



# Brewers and Liquor Dealers



## OMAHA BANKS ARE SOLID

Move Ever Onward and Upward Year by Year.

## MANY SEEK LARGER QUARTERS

Worried All the Banks of Omaha Are Forced to Secure Larger Homes to Accommodate Their Growing Business.

On the first business day of 1910 the bank clearings of the city of Omaha passed the \$4,000,000 mark. On the last business day of July they exceeded the clearings of the same day in 1909 by the amount of \$27,994.31. For the whole month the clearings this year amounted to \$123,234,401.49, against \$109,274,770.15 in July 1909.

Total clearings for the year 1909 of the Omaha banks made a total of \$765,225,568.92. This was a gain of \$12,929,701.97 over the 1908 total.

So the story of the growth of the banks of Omaha in solidity and in influence can be traced through all the years. There has never been a backward step.

And while we are starting into these banking figures it will be well to keep in mind that when the state capital was located at Lincoln—within the life time of a middle-aged man—the total assessed valuation of the whole wealth of Nebraska was approximately \$4,000,000. Yet in 1890 the bank clearings of Omaha reached the figure \$27,432,270, and ten years later, at the close of 1910, the total was double that, with \$140,390,430 left over, as set out in the second paragraph of this article.

The working capital on which this enormous business is done by the banks of Nebraska's metropolis totaled on June 30 last, \$4,514,728.92. This represented the resources set out in the bank statements, to which might be added the \$3,738,358.67 of surplus and undivided profits. Of the resources \$1,225,325.25 were credited to Omaha and the balance to South Omaha, while the Omaha surplus and profits totaled \$2,102,833.69 and the four South Omaha banks had the balance.

Banks the Heart of Trade. Charles J. W. Thomas, of the Corn Exchange National bank, has thus put into small compass the kernel of banking sense: "Banking is the heart of the body commercial. It receives, distributes and circulates the blood. It must be vigorous, steady, reliable—well protected within and without. Money is the blood that circulates in, nourishes and perpetuates this body. It must be pure, substantial and responsive to demand or need under all varying conditions."

This brief characterization, conveying so

much meaning, can be applied to the banks of Omaha with absolute truthfulness. They have proved their claim to sound financial health through a great many severe tests; and their circulation has always been of the best. Their business has been clean, their assets substantial, and they have been responsive to every fair demand through peace and through panic alike.

This reputation, founded through a long series of good and bad years, is today the one best asset and advertisement of the local banking institutions. It is practically represented by deposits running close to \$50,000,000 at the present time.

There is probably not a town or city in Nebraska that does not get some benefit, more or less, from the strength and the richness of Omaha's banking institutions. The ramifications of modern credit, interwoven as it is with modern business, are such as were undreamt of in the earlier days. The small business concern at the cross-roads is connected with the big wholesale house on a credit line, usually, and the wholesaler, in turn, is anchored to some sound bank which knows its capacity and is ever ready to back its business to the full limit of safety. The same is true of crop and stock movements, as of purely commercial business. When ready money is required, at certain times of the year, the banks in large centers like Omaha have perfected arrangements to supply it.

Banks Help Business. In this connection it can be set down that no group of financial institutions anywhere in the country, even in much larger cities, is better prepared to hold up the business of the territory tributary to them than the banks of Omaha. On June 30 last there was in the vaults of these banks cash to the amount of \$12,388,000. That reserve of coin of the realm would go a long distance through arteries of business if the need arose. One bank here had about \$4,000,000 on hand, another had over \$2,000,000 and a third well onto \$1,500,000. South Omaha banks had \$3,415,000 of the cash reported.

The capital stock of the eleven local banks totals \$4,450,000, of which \$350,000 is credited to the four South Omaha institutions. Circulation, based on government bonds, amounted to \$2,755,850, with \$11,150 charged to South Omaha banks.

Banking houses and furniture are given a value of \$1,048,122, which is very conservative. In this matter of banking houses this city will very shortly take its place away up in front. While the present homes of the banks are not to be sneezed at, they are all too small, or so located, in several instances that a change is imperative. The Corn Exchange, for example, but a short time ago opened in one end of a department store. It was but a few months until the new bank was completed to seek more commodious quarters, and a building was remodelled for its accommodation. How long this will suffice

is a question; but in all probability not many years.

New Bank Buildings. When the City Savings bank was converted into a national and the capital increased materially, to permit of a more extensive clientele, it became necessary for the officers to consider a new building and a different location. The result is a grand structure, the highest building in the city, erected at great cost, but promising profitable returns in rental almost from the day the building is thrown open to tenants. The lessees are even now moving in.

The Omaha National, holding a location where its whole business life has been spent, decided to move further up town. So it bought the New York Life building, and directed architects and builders to practically reconstruct the interior of the basement and first floor. This work has been going on for months, and within sixty days, probably, the crowded quarters in the old building can be vacated. The work crowded is used advisedly, as for several years the growth of business has been giving serious concern to its officers, who saw the need for vastly greater accommodations.

As soon as some leases expire on buildings adjoining the United States National that bank will proceed to enlarge its banking rooms to the great portion of the building, and will also add several stories to the present structure, which will bring it into the skyscraper class.

The Nebraska National has also made the announcement that it will build a large modern structure to accommodate its growing needs. It seems not at all improbable that the other down town banks, with the possible exception of the First National, which, in the beginning allowed itself a generous area in banking room, will shortly find it necessary to change location or enlarge their buildings.

Bank Quarters Elaborate. In finish and general arrangement for the quick dispatch of business the new banking rooms of Omaha will compare most favorably with any in the land. While there will be no necessary fussiness in fitting or decoration, the artistic features of places where the great portion of the business public passes through every day are not to be neglected. Marble, mahogany, brass and glass are being called into play, as accessories to space, conveniences, light and ventilation. Special rooms are being provided for women customers, where they may feel entirely at ease, and have the benefit of all facilities which experience dictates as being necessary.

In the matter of safes, too, and safety deposit departments, the Omaha banks are equipped with the very best that mechanical ingenuity can suggest or produce. To move some of these from old quarters to new is the work of weeks of toil by the cleverest workmen. To get into them through felonious scheming is considered quite impossible. The safety deposit vault branch of banking has grown with enormous strides in recent years, and to meet the public demand large sums of money are invested in this feature.

What may properly be considered a quite important element of modern banking is embodied in the building and loan associations. They receive and handle great sums of money in the course of a year for investment, and their earning capacity is well proven. Two of these associations in Omaha have combined resources totalling over \$500,000, with undivided profits exceeding \$25,000 on July 1. They have real estate loans to the amount of \$5,297,935, and one of them shows a gain in resources for the first six months of this year amounting to \$801,923.

Help Home Builders. Thousands of home owners, home-contract holders, and investors are concerned in these building associations, and to these thousands they serve the purpose of savings banks in which absolute confidence is reposed. Amounts ranging from \$1 to \$5,000 are received for investment, and people of small means, of good character, do business with these associations with mutual profit. Their usefulness has been greatly widened in recent years, since the growth of Omaha has taken on new life. Loans to individuals on pass book security, and in the way of stock loans, are steadily growing and the loss is practically nil.

With cash on hand and in banks to an amount exceeding \$400,000 on July 1, it will be seen the building associations are prepared to hold up their end of the financial structure in good shape. They have in their reserve funds over \$200,000, and their yearly transactions run into the millions. So carefully have the Omaha associations been conducted, they are rated among the best in the land.

While the banks of Omaha today appear to be almost at the apex of their success and usefulness to this city and the state of Nebraska, men familiar with their growth and prospects insist that in the years immediately ahead they are destined to take even a higher place. This much seems certain, the men at the head of the various institutions know their field and have the fullest confidence in its capacity for development. This applies not only to wealth as calculated in profit and loss, but also to the manufacturing field. Omaha bankers, in common with far-sighted business men in the other walks of commercial activity, ever stand ready to give support to commercial ventures based on proven facts, and Omaha is steadily feeling the good effects of this policy in the industries being added to her list.

## IMPLEMENT BUSINESS HUGE

Volume is Expected to Reach the Enormous Sum of \$14,000,000 This Year.

Omaha's implement and vehicle business will amount this year to \$14,000,000, probably a little more. An accurate investigation made early in January showed that the total for 1909 was a little more than \$12,000,000, and there is assurance that the increase this year is between 12 and 15 per cent.

Everyone connected with the trade believes that this splendid condition is greatly to be improved in the next few years, due to the increased agricultural development of territory commanded by Omaha jobbers. These now have absolute supremacy in the implement line, as well as in many other over western Iowa, all of Nebraska, southern South Dakota, eastern Wyoming and Colorado. This territory is rapidly intensifying its agricultural efforts, lands which

were once held to be arid are going under T. F. Stroud Co. F. S. McLaughlin. W. S. Nelson. Alamo Engine and Supply company. Allen P. Ely & Co. Lawson Gas Engine and Supply company. Olds Gas Power company. Fairbanks, Morse & Co. Bisco Manufacturing company. Dempster Mill Manufacturing company.

The implement trade in this vicinity has been served twenty-four years by a special publication in its own field. "The Weekly Implement Trade Journal."

Jobbers of implements in Omaha carry some of the largest stocks known, and one house alone is supposed to have \$4,000,000 worth almost constantly on hand. What the total value of stocks is no man is in a position to say, but that many millions of dollars' worth are kept here is a certainty.

Jobbers and manufacturers of agricultural implements have a little organization of their own, which exists to promote mutual interests and friendly feelings, but it is in no sense a price-fixing. Competition between the various houses is as keen as between any other set of business men in the world.

This organization is known as the Omaha Implement and Vehicle club. It came into being three years ago, and E. A. Hatfield of the Kingman Implement company was chosen president, a position the club has insisted ever since that he continue to hold.

The agricultural implement business has grown mightily diverse in recent years because the farmer has found that new machinery of all kinds is necessary to him. In this connection the wonderful development of the gasoline engine has played a big part and motors of this kind are being not only sold separately, but as an integral part of machine after machine.

It is a long list, just the names of the companies in the implement and agricultural vehicle business, and while a few are small the great majority have enormous warehouses filled to the roof with every sort of harvester or cultivator, harrow, plow, reaper, stalker, compactor, reaper, rake, manure spreader, seeder and mower.

Also the automobile. Several of the larger companies some time ago found it a profitable scheme to utilize their highly specialized equipment and offices of distribution for the sale at wholesale of motor cars, and this collateral branch of the business has grown to tremendous proportions.

In Omaha these jobbing firms are engaged and in addition to them as much business is done in Council Bluffs from which Omaha receives a valuable indirect benefit.

Central Implement company. John Deere Plow company. Emerson-Brantingham company. Kingman Implement company. Linger Implement company. Nebraska-Moline Plow company. Parlin & Orsdorff company. Racine-Bettley company. Wagner Bros.

Western Rock Island Plow company. Avery Manufacturing company. International Harvester company. Acme Harvesting Machine company. Briggs Implement and Supply company. J. I. Case Plow works. Grand DeTour Plow company. Hayes Pump and Planter company. Henry & Allen. Herschel Manufacturing company. Independent Harvester company. Janesville Machine company.

## KANSAS CITY HAY PRESS COMPANY. T. G. Northwall company. T. B. Patterson. Peters & Edholm company. Smith Manufacturing company. Sterling Manufacturing company.

## HORSE IS STILL A FIXTURE

Despite Oustage of Automobiles, Equine is a Great Factor in City Life.

When automobiles first began to crawl across the continent, headed from the east

to their conquest of the west, cynics said: "It is goodbye to the horse." At that same time others looked around and declared with the dauntless pessimism of those who see trouble for others, that the livery stable people would have to go out of business. Neither has proved a true prophecy; the horse is still with us, even in motor-made Omaha, and the livery stables still fill an important part in the city's life.

In fact the livery stables are equipped with more up-to-date rigs, better horses

and pay more attention to turning out smart and well-cared for rigs than ever before. They furnish carriages for the joyful and sorrowful occasions and have an undisputed place in the city's life.

"What makes your pen scratch so, papa?" asked small Ethel of her father, who was writing.

"The paper, my dear," he replied. "Well," suggested Ethel, "you should get some paper that doesn't itch so bad."

## Cackley's Leaders

Dickel's Cascade Tennessee Whiskey—per quart	\$1.25	Per gallon Home-made Grape Wine	\$2.50
Guckenheimer Whiskey (bottled in bond)		per gallon	\$1.00
Full quart	\$1.00	Extra Fine Port—quart bottle, 50c, 85c and 50c	
Bond Lillard—full quart	\$1.25	Per gallon, \$1.00, \$1.50 and	\$2.00
Cedar Brook—full quart	\$1.00	Imported Italian Olive Oil—full quart	75c
Overholt Rye—full quart	\$1.00	Burnham's Clam Bullion—pints	35c
Maryland Rye, 8 years old—full quart	75c	Small bottles, two for	25c
Per sillon	\$2.50	Rox Beef Extract, 2-oz. jar	35c
Tennessee White Corn (Moonshine)—full quart	75c	Fisher's Beef Extract, 2-oz. jar	20c
		Eight-year Kentucky Bourbon—per gallon	\$3.00

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