836.83
SURPLUS
\$180,000.00

The saver of today, no matter how small, is the investor of tomorrow. This association, organized in 1889, has over five million deposits and is here to serve you.

6%
DIVIDENDS
Payable Quarterly.

OFFICERS:
John F. Flack - President
R. A. McEachron - Vice President
George C. Flack - Treas.
E. N. Bovell - Secretary
J. T. Brownlee - Asst. Secy
Robert Dempster.

322 South 18th Street
West of Court House

The State Bank of Omaha

City National Building,
Corner 16th and Harney Sts.



4% Paid on Time Deposits

3% Paid on Savings Accounts

All deposits in this bank are protected by the Depositors' Guarantee Fund of the State of Nebraska.

We Invite Your Business

Safe Deposit Boxes
\$3.00 Per Year and Up

THE LARGEST STATE BANK
IN NEBRASKA

HOMES MINNE LUSA

An added inducement to YOU to buy a home has been made by the Conservative Savings & Loan Association, who are loaning money to home buyers at 6 per cent per annum on monthly payments.

This is a remarkably low rate of interest and you should take advantage of it. BUY A HOME today and quit working for your LANDLORD.

MINNE LUSA

By virtue of its rigid building restrictions, complete development and present low prices should be your logical choice, and the homes being built there will suit you, for they are the latest and most original designs and built of the latest and best materials with the most modern equipment obtainable.

We invite a complete inspection.

Come out today and see this wonderful addition.

Charles W. Martin & Co.

742 Omaha Nat'l. Bank Bldg. Tyler 187.

If you want to see these houses Sunday call M. O. Headley, Colfax 3482, or F. L. Gallup, Colfax 120.

10,000

New Savers in 1917 for Omaha Will You Be One of Them?

There is every reason why you should save—your future requires that you do it.

The opportunities of life are grasped by savers—homes are built and paid for by savers—all activities, great and small, are made possible by thrift—personal capital is acquired only by self-control.

Do you want a part in Omaha's progress?

Then Be a Saver Membership NOW 23,000

The Conservative Savings & Loan Association

1614 Harney Street,
Omaha, Nebraska.

Resources \$13,000,000.00
Reserve \$350,000.00



The Omaha National Bank

ESTABLISHED 1866

Statement Made to the Comptroller of the Currency
DECEMBER 27, 1916

RESOURCES

Loans and Discounts	\$12,355,524.99
Overdrafts	2,566.85
U. S. Bonds for Circulation	1,000,000.00
Stocks and Bonds	756,712.75
Banking House and Vaults	750,000.00
U. S. Bonds for Deposits	\$ 200,000.00
Due from Banks and Reserve Agents	5,179,996.69
Cash on Hand	1,865,986.27
Due from U. S. Treas.	50,000.00
	7,295,982.96
	\$22,160,787.55

LIABILITIES

Capital	\$ 1,000,000.00
Surplus and Undivided Profits	1,138,737.55
Reserved for Taxes	15,010.36
Circulation	1,000,000.00
Deposits	19,007,039.64
	\$22,160,787.55

OFFICERS

J. H. Millard, President	Frank Boyd, Cashier
W. H. Bucholz, 1st Vice President	Ezra Millard, Assistant Cashier
Ward M. Burgess, Vice President	O. T. Alvison, Assistant Cashier
J. DeF. Richards, Vice President	J. A. Changstrom, Asst. Cashier
B. A. Wilcox, Vice President	

DIRECTORS

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Arthur C. Smith	W. H. Bucholz	Isaac W. Carpenter
E. A. Cudahy, Jr.	J. DeF. Richards	Ezra Millard
	Randall K. Brown	