



MR. BORROWER
and
MR. INVESTOR
enter into a **MUTUAL** covenant
for the **BUILDING** of a
dwelling **AND HOMESTEAD** for
Mr. Borrower by the **ASSOCIATION** of their interests

The plan of this association is Mutual and Co-operative. Its members are associated; each has contributed or is contributing by installment payments, an amount fixed by him for the operation of the association's business.
The Mutual is a progressive organization, and from time to time has adopted and enacted into its charter and by-laws every principal of advantage to business management for the maintenance of **PERFECT EQUALITY** between **BORROWERS** and **INVESTORS**.
The mutual Co-operative Plan of this association for saving money and building homes has proven itself a most vital factor in the prosperity of many of the citizens of New Orleans and of the city itself.

THE MUTUAL BUILDING and HOMESTEAD ASSOCIATION

312 CANAL-COMERCIAL (HENNEN) BUILDING—MAIN 3533

- OFFICERS**
A. G. RICKS, President
CHAS. CARROLL, Secy.-Treas.
J. ZACH. SPEARING, Attorneys
PHIL C. RICKS, Secy.-Treas.
FRANK W. MAGNE, Notary
- DIRECTORS**
CHAS. F. BUCK, JR.
CHAS. CARROLL
HENRY CLAVERIE
CHAS. J. CUNEO
C. P. EILERSON
E. RANDOLPH GURLEY
W. O. HART
WYMAN HOEY
ARTHUR S. HUEY
HUNTER G. LEAKE
FRANK W. MAGNE
A. J. O'KEEFE
FRANK G. OTIS
THEO. A. RAY
A. G. RICKS
J. ZACH. SPEARING
GEO. F. THOMPSON
T. P. THOMPSON
CHAS. A. TESSIER
PHIL G. RICKS

MUTUAL BUILDING AND HOMESTEAD ASSOCIATION

The Mutual Building and Homestead Association was chartered under the laws of the State of Louisiana, May 1st, 1885, at a time when Homesteads or Building and Loan Associations were not so generally established and appreciated in the City of New Orleans as they are today.

Among its organizers were the late Chas. F. Buck, Sr., who served as its President thirty-four years, and the late Esy W. H. Williams, who served as its Secretary for twenty-three years. Charles Carroll was a member of the original Board of Directors and Attorney of the Association, and still serves the Association in these capacities at the present time. Others of the original Board have since retired from active service.

The Mutual was organized on broad principles of equity. Its plan, based upon co-operation and mutual aid, was designed to make of it a tower of strength and a factor and power for the betterment and advancement of thrifty savers and home renters who desired to become home owners.

Its charter was carefully prepared in every detail in order to insure reliability, security and profit to the borrower, and a loan contract that is safe, equitable and reasonable in cost to the borrower. With such ideal principles, the success of the Association was assured, and its membership and assets have steadily increased. Through its operations, many of its members have been taught to save, and many have already, and are now acquiring their homes.

During thirty-six years of active service in this community, the Mutual has maintained a reputation for

careful administration of its business, and for a friendly interest in the home purchasing or building affairs of its members, by extending to them profitable advice and direction. In consequence, it, to-day, holds a place of honor and enjoys a just measure of success among the Associations of New Orleans.

Its officers and directors are numbered among the most active, progressive and successful business men of New Orleans, who are deeply interested in the good work of Homestead Associations, as well as the future of their city.
On numerous occasions The Mutual Building and Homestead Association has been honored by the Louisiana State League of Homestead or Building and Loan Associations. Its first Secretary, the late Esy W. H. Williams, served as President five consecutive terms; its President, the late Charles F. Buck, Sr., one term; J. W. Fairfax, at one time a member of its Board, served as the first President, and its present Secretary-Treasurer, Phil G. Ricks, was its President in 1917, and a great honor was conferred on the Mutual by the United States League of Local Building and Loan Associations, by electing its present Secretary-Treasurer, Phil G. Ricks, its President, now serving.

The Mutual Building & Homestead Association's offices are now at Nos. 312-313 Canal-Commercial Building, (Hennen Building), where it has been located for the past nineteen years.

Its present officers are as follows: A. G. Ricks, President; Geo. P. Thompson, Vice-President; Phil G. Ricks, Secretary-Treasurer; Chas. Carroll and J. Zach. Spearing, Attorneys; Frank W. Magne, Notary.

WHO ARE YOUR PLUMBERS?

For More Than Twelve Years John J. Petre Plumbing Co., Have Been Doing Business.

Now is the time when the plumber and steam fitter is much in demand, with all the new and handsome homes being built, both as monuments to civic pride and home comfort. It is needless to say that it is always advisable to be on the safe side as to knowing just what firm is reliable in this line of work. In this respect we call attention to the John J. Petre Plumbing Co., Inc., whose large and modern business is conducted at 2112-14 Burgundy street, having been established some twelve years ago. Walter B. Williams, president and manager of the company, thoroughly understands every phase of the plumbing and heating business, and is fully equipped to do anything in the line of plumbing and heating, making a specialty of repair work. This, together with quality, materials and competent workmen, assures only first-class work.

The John J. Petre Plumbing Co., Inc., on May 1st, will add another department to its ever increasing business, being that of hardware, stoves, paints, oils and varnishes. The stocks carried in this department will be large and varied, and the same high quality service will obtain as has characterized the business since its inception.
The display rooms of the Petre Plumbing Co., always contain the latest and most modern conveniences in the lines represented. They ask a chance to figure with prospective builders on any job of work, and when it comes to repair work they are specialists.

THE THIRD DISTRICT BUILDING ASSOCIATION

The pride and house-word of the rapidly developing and progressive THIRD DISTRICT—

Has spread its beneficent and home comforts over our city in its THIRTY-FOUR years of existence, invites all HOMESEEKERS to its courteous and homelike OFFICE to acquaint themselves of its many advantages in securing the greatest object and comfort of life—"A HOME"—

YOUR OWN HOME!
OUR HOME



2601 ROYAL STREET, Corner Lafayette Avenue

Assets \$1,347,808.93

- OFFICERS**
WM. FRANTZ, President
ADAM GAMBEL, Treasurer
JONAS E. FREY, Asst. Secretary
VIC LAMBOU, Vice-President
HATTIE B. SCHEELE, Secretary
SUTHON & ZENGEL, Attorneys
LOOMIS & WEGENER, Notaries

- DIRECTORS**
Wm. Frantz
H. S. Suthon
H. H. Ortland
John Lugenbuhl
C. Brand
C. J. Dodd
Hy Acker
Frank H. Killeen
Vic Lambou
Edmund Wegener
John Hammel
P. J. Schoen
M. Toepfer
Len F. Gisch
Jno. G. Weber
E. B. Doll
Walter Miester
Adam Gambel
John T. Boesch, Sr.
Hy L. Frantz
Philip Forschler
Edw. E. Stoll
Louis Schuler
Cus Seemann
P. L. Judlin



Bottom Row: (Left to Right) Geo. L. Wagner, Chairman Upper District Real Estate Committee; Geo. Stahler, Chairman Lower District Real Estate Committee and Second Vice-President; Chas. F. Buck, Assistant Attorney; Geo. M. Leiby, President; E. S. Ferguson, First Vice-President; H. L. Loomis, Notary; Geo. H. Kostmayer, Sec. Treas.
Second Row: (Left to Right) Chas. F. Schaefer, Messenger; Ethel M. Fahncher, Cashier; Jos. J. Miranne, Assistant Secretary; J. D. Wirth; Jno. J. Baehr, Building Expert; Jos. Weckerling, O. M. Dunn, Jos. M. Gwin, H. J. Betzel.
Top Row: Dr. S. S. Grosjean; Jas. E. Schneck, Chairman Finance Committee; W. P. Bergen, Edw. Roddy, Jno. A. Davilla.
Top Left: John M. Evans. Top Right: W. O. Hart, Attorney.

OPENING OF NEW WALL PAPER STORE

New York Paint Shop, Enjoying Large Increase in Business, Will Open Store At 833 Decatur Street.

Of the concerns of the city which is doing a large volume of business in their line, we call attention to that of the New York Paint Shop, who on May 1st, open to the public in new and larger quarters at 833-35 Decatur street, their wall paper and paint store. The New York Paint Shop is a new business concern of the city, but during the few months since beginning business have demonstrated their ability to hold and occupy a place well up in front among wall paper and painting establishments. With their new location they will be in better shape to render service to their growing list of customers. They will carry a large and comprehensive stock of wall papers and a complete line of paints, oils and varnishes, in fact everything will be found there that is usually carried by an up-to-date store of this character. The New York Paint Shop is prepared to quote the very lowest prices on all goods, and it is their motto that customers are given complete satisfaction by dealing with them. They are paper hangers and painters as well, and employ only competent workmen. Let them figure on your job of papering and painting, and remember the new location, 833-35 Decatur street.

THIRD DISTRICT HAS MODEL PLAN

Association Organized in 1887, Has Ever Progressed, and Assets Total \$1,347,808.93.

The Third District Building Association, a Savings and Home-buying Institution, was organized and incorporated in April, 1887, thirty-four years ago. Our card, published in another column of this issue, gives the names of the Officers and Directors. It would, perhaps, be impossible to select a board better fitted for the duty of managing a home-stead than one made of men of this calibre.

According to the last published official statement of this Association, October 31, 1920, the following figures show its status:
There are 2,962 books of 29,392 shares stock in force; 678 loans bearing interest, amounting to \$1,181,080.00; contingent loss and reserve funds to assure the stability of the earnings, \$27,659.94. Assets \$1,347,808.93. Authorized capital, \$5,000,000.00. Subscribed capital, \$3,244,210.00. Paid-in capital, \$1,205,300.85. Since organization effected, 1,661 loans for \$3,041,600.00. Paid withdrawals, matured stock and dividends totalling \$2,436,140.00.

The management of this Association has shown its progressiveness by framing a plan whereby the home-buyer is enabled to attain absolute ownership in a much briefer period than under other methods, hence at a greater saving of interest and reduced cost. This is accomplished by applying all stock payments to the cancellation of the shares as soon as the par value of \$100.00 is recorded on the pass-book, when the interest ceases on that amount. By this method the borrower feels encouraged to advance the payments and reduce the loan as fast as possible until it is entirely extinguished. This bright prospect has led many to venture and acquire homes who would not otherwise have made the attempt.

As a safe and sane proposition its plan is unsurpassed, being thought out to advance the common interests of the investing and the borrowing members, which is the true object of a real mutual and co-operative institution.

H. A. CABIRAC ---PLUMBING

Modern sanitation means modern plumbing, and the above named gentleman, whose place of business is located at 1300 North Rampart street, has studied every problem with which the plumber has to contend, and besides being expert in this line himself, has surrounded himself with competent and skilled workmen. Mr. Cabirac has every facility and convenience for the carrying on of his business in a perfectly satisfactory manner, and is prepared to give quick service on all work and at the most reasonable prices. For anything in the line of plumbing and heating, be it the installation of new work, or repairs on the old, Mr. Cabirac asks that you allow him the privilege of figuring on your work. This firm also carries a complete line of electrical appliances. Messrs. Geo. Weber and L. Schloegel, of Algiers, are employees of Mr. Cabirac.

SUBURBAN BUILDING & LOAN ASSOCIATION

Organized in 1895, Many of Original Officers Still Directing Its Affairs—Assets \$2,107,742.92.

Of all the building and loan and homestead associations on the active list none are more representative, offer a better policy, or have contributed on freer plans to the building and acquiring of homes than has the Suburban Building & Loan Association, located in the Maison-Blanche building. The Suburban for years has been a tower of strength, and each succeeding statement sees its assets ever mounting upward. It is but natural that this statement of affairs is gratifying to the officers and directors of the association, and likewise is pleasing to the many friends of the association.

The Suburban Building and Loan Association was organized on December 6th, 1894, and was ready for business January 1st, 1895. The first President was R. J. Goebel, who served until December, 1901. John N. Frowen succeeded Mr. Goebel in December, 1901, and has served continuously since that date. The first secretary was John M. Lind, who served in that capacity for seven months, and was then succeeded on August 1st, 1895, by O. M. Lind, who is the present secretary, having served continuously since that date. Of the original board of directors seven are still in service, as follows: John N. Frowen, Henry R. Pedarre, Joseph Odenwald, John E. Stumpf, Harry L. Loomis, Jr., Albin C. Stumpf and O. M. Lind.

The Suburban Building & Loan Association has always followed a very conservative policy in the administration of its affairs, and now after a career of more than a quarter of a century, it is privileged to point with pride to the record made, that it has never lost a dollar of its shareholders' funds, and has always declared dividends of not less than six per cent on its stock. Today the assets of the Suburban total \$2,107,742.92.

As a protection to its stockholders the association carries over \$101,000.00 in its contingent loss and reserve funds, the largest of any association in the state in proportion to size.

There is no better advice to the married couple, or to the two who contemplate marriage, than to save to own the own little home, whether it be the pretentious mansion, or the cozy cottage. Future happiness depends upon it, and the Suburban offers to those who save a safe and sound depository, where said savings draw six per cent interest. Stock is offered at \$100 per share. The Suburban will help you to buy or build your home, or to repair your

present home. It has always made loans on very liberal terms, with the interest rate 7 per cent. Consult the Suburban with any of your home problems, and nowhere will the borrower or investor find more liberal terms or better security for their money.

Present officers are as follows: John N. Frowen, President; Henry R. Pedarre, 1st Vice-President; Joseph Odenwald, 2nd Vice-President; H. S. Suthon, Attorney; O. M. Lind, Secretary and Treasurer; J. Albert Frowen, Assistant Secretary; Harry L. Loomis, Jr., Notary; Hy. W. Rolfs, Building Expert.

Directors—J. Forbes, P. R. Heisler, George de Reyna, J. Bodenger, Chas. P. Reimann, Louis T. Frantz, Alfred Miester, John E. Stumpf, Dr. E. S. Kelly, Geo. Abry, George Elke, Hy. S. Mische, Gus. Pitard, R. H. A. Mooney, Albin C. Stumpf, John Worner, Peter Kloppenburg, Edg. P. Hanemann.



6% SAVE 6%

Your future happiness depends upon it. Invest where you are sure of your principal and your interest. By investing the Suburban you have placed your money where it will earn 6 per cent and where it is well protected by a contingent loss and reserve fund of \$101,000.00, the largest fund of this kind in the city.

INTEREST ON LOANS 7%

\$100 a Share
Total Assets \$2,054,473.37
Contingent Loss and Reserve Funds
Over \$101,000.00

- Officers**
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Henry R. Pedarre, 1st Vice President
Joseph Odenwald, 2nd Vice President
H. S. Suthon, Attorney
O. M. Lind, Sec'y and Treas.
J. Albert Frowen, Asst. Secretary
Harry L. Loomis, Jr., Notary
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- Directors**
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Alfred Miester
John E. Stumpf
Dr. E. S. Kelly
Geo. Abry
George Elke
Hy. S. Mische
J. Forbes
J. Bodenger
P. R. Heisler
George de Reyna
Chas. F. Reimann
Louis T. Frantz

SUBURBAN Building & Loan Ass'n.
Maison Blanche Bldg. Main 1294

7% ON SAVINGS 7%

A GOOD CITIZEN IS A THRIFTY CITIZEN
SAVE FOR THE FUTURE
The IDEAL Way
Paid up Stock \$100.00 per share
Running shares ONE DOLLAR

IDEAL SAVINGS & HOMESTEAD ASS'N
313 St. Charles St. Phone Main 650
Collin E. McNeil, President Edgar G. Gould, Secy.-Treas.
7%