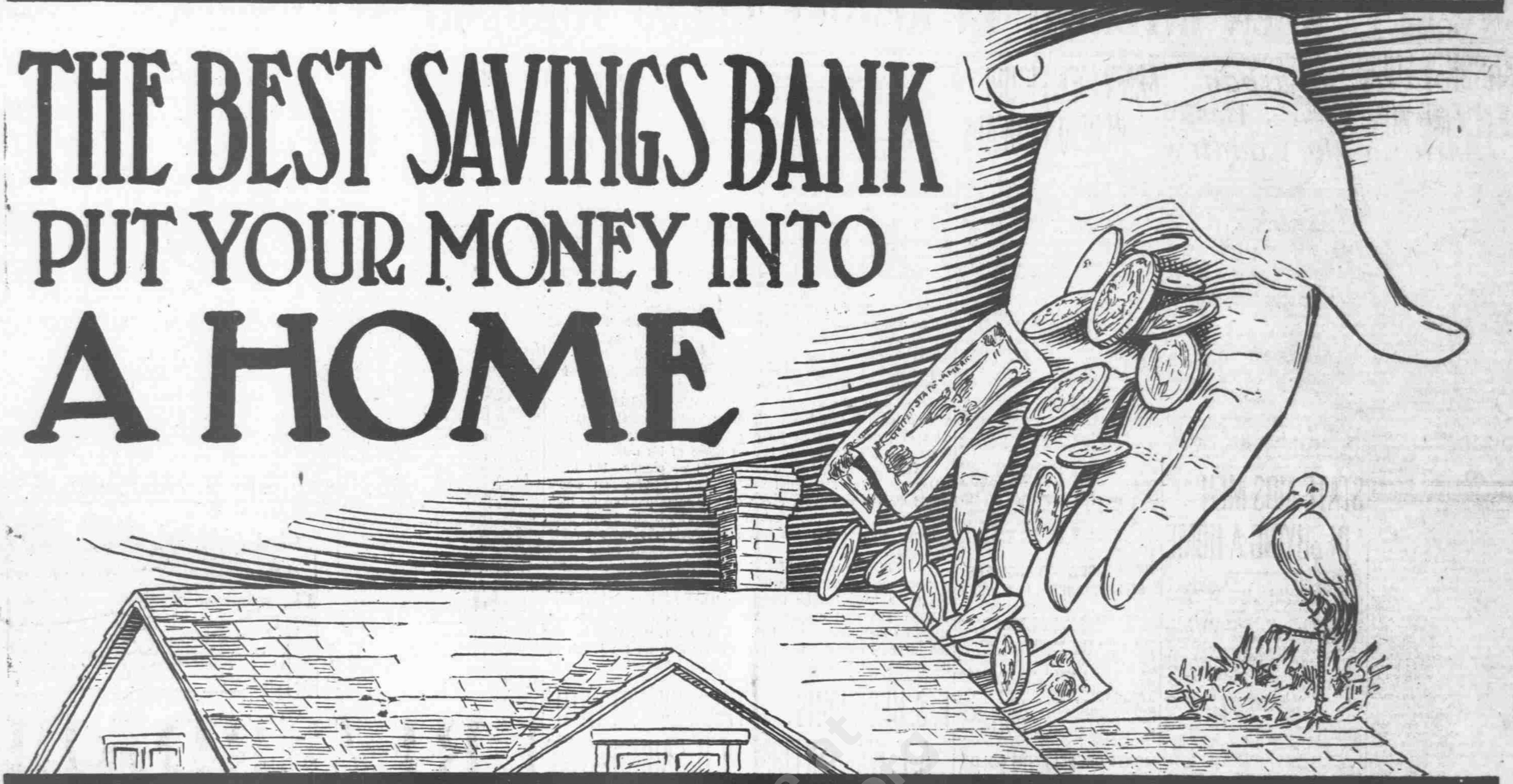


# THE BEST SAVINGS BANK PUT YOUR MONEY INTO A HOME



## TODAY

By L. G. SCHROEDER

### GO INTO DEBT NOW!

"Keep out of debt!" How often we have heard this slogan. I say—Go into debt! And I mean it.

DEBT—The right kind of debt is to man what ballast is to the ship. It helps us keep our balance. It enables us realize our responsibilities and aids in keeping "our nose to the grindstone." A blessing in disguise.

### GET INTO DEBT! AND DO IT NOW!

Debt is a tester of character. A prover of merit. Debt is the kind of ballast which, when carried a while, makes others realize our REAL WORTH. Soon comes a time when we hear voiced their estimates of us, compelled to acknowledge that: "She has grit," or "He has sand."

Sand! Grit! That's the kind of ballast to carry. Yet it rarely is acquired by man until he has struggled under and out of debt. Proved his ability to overcome at all odds. Become the master of his own destiny.

The man, whose business becomes prosperous, to take advantage of its rapid growth, goes to his bank, explains his needs and—goes into debt. He now has an additional responsibility to steady and keep him to his purpose. He makes good. Soon his bank and community in general know he is made of grit and sand.

The other view—The "KEEP OUT OF DEBT MAN"—his bank balance MAY HAVE BEEN ever so large, he MAY HAVE HAD ever so much money at his command. It has dwindled and gone. In straits he goes to his bank and nonchalantly "wants a few dollars for sixty or ninety days." The bank, careful, coldly analyzing, as it must be, reasons: "What's

the matter?" "Why does HE have to borrow money?" They refuse him accommodation without securities. He is on the downward path. He has not established his ability to work out from under a load. He has not proved his ballast. His capacity, his grit and sand is an unknown quantity.

DEBT, of the right kind develops caution, preparation, reliability and punctuality. The right kind of debt is the one which carries with it a definite agreement and understanding relative to the time of repayment.

Subscriptions to the various Liberty Bond issues on the part-payment or "going into debt" plan has been the means of greater savings and acquisition than could ever have been brought about otherwise. The achievement of making the largest proportion of the citizens of the United States bond holders could never have been accomplished had not the Government spent millions in flaring advertisements, in its efforts to educate the people to realize the value of going into debt.

"Pay for them as you can!" "Buy all you can!" "Buy 'til it hurts!"

These are well-remembered slogans. If the war has accomplished nothing else than the awakening of the people from an attitude of fear as to their own abilities and power into a realization of the benefit accrued from this method of compulsory saving, then it has not been fought in vain.

There is a debt, however, which is of vastly greater benefit than has been the "Buying of Liberty Bonds." This one I would call the "Schoolmaster for Success," "The Road to Affluence," "The Key to Happiness," "The Savior of Nations," "The Destroyer of Anarchy and Bolshevism."

"The Better Way," and the slogan for this new world force for success, happiness, stability, respectability and reliability is "Go Into Debt For a Home, Now!"

This is by far the better thing to do. The weakness of the Liberty Bond proposition has been that it had to be paid while all the expenses of living were soaring to heretofore unknown heights, therefore, becoming daily more and more of a burden, without additional increase of earnings; and that it was too easy to dispose of the partly paid for bonds, has caused many to lose even what little they had saved before sacrificing their own holdings.

Going in debt for a home offers better inducement for initial investment and a greater incentive for saving and the carrying to completion the entered-into obligations.

The home buyer knows that the easy payments he makes on his home is but another stepping stone to eventual absolute ownership. A home all his own; no landlord to bother him. A king in his own domain. If prices rise generally, he knows that were he renting his rent would increase proportionately. If food goes a soaring he knows that a few moments' exercise night and morning in his garden will add luscious fruits and vegetables to his menu.

And so he keeps on regularly meeting his obligations, content in the realization that to go into debt for a home was a great blessing. A proposition not to be afraid of.

Don't sell your Liberty Bonds! You did well when you bought them!

Convert them into a home. It is the better way. Buy a home now! We can help you.

WE HAVE HUNDREDS OF HOUSES FOR SALE  
SUITABLE FOR EVERY DEMAND AND PURSE

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