

MAC GREGOR'S
BOOK OF BANK ADVERTISING

T. D. MAC GREGOR



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MACGREGOR'S BOOK OF BANK ADVERTISING

BY

T. D. MACGREGOR

Author of "The Book of Thrift," "Bank Advertising Experience,"
and "The New Business Department"

NEW YORK
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INTRODUCTION

In revising and combining the material in several of my previous books on bank advertising to form the basis of this new and larger volume, I have endeavored to preserve all of the most worthwhile ideas while discarding others which the passage of time and changed conditions have rendered of less present value. In addition, a good deal of new material has been included from articles written by the author for "The Bankers Magazine" and "The Burroughs Clearing House."

While it is to be hoped that wartime conditions will never again prevail in this country, nevertheless it seems desirable to include in the pages of this book reproductions of a few bank advertisements of the war period. The war was a stimulus to bank advertising. The banks and trust companies co-operated very efficiently with the Government in financing our share in it. The Liberty Loan and War Savings campaigns opened the eyes of many bankers to the possibilities of advertising. Therefore, a brief consideration of that advertising in retrospect cannot help but prove of interest and value to those who have to do with the publicity of their institutions.

Advertising, once looked upon by some business men as an expense, is now quite generally regarded in its proper light—as an investment.

The primary purpose of most advertising is to increase business.

Some advertising is done with other objects in view, but in most cases now-a-days every dollar spent in advertising is expected to come back, sooner or later, bringing many others with it.

Advertising is by no means a fixed science. There are no set rules the observance of which will insure success to the advertiser.

But experience is a good teacher, and it need not all be your own experience. In the past few years there has been a wonderful advance in advertising knowledge, and progress has been made in the facilities for the preparation and distribution of advertising matter to such an extent that advertising means much more than it did even a decade ago.

The fundamental principles involved in financial advertising do not differ from those of advertising in general. However, there are some things in financial publicity that require special emphasis. Hence this book.

All advertising should be confidence inspiring, but, more than any

other class of advertising, that of financial or investment institutions must have this quality.

When a man turns over his money to the care of another and in return gets for the time being nothing more tangible than a promise to return it with interest at some future time, he needs the strongest kind of assurance concerning the integrity and business ability of the men who make such a proposition to him.

A good deal has been said about the necessity for dignity in financial advertising. It is right, there should be dignity, and the chief reason is because that helps to inspire confidence.

At the same time the advertising must not be so dignified that it lacks in human interest, persuasiveness and the power of conviction. In short, the problem is how to combine the right amount of dignity with the requisite "pulling power."

The value of advertising is not to be measured only by the direct returns from advertisements.

Honest, continuous advertising and making good on promises helps to create for advertisers good will—an asset of intangible but very real value.

There are many other things that go to create and maintain prestige or good will for a business, but the right kind of advertising is the principal means to that end.

While it cannot be measured by the yard stick nor expressed in dollars and cents, good will has an acknowledged value. A recent court decision placed a valuation of \$1,000,000 upon the trademark of a certain very large advertiser. A considerable expenditure for general advertising, continued over a period of years, gave that trademark its great value.

It will work just the same in your business if you are a persistent advertiser and everybody connected with your institution uses his best efforts to carry out the promises of courteous and considerate treatment made in the advertising. All employes must have a proper conception of the importance of each customer's good will and a sincere desire to gain it.

There is such a thing as the cumulative effect of continuous advertising. The first time a person reads your advertisement he may not be in a position to act favorably upon the suggestion you make. In fact, he may not be ready for months, but if you have kept your name before the public and used your advertising space to good advantage by filling it with interesting, informing, convincing copy, frequently changed, you have held that man's attention and when he is prepared to do as you suggest you are very likely to get his business.

There is a secondary advertising of much value that comes to the

regular and steady advertiser. It arises from the daily talk of the community when the name of your institution or company has become a household word through persistent publicity. When you have reached a point where the people take up your advertising and voluntarily help to make your business better known, you are fortunate indeed.

There are different ways of arriving at how much a bank should spend for advertising. It is difficult to lay down any hard and fast rule, as conditions alter cases to such an extent. Various arbitrary formulas have been devised to determine the size of the advertising budget or appropriation. One of them is, one-tenth of one per cent. of the deposits for advertising expenditures annually. That seems like a good average for an old established institution. In any case, a definite plan of advertising ought to be adopted in order to justify the expenditure.

In making up a bank's advertising budget or appropriation, it should be remembered that this is an aggregate of what is required for the advertising of the various departments, and that the needs of each department should be carefully studied before assigning to it its proportion of the total advertising appropriation.

The purpose of the compilation of paragraphs for advertising "copy" at the ends of several of the chapters in this book is to provide a handy compendium of ideas and phrases suitable for use in the preparation of financial advertising matter—whether newspaper or magazine advertisements, booklets, circulars or "form" letters.

The points brought out in these paragraphs are largely such as have been used by the author in his long experience as a planner, writer and supervisor of financial advertising.

It is scarcely necessary to explain how this material can be used, as that will readily suggest itself to the reader who had any occasion whatever to use the printed or typewritten page as a means of soliciting business.

One way that may not occur to the reader without suggestion, however, is to use the volume as a "paragraph book" in dictating letters in the regular course of business. For this purpose, it will save time and secure more effective letters than might otherwise be the case.

While it is generally conceded that the newspaper is the best advertising medium for banks and trust companies, there are quite a number of institutions which, for one reason or another, do not use the advertising columns of the newspapers regularly. In some cases, there is no suitable publication in the territory served by the bank. In others, the advertising rates seem to be prohibitive as the advertiser is forced to pay for a lot of circulation of no benefit to the institution be-

cause many of the readers are not located where they can conveniently deposit at that particular bank.

And then there are banks that do advertise in newspapers, but feel the need also of other forms of publicity to supplement the valuable advertising in the daily and weekly press.

So it comes about that there is quite a field for bank advertising ideas, plans and schemes entirely separate from newspaper publicity, or only partly dependent upon it. In this book are presented some of the best of such plans and ideas as they have been and are being used by various kinds of financial institutions in different sections of the country. This part of the book is really a composite of the plans and successful efforts of a great many keen bankers and bank advertising men, and it should be correspondingly helpful.

T. D. MACGREGOR.

Edwin Bird Wilson, Inc.,
New York City, March 15, 1921.

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CHAPTER I

COPY AND TYPOGRAPHY

YOUR ADVERTISING space costs you a certain amount of money. You pay just the same for it whether it is seen and read by all the readers of the paper or by only part of them. Your object then should be to endeavor to get as nearly 100 per cent. circulation for your advertisement as possible. Is it not reasonable to say that an advertisement read by 80 per cent. of the possible readers is worth twice as much as one read by only 40 per cent.? The answer is good copy. If you can't produce it yourself get somebody to help you who knows how to handle type, illustration and language to get the best possible results from these tools. The additional cost will be taken care of by the increased results from the advertising.

Therefore, a study of "copy" and the actual preparation of advertising matter naturally precedes the consideration of the broader subject of methods and the complete campaign.

So we begin with a few suggestions on how to write an advertisement.

No matter how large the space or the circulation you pay for or how favorable the rates you secure, you are not getting your money's worth if the copy (i. e., the text matter of the advertisement) is weak or defective in any way.

Copy must do more than fill space. It must "pull," bring results.

Good copy is not mechanical. It cannot be ground out of a hopper. If it could, there would be no need to study the problem of salesmanship on paper. You could just buy good copy as easily as you can printing.

Financial advertising copy can not be too strong, concise and original. It is not enough for the writer to know the inside facts about his particular proposition.

Indeed, strange as it may seem, you may be too close to your own business to realize its strongest advertising points.

That is the trouble with a good many bankers and other business men when it comes to handling their own advertising.

They do not see themselves and their business as others see them.

They are so immersed in the inside details of their institution's

activities that it is hard for them to look at things from the broader standpoint of the disinterested outsider.

It will pay you to cultivate that valuable "outside" attitude, the viewpoint of the disinterested man or woman—your prospective customer. Don't look at the proposition entirely from your standpoint. Put yourself in the other fellow's place.

Emphasize "you" and "your" in the copy, not "we" and "our."

Get the "you" habit in your advertising. It is polite, and it is good business, too.

The personal element is one of the most effective factors in advertising, but it must be used with good taste.

It is all right to read the advertising matter of others for suggestions, but do not slavishly adapt ideas and phrases that seem to fit your case. It is better to be original. Have initiative. Explore your own proposition for new ideas. Then express them brightly and with all the literary skill you can command.

Make your advertising interesting and educating.

THE ACTUAL PREPARATION

As far as the actual preparation of an advertisement is concerned, no fixed rule can be laid down as to detail of method. There are as many different ways of doing it as there are successful advertisement writers.

Probably no two writers go about it in the same way when they sit down to prepare an advertisement. But experience has proved the wisdom of certain methods and has established some general principles.

Study every phase of your proposition thoroughly. Then set down in black and white all the talking points that occur to you.

Omit no fact or argument that might possibly be used to advantage.

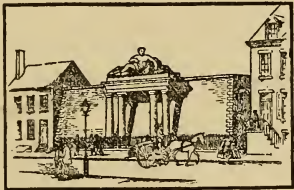
With this list of talking points, you have your material ready. The next step is to outline a plan for the particular piece of advertising in hand, be it a series of newspaper advertisements, a circular or a booklet.

In a newspaper series the first thing to determine is the size of the space to be used. In deciding this point, remember that if you have not an appropriation large enough to warrant the continuous use of fairly large space, it is better to use a small space regularly and frequently than very large space at spasmodic intervals.

When it is planned to run a complete series, each individual advertisement should, if possible, emphasize a different point, although

it is well sometimes to summarize other points, the theory being that there are always some readers who have not seen preceding advertisements and who may not see later ones.

In case of a pure type display advertisement, that is, one in which

	OFFICERS
<i>The Old Chambers Street Reservoir of the MANHATTAN COMPANY</i>	<p style="text-align: center;">▼</p> PRESIDENT STEPHEN BAKER FIRST VICE-PRESIDENT RAYMOND E. JONES
<p>AMONG the earliest known steam engines in America were the two installed by the Manhattan Company as part of its water system, with a capacity of 691,200 gallons a day, which was the first adequate water supply in New York City. In fact, wherever one opens the history of the Bank of the Manhattan Company, one is confronted by examples of progress ahead of the time; by sure grasp of affairs; by far-sighted and sound leadership. As for the past 121 years, so today; the depositor, the customer of the Bank of the Manhattan Company has at his command a Directorate of outstanding men in industry, commerce and finance; and the personal services of Officers of long-standing experience.</p>	<p>VICE-PRESIDENTS JAMES McNEIL B. D. FORSTER HARRY T. HALL EDWIN S. LAFFEY F. A. ROWLEY D. H. PIERSON FRANK L. HILTON V. W. SMITH JOHN STEWART BAKER</p>
<p>BANK of the MANHATTAN COMPANY ESTABLISHED 1799</p>	<p>CASHIER O. E. PAYNTER</p> <p>ASSISTANT CASHIERS W. F. MOORE J. S. GREGORY H. M. BUCKLIN W. A. RUSH GEO. S. DOWNING E. S. MACDONALD O. G. ALEXANDER</p>
<p>40 WALL STREET</p> <p>Capital \$5,000,000 Surplus and Undivided Profits \$16,146,994.20</p> <p>UPTOWN OFFICE—31 Union Square, New York QUEENS BOROUGH OFFICES—Jamaica, Flushing, Long Island City, Far Rockaway, Ridgeway Beach, Saphire, Richmond Hill, Bayside, Corona, College Point, Brooklyn, Ridgeway, Fresh Pond BROOKLYN OFFICES—St. John's Place and Cuyler Hill</p>	<p style="text-align: center;">▼</p> DIRECTORS J. E. ALDRID STEPHEN BAKER B. H. ROSEN MICHAEL FRIEDMAN WALTER JENNINGS RAYMOND E. JONES G. HOWLAND LEAVITT HENRY K. MORGAN GEORGE MAYER ARTHUR G. MEYER JOHN C. MOORE CHARLES E. POTTS SAMUEL SLOAN WILLIAM SLOANE JAMES SPEER CARL F. STURMANN WILLIAM S. TODD GEORGE ZABRZEKIS

A good example of modern bank advertising

no drawing or design cut is used, the next important thing is to create a suitable heading for the advertisement.

There are very few persons who read through the copy of all the advertisements, but there are many who see all, or nearly all, of the heavy headlines. So the wise thing to do is to state your case clearly in the headlines.

“The meat at the top” is the rule for good headlines just as much in an advertisement as in a news article. By constant practice the advertisement writer can learn to tell his whole story in the headlines and thus get a bigger circulation for his announcement, the head at the top and the name of the advertiser at the bottom making

in themselves a complete advertisement for the benefit of the near-sighted and cursory readers of the paper.

Create a mental picture in the heading of your advertisement if you can and it will add materially to its force. For example, a recent advertisement of the Boston Safe Deposit and Trust Co. bore the heading, "Our Doors Stand Open to Those Needing Financial Advice." How much more pleasing that heading is than the bald statement, "Financial Advice Given." Do a little experimenting on your own account. Take several bank advertisement headings of the stilted variety and transform them by conveying the same idea by means of a mental picture. This practice will prove rewarding if you ever write advertisements.

Here are some good headlines for advertisements:

BOND BARGAINS.

NOW IS THE INVESTOR'S OPPORTUNITY.

REGULAR INCOMES FROM NEW YORK REAL ESTATE.

WHEN YOU HAVE SAVED \$100 GET A CERTIFICATE OF DEPOSIT.

IT IS EASY, SAFE AND PROFITABLE TO BANK BY MAIL.

Having chosen a suitable head, you have the subject of your advertisement. Pick out the talking point or points you wish to develop. Then sit down and write as fast as the ideas come to you. Never mind the length, drive your pencil as fast as it will go. Get your ideas down before they escape you.

Give real arguments and reasons, not just bald, unsupported statements. Be logical and consistent.

When you have written yourself out on that particular subject, rewrite your composition.

Cut out all unnecessary words. Condense. Boil it down, but not too much.

Rewrite your advertisement in the shortest, simplest, strongest words that come to you. If you have difficulty in choosing words have a synonym book at your elbow and use it.

It is better to use short, easy-reading paragraphs.

There are several reasons why this wholesale pruning process is a good thing. It saves valuable space, makes easy reading and permits more effective display.

USE SIMPLE WORDS

In writing a booklet or any piece of advertising literature it is always best to use simple language.

A fault that is quite common in the advertising of banks and other

financial houses is that the language used is too stilted, formal and technical.

There are certain words which are of the daily vocabulary of everybody, young and old, rich and poor, educated and uneducated. They are the domestic, the closely personal words that we all use when we are just ourselves and not trying to be dignified or reserved.

As a rule, these words come of good old Anglo-Saxon stock. They are homely but strong. They are the heart of our English language, the most valuable heritage of our common tongue.

It is interesting to notice how few words of home and family and every-day life are of ponderous Latin or Greek derivation :

Mother	Brother	Home	Talk	Go
Father	Son	Work	Eat	Buy
Wife	Daughter	Think	Drink	Sell
Sister	Love	Walk	Do	Run

And so on, as far as you like. Think about it yourself and see if it is not true that these simple words are the ones most often used in daily life.

It is agreed that there is no better example of pure English than the King James version of the Bible, and its strongest passages are written in the simplest language.

A certain advertising copywriter has prepared a list of what he claims to be "The Strongest Hundred Words in the English Language." Among the words in the list that, despite the length of most of them, seem usable for bank advertising are these fourteen :

achievement	confidence	enthusiasm	patriotism	prosperity
ambition	determination	facts	perseverance	success
certainty	efficiency	knowledge	progress	

No matter how well educated we are, how much we have traveled and seen, or how old we are, we never get away from the influence of the simple language we learned at our mother's knee.

All this has a direct bearing upon your advertising problem.

You may think that the limited number of every-day words does not give you scope enough to tell your advertising story as fully as it ought to be told. That may be true, but there is nothing to prevent your making your language as simple as possible without sacrificing clearness or strength.

STRENGTH IN SIMPLICITY

It is really wonderful how much can be said in simple talk and how strong it is. There is an advertising man in New York, Leroy

Fairman by name, who has written a whole book in words of one syllable, and it is by no means a primer, either.

It pays the advertiser to be on the same ground as those he is trying to reach. Using commonly understood language is a great help in this direction.

When you meet a stranger you at once begin to talk about the weather or some other general topic.

Why is it?

Because it is easier to talk about something you have in common with the person you have met. Haven't you noticed how much better you get on with a stranger when you find out that he and you have visited the same places or perhaps used to know the same persons years ago?

The inference is plain. Don't come at your prospective customers with "shop talk" and technical terms, which, while perfectly clear to you, may be all Greek to them.

Come down off your stilts. Use the terse, short, plain words with a grip in them, and don't talk over the heads of your prospective customers.

One of the largest banks in New York made a failure of the attempt to sell a splendid investment security through advertising in magazines, and those familiar with the matter say that the fault was not in the securities or the times, but in the copy, which was couched in terms so obscure to the average man that it was stale and unprofitable.

A WISE PUBLISHER

One magazine would not accept the advertising, because it was clearly seen that the copy had no pulling power, that there was no adequate "follow up" literature and that as a consequence the advertising would likely be a failure, as results later proved it to be.

The manager of the publication referred to was wise in his generation and preferred not to give this bank the opportunity to lay the blame for failure upon his medium.

There are today, and there always have been, persons who frown upon enthusiasm.

There are certain circles where it is considered very much out of place to give any evidence of this spirit. Enthusiasm is regarded as vulgar, and enthusiastic persons are not considered worthy of as much confidence and respect as are those who habitually hold their feelings in restraint and are never betrayed into a display of energy.

Nevertheless, the fact remains that nothing great ever has been or

ever can be accomplished without enthusiasm somewhere on the part of somebody.

Until the past few years very little enthusiasm was shown in advertising. Look at the advertising pages in a file of magazines of twenty years ago. Then compare them with the advertising sections of modern magazines.

There has been a vast improvement not only in the mechanical end of advertising—in illustration, engraving and printing—but there is now a life, a vigor, an enthusiasm in advertising copy which was almost totally absent in the advertising of a comparatively few years ago.

That, with the enormous development of the circulation of periodicals, accounts for the great growth of the advertising business and the prosperity of institutions that advertise intelligently.

It is a mighty good thing for the advertiser that human nature is the same everywhere, and it is a mighty poor advertiser that doesn't make the most of it by putting the right kind of enthusiasm into his advertisements, his business letters, booklets, circulars and all the printed matter that represents him and seeks to further his business.

It is right and proper to be self-respecting in your advertising, but just remember that *enthusiasm, like faith, can remove mountains, but that unbending dignity rarely pays dividends.*

ABOUT ILLUSTRATIONS

The use of a good illustration may add 50 per cent. to the "pulling" power of an advertisement.

In the first place, a good, strong illustration serves as an eye-catcher. Then it may present an argument in itself. It can be made so striking that it will hammer in a point indelibly and prove of more value than the rest of the advertisement.

For example, a real estate company could embellish its advertisement of some suburban residence property with such an attractive view of one of the homes that descriptive words or persuasive argument would be almost unnecessary.

A savings bank, by using a cut to show a page of a pass book, could illustrate graphically how savings grow.

A good illustration tells its story at a glance, a story intelligible to young and old alike, to the educated and the illiterate. It can touch the feelings and lead to favorable action in the direction suggested—often more quickly than an appeal to reason, because most persons, men as well as women, act more upon impulse than they do as the result of cold logic.

There must always be a close connection between the idea brought out by the illustration and the thought expressed in the copy of the advertisement. Unless this rule is observed, there will be waste motion, so to speak, in the advertising. The picture of a pretty girl or of a beautiful piece of scenery probably will attract passing attention, but unless the illustration is tied up in some way with the copy, it will not help the advertisement. On the contrary, it is more likely to injure it by distracting attention from the main purpose of the announcement.

It is not necessary for the advertisement writer to be an artist, too, but he should have ideas and be able to sketch them up roughly so that an artist can readily see the point and carry it out effectively.

The regular use of a trademark cut in advertising is good because, besides serving to draw attention to the notice, it identifies the advertisement so that even if not always read, an unconscious influence is exerted upon the mind of the reading public. It helps build up a prestige, a good will, for the advertiser which may become one of his most valuable assets.

If you adopt and use continuously a certain distinctive style of type "set up" in your advertisements you will get some valuable secondary or indirect advertising. By creating a style of your own you get more than you pay for because in this way you get the full benefit of the cumulative effect of all your preceding publicity.

The emblems of some banks are so well known that if they appeared in the newspapers or the street cars without a word of type most of those who saw them would know what they stood for. That illustrates the cumulative effect of advertising.

However, we are not advocating the wisdom of any such course. It should be remembered that there is a new generation constantly growing up that must be educated in the way it should go and the best thing for the advertiser to do it is to keep hammering into the minds of the people not only his name and emblem, but also interesting facts about his institution and the service it offers the public.

In short, our advice is—get a good emblem to represent you, make it known by advertising and then back up your advertising by making good on your promises and by courteous and prompt attention to the wants of your customers.

HARMONY IN STYLE

Do not use several different styles of type in one advertisement, and always remember that there is great strength in simplicity.

Do not overlook the value of display obtained by the liberal use of white space.

It is always well in sending copy to the printer to make a "layout" similar to that shown on page 13. It helps the printer to carry out accurately the idea you have in your mind and insures a better looking advertisement. That is, in case you have studied the matter and know something about what you do want. Otherwise it is better to leave it to the judgment of the printer.

Always ask to see proof. Otherwise you may be made to say some embarrassing things in your advertisements, and mistakes will occur even then, if you are not very careful in reading proof.

TYPOGRAPHY

The author recently contributed an article on the typography of bank advertisements to "The Printing Art" magazine. The ideas and illustrations contained therein are reproduced herewith as appropriate in this connection.

Solomon said there was nothing new under the sun. Some modern advertising sharks who announce ponderously that the first duty of an advertisement is to attract attention may be surprised to know that back in the closing years of the eighteenth century Addison said, "The great art in writing advertisements is the finding out a proper method to catch the reader's eye,"—but the very fact that this principle has been known for such a long time only serves to impress upon us how true it must be. However, later experience has taught us a corollary to this proposition, and that is that, having caught the reader's eye, it is desirable for an advertisement to please the eye, so that it is not so hastily withdrawn from the advertisement as not to read the message thoroughly.

There is no reason why the rules for effective typography should in any way differ in the case of bank advertising from the advertising of anything else, but somehow or other the tradition seems to have grown up that, because financial institutions are supposed to be ultra-conservative and dignified, their advertising representatives should likewise partake of those characteristics. Years ago when the "bank card" was the standard form of bank advertising there was dignity at the expense of effectiveness, and we still "have with us" similar characteristics in the great majority of advertisements of stocks and bonds, although in them in many cases dignity is sacrificed through an undue use of display, which after all fails to increase their effectiveness. Take for example Figure B where quantities of white space and much black Cheltenham Bold blinds one to the small paragraph of an Old-Style face and makes a badly balanced advertisement. An example of a present-day English bank advertisement in this same style is shown in Figure A, perhaps indicating that this was the original form of financial announcement. Nowadays, however, even the largest and most conservative banking institutions have learned to combine dignity with effectiveness in their advertising. How it is done is illustrated by some of the specimen bank and trust company advertisements reproduced herewith.

Undoubtedly suitability is the first thing to be considered in the selection of type and in its arrangement for a bank advertisement. Poor Richard said, "What's proper is becoming; see the blacksmith in his white silk apron." The

COMMERCIAL BANK OF LONDON
LIMITED

Authorised Capital	-	£5,000,000
Issued Capital	- -	£2,250,000

DIRECTORS:

The Right Hon. SIR CHARLES EDWARD HOBHOUSE, Bart., P. C. (Chairman). CLARENCE CHARLES HATRY, Managing Director. PETER HAIG-THOMAS.	The Right Hon. THE EARL OF MARCH, D. S. O. STANLEY J. PASSMORE. HENRY WILLIAM PELHAM-CLINTON. SIR FRANCIS WILLIAM TOWLE, C.B.E.
--	--

CURRENT ACCOUNTS opened and every description of Banking Business transacted. **BILLS** discounted and advances made to customers on approved security.

SPECIAL FACILITIES GRANTED TO COMMERCIAL AND INDUSTRIAL UNDERTAKINGS.

THE PURCHASE AND SALE OF SECURITIES undertaken; safe custody of securities; also the receipt of dividends.
 COUPONS AND DRAWN BONDS negotiated.
 DEPOSITS received at call, or for fixed periods, at rates which may be ascertained on application.

ARTHUR H. KING, J. J. SPEAR,	} <i>Joint</i> <i>General Managers.</i>
---------------------------------	--

6 AUSTIN FRIARS, LONDON, E.C.2.

FIGURE A

\$750,000

City of Portland, Oregon

Harbor Development 4½% Gold Bonds

Dated February 2, 1920 Maturing Serially

FREE FROM ALL FEDERAL INCOME TAXES
ELIGIBLE AS SECURITY FOR POSTAL SAVINGS DEPOSITS

FINANCIAL STATEMENT
(Officially reported)

Assessed valuation taxable property, equalized 1920....	\$312,802,920
Net bonded debt (including this issue)	21,605,933
Population 1920 (estimated) 325,000	

PORTLAND, wealthy in natural advantages, is the chief importing, exporting, and distributing point for a territory of 250,000 square miles. It ranks high as a financial, commercial, and manufacturing center in the Pacific Northwest. Steamers from its docks carry on an extensive coastwise and Oriental trade.

Attractive range of maturities from February 2, 1923, to 1950

**At prices from 98.69 to 92.29 and interest
TO YIELD ABOUT 5%**



Complete circular on request

The National City Company

Main Office — National City Bank Building
 Uptown Office — Fifth Avenue and 43rd St.
 Correspondent Offices in more than fifty Cities

The information contained in this advertisement is based upon official statements and statistics. We do not guarantee but believe it to be correct.

FIGURE B

DANIEL LUDLOW, 1787
First President of the Bank

OLIVER WOLCOTT, 1792
First President of the Bank

In the personality of these two men, one can see those progressive forces that helped the Bank of the Manhattan Company from the very beginning to grow to its present state. Daniel Ludlow, son and grandson of celebrated merchants, early devoted himself to sound business training for a mercantile career, including an apprenticeship in the counting house of the Bank of the Manhattan Company from its founding. Elected first President of the Bank not only on his sound training, but also on his personal qualities. Elected President of the Bank in 1790, Mr. Ludlow brought to its affairs not only his sound training, but also his years of experience as a merchant, importer and underwriter. Oliver Wolcott, first President of the Merchants' Bank (now merged into the great Bank of the Manhattan Company), was the typical progressive man of public interests, at home alike in commerce and affairs of State. A veteran of the War for Independence, he became Comptroller of Public Accounts in 1788, Auditor of the Treasury in 1793, Comptroller of the Treasury in 1794, and Secretary of the Treasury in the Administration of Washington and Adams. Governor of Connecticut, 1847-1857.


Bank of the Manhattan Company
40 Wall Street

FERDINAND BAKER President	BOARD OF DIRECTORS J. B. BURNETT H. F. BAKER S. F. BURNETT W. J. BURNETT W. J. BURNETT R. J. BURNETT	RAYMOND E. JOYCE First Vice-President	SAMUEL ELIOTT WILLIAM BRADY JAMES LESTER CARL FETTERBERG WILLIAM R. TOY GEORGE BARRETT
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FROM THE CUSTOMER'S POINT OF VIEW

CHARACTERISTIC of the policy of this bank is its desire to serve its customers according to their individual requirements rather than through the narrow channels of rigid bank routine. Every effort is made to conduct each banking transaction from the view point of the customer insofar as it is compatible with sound banking practice.

THE PHILADELPHIA NATIONAL BANK
PHILADELPHIA, PA.



We wish to place at your disposal the facilities of our

TRUST DEPARTMENT

which is prepared to render complete service in all fiduciary capacities. Because of the wide experience of our Industrial Department, we are particularly well equipped to handle trust business connected with the management, reorganization and direction of

Industrial Properties.

We solicit the opportunity to investigate and report on such properties for the account of estates, partners, individual owners and security holders.

The Liberty National Bank
of New York
120 Broadway



Forging for Progress

FROM the metal and with the help of the Machine Age come the new tools of the future. The Continental Commercial Bank, with its modern equipment and its expert workmen, is forging for progress. Its new tools are the new methods of doing business. Its new workmen are the new men of the Machine Age. Its new tools and its new workmen are forging for progress. Its new tools and its new workmen are forging for progress.

THE CONTINENTAL AND COMMERCIAL BANKS
CHICAGO

PREFERRED CAPITAL, WITH FEDERAL RESERVE COLLATERAL
RESERVE FUND, WITH FEDERAL RESERVE COLLATERAL

THE MARINE TRUST COMPANY OF BUFFALO

Sixty-fourth Year of Service
CAPITAL AND RESERVE
FIFTY MILLION DOLLARS

There is Only One FIFTH AVENUE

THE TRAVELER on returning from a tour of the great cities of the Old World can say without pretension that although he has encountered their sights and portions of their life, never in tradition and of more modern beauty has he found so many and so varied a group of buildings, so many and so magnificent a group of buildings, so many and so magnificent a group of buildings.

BANKERS TRUST COMPANY

First National Building, 60th Street, New York City
New York, N. Y.



SOUTH AMERICA
A Risk Capital Opportunity

Investment Opportunity in South America. The South American market is the most fertile field for investment in the world. The South American market is the most fertile field for investment in the world.

Melton National Bank
Fifth and Oliver Avenues

Some examples of effective typographical arrangement

incongruous picture which this witty saying brings up to the mind is certainly duplicated in the case of some bank advertisements we see clothed in type more suitable for a circus poster than to carry the message of a banking institution. Argument seems unnecessary to convince anyone that different methods should be used in advertising something as entirely joyful and carefree as a circus, as compared with a trust company, for instance, which undertakes the solemn responsibility of carrying out the provisions of the last will and testament, and through

the medium of type seeks appointment to act as executor and in similar capacities of trust.

The tendency of the average bank officer, unskilled in advertising, is to want to display the name of his institution above everything else, overlooking the fact that he can get just as much general publicity for his bank by having its name modestly displayed at the bottom of an interesting advertisement as he can by having it appear as the main feature of an otherwise uninteresting announcement. The interesting heading and a well written and convincing advertisement will inevitably lead the reader to notice the name of the bank, and at the same time they are infinitely more likely to lead to favorable action on the part of the reader as regards the suggestion made in the advertisement.

Every advertising bank should choose a distinctive style of type and always use it in its advertising. That will create a good will or trade-mark value which is an important by-product of an advertising campaign. Not a few banks have bought their own special font of type and placed it in their local newspaper composing room for their own exclusive use. Practically all the big banks which advertise at all employ the services of an advertising agent, and in most cases the procedure is to have the copy laid out by the agency and set up by a special printer. When it is finally in satisfactory shape, electrotypes are made and sent to one newspaper office where stereotypes are made for printing in that newspaper, and stereotyped matrices ("mats") are made for the use of other newspapers. This usually eliminates typographical errors and insures a uniform and satisfactory appearance of the advertisement.

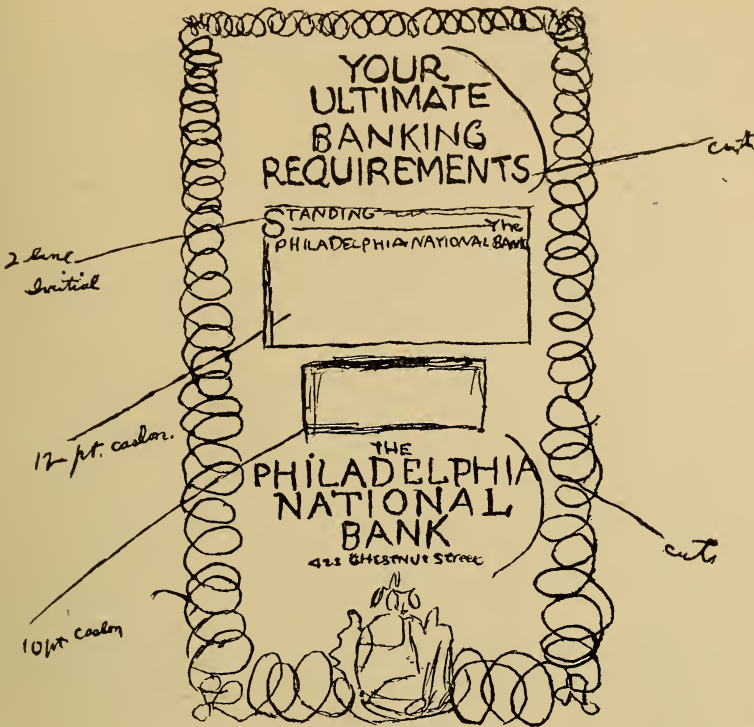
Probably the majority of modern bank advertisements are illustrated either by means of pictures especially drawn to fit the individual advertisement, or by a trade-mark emblem representing the bank, just as the trade-mark of a manufactured article is inseparably connected with it.

It would be interesting and valuable, if it were possible, to estimate accurately how much more effective a suitably illustrated advertisement is as compared with another advertisement containing the same reading matter, but lacking the illustration. But the illustration should be in harmony with the spirit of the advertisement and the character of the institution.

Recently, for instance, certain banking institutions have been using illustrations of an historical character in their advertisements, one of them, The Old Colony Trust Company of Boston, illustrating incidents in New England history; another, the Bank of the Manhattan Company, using imitation woodcuts of buildings and men connected with its own history. It is the way in which these are used which makes them appropriate to bank advertising; and not only the way in which they are used, but actually the technique of their drawing. They are dignified, and they are placed in a typographic setting which is equally dignified.

Illustrations of modern views of places or buildings connected with the subject are used to good advantage by many banks in their advertising, and occasionally maps are used decoratively.

As to the type faces best suited to this subject, Caslon is used almost *too* frequently. While it is a most satisfactory type face for use where dignity and stability are to be impressed on the reader, other faces are quite as appropriate, and by their less frequent use are more likely to attract. Bodoni is one of these, preëminently suited to such use, yet it is very little used. Goudy Old Style is another, and, although quite different from any of these, Bookman is still another. Scotch Roman, while beautiful and appropriate in general, has the fault of over-heavy capitals, which stand out too strongly. As to methods of use, simplicity, an avoidance of undue display, richness if you like, but nothing ornate, and legibility, seem to cover all requirements.



The rough lay-out for the printer

PROOFREADER'S MARKS

For your convenience in learning to read proof, the usual proof-reading symbols and their meanings are reproduced here:

- ∫ Delete; take out or expunge.
- ∧ Left out; insert.
- ⊙ Colon.
- # A space, or more space, between lines or letters.
- ∪ Less space between words or letters.
- ∩ Hyphen.
- ☐ Bring a word or words to the beginning of a line; also, make a new paragraph.
- ✕ Directs attention to a broken or imperfect type.

YOUR ULTIMATE BANKING REQUIREMENTS

STANDING on the threshold of a new commercial era, The Philadelphia National Bank is prepared to render banking service commensurate with the requirements of the utmost commercial activity. By establishing a banking connection with us now you are assuring yourself of financial co-operation adequate to handle with intelligence and dispatch both your present and ultimate banking needs.

Our broad, constructive service stimulates growth and anticipates future success.

THE PHILADELPHIA NATIONAL BANK

421 CHESTNUT STREET



The finished advertisement

- Period.
- ✓ Even spacing.
- Indent.
- 9 Turn a reversed letter.
- ⊥ Push down space.
- ⊖ No space between words or letters; close up.
- ⌄ Comma.
- ✓ Apostrophe.
- ⌄ One-em dash.
- ⌄ Two-em dash.
- ✓ Quotation.
- ≡ Straighten a crooked line or lines.
- ⌋ Directs attention to a quadrat or space which improperly appears.
- ⌋ Sink or depress a letter, word, or character raised above the proper level.
- ⌋ Carry a word farther to the left or to the right.
- ⌋ Elevate a letter, word or character, that is sunk below the proper level.
- | Shows that a portion of a paragraph projects laterally beyond the rest.
- ¶ Make a new paragraph.
- Put in Italic; also change according to the mark in the margin, as from Italic to Roman or from Roman to Italic.
- = Put in small capitals.
- ≡ Put in capitals.
- Restore or retain words being crossed out, *stet* being usually written in the margin, meaning "Let it stand."
- wf. Wrong font, used when a character is of wrong size or style.
- tr. Transpose.
- l.c. Lower case; that is, put in small or common letters a word that has been printed in capitals or small capitals.
- s.caps Put in small capitals.
- qy.or? Query; is this right?
- outsc Words are omitted, or are wanting, see copy.

These are a few technical points that it would be well for you to master if you are planning to conduct your own advertising, and the knowledge will not come amiss if you delegate the actual details

The Doorway of Success

A landmark in the lives of successful Baltimoreans

For we'd like to count all those who have come in through this big doorway of ours and found here the advice and assistance they needed—when opportunity knocked for them

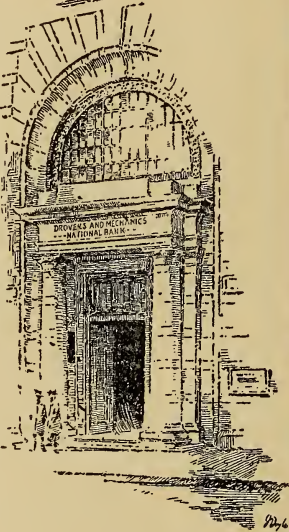
We'd like to list the men who, under our watchful guardianship, have accumulated fortunes and made their names powerful in the community

Or tell you the story of the many valuables and precious papers we have guarded in our safe deposit vaults.

For we've been rendering this three-fold stewardship to the community since 1875.

We've watched Baltimore grow from a town of scarcely 300,000 to a thriving metropolis of over 700,000 and we're proud of the part we've had—in that growth.

And our pride in our past achievements is second only to our pride in this newer Baltimore—to the assistance and success we're waiting to bring to even larger Baltimore business and larger Baltimore men.



**DROVERS & MECHANICS
NATIONAL BANK**

N.W. Corner Fayette and Eutaw Sts.

Where Wholesale and Retail Districts Meet

Making the bank's building serve as a trade mark

of preparation to somebody else. You are the one that has to pay the bills and cannot know too much about what you are paying for in promoting your business.

To recapitulate some of the points made, and to outline others which are to be taken up later in this work, it may be briefly said here that the following are some of the salient points which enter into successful financial advertising.

COPY should be strong, truthful, interesting, clear, concise, informative, and attractively set up. It should not be formal, stilted, verbose or heavy. The creator of the advertisement should aim first to make the announcement so attractive that it will be seen, and, secondly, so convincing that it will inspire prompt and favorable action on the part of the reader. A uniform style of typographical set-up should be adopted, including a trade-mark emblem if possible, but the copy should be changed frequently, thus combining fresh interest with cumulative value.

MEDIUMS.—There are many mediums which the financial advertiser can advantageously use—newspapers, magazines, booklets, calendars, circulars, form letters, novelties, street cars, moving pictures and bill-boards. Unquestionably the most valuable medium for the average bank or investment house is the daily newspaper. But all mediums have strong points in their favor and the advertiser ought to investigate each of them thoroughly.

INSERTIONS—A regular annual appropriation for advertising should be made, and the object should be to secure as frequent insertions of a fair-sized advertisement as possible with that appropriation. If you can afford to pay for “position” in the newspaper (“top next,” “top surrounded,” etc.,) so much the better. Figure it all out in advance with the aid of the newspaper’s advertising rate card. Be sure that you see proofs of each advertisement before it is inserted, and insist on good set-up. Show the publisher you know what you want, and then you are quite likely to get it.

And above all things, be consistent, insistent and persistent in your advertising.

GETTING EXPERT HELP

A good advertising agent or an expert advertising writer is worth more than he costs you, because he helps you to save and to make more money than you would without him.

Today there are specialists in the preparation and handling of advertising just as there are in every other line. It pays to consult and to employ them even if your advertising appropriation is a small one. If your business is large enough to warrant it, you need an advertising expert of your own. But even in that case, the advertising preparation bureau and the agency that places advertising will be of the greatest service to you.

A knowledge of the results of the experience of many other financial advertisers on such important matters as copy, mediums and

methods is placed at your instant command when you employ expert service of this kind.

Banks and investment houses that advertise nationally place their business through advertising agents because they are thus relieved of all detail work in connection with their publicity and pay nothing for the service, as the agent is reimbursed for his work by the commissions he receives from the publishers of the magazines and other mediums used.

For the convenience of readers and students not familiar with printing, publishing and advertising terminology, we print the following:

GLOSSARY OF TERMS COMMONLY USED IN ADVERTISING

- ADVERTISING AGENT.**—One who handles advertising for another. Some agents are just "space brokers," getting their pay entirely in commissions from publications and those controlling advertising privileges. Others have copy and art departments and give their clients service in the preparation of advertising matter as well as in the mechanical details of an advertising campaign.
- AGATE LINE.**—A line of agate type. It is used as a measure of advertising space, fourteen agate lines being allowed to an inch, single column.
- ANTIQUÉ FINISH.**—Term used when paper is not calendered.
- APPROPRIATION.**—An amount of money set aside for advertising expense.
- BOLDFACE OR BLACKFACE TYPE.**—A type having a conspicuous or heavy face, like this—**Boldface**
- BORDER.**—A rule or design used around an advertisement or plate.
- BREAK-LINE.**—The last line of a paragraph if it contains a blank space.
- CALENDERED PAPER.**—Paper that has been given a glazed, glossy or wavy appearance by an ironing machine consisting of two or more heated cylinders.
- CAMPAIGN.**—A complete plan of advertising. Also the carrying out of the plan in all its details.
- CAPS.**—Capital letters.
- CAPTION.**—A title, or explanatory paragraph at the beginning of a paragraph or article.
- CHASE.**—A rectangular iron frame in which pages or columns of type or other type matter are imposed preparatory to printing, stereotyping or electrotyping.
- CHECKING UP.**—Verifying insertions of advertisements before paying bills for the advertising.
- CIRCULATION.**—The circulation of a publication means the total number of copies printed and distributed to readers. The circulation of billboards, street car advertising, etc., means the number of people who see the advertising.
- CLOSING DATE.**—The date upon which a periodical locks up its forms preparatory to going to press. Every publication has a fixed time every month, week or day after which it is impossible to accept copy of advertisements for that issue.
- COLOR WORK.**—Copy printed in more than one color, usually done on a color press, and with several impressions.
- COMPOSITION.**—The setting up of type and arranging it for printing.
- COMPOSITOR.**—A typesetter.
- CROPPING.**—Cutting the edges of a negative or photograph so that a plate can be made with the desired proportionate reduction from the original copy.
- CUT.**—An engraved block or plate. Also the impression from such a plate.

- CONDENSED.**—When type is very “lean” it is called condensed. The basis of measurement is the length of line all the lower-case letters from a to z, inclusive, make when put together.
- COPY.**—Manuscript (written or typewritten) or printed matter to be set up in type. Or, a photograph, drawing or other article of which a cut is to be made.
- DESIGN.**—The name given to the drawing or “art work” portion of an illustrated advertisement, or of the cover of a booklet.
- DISPLAY.**—The method used to make an advertisement stand out conspicuously. It can be done by large type, striking design, liberal use of white space or unusual arrangement.
- DISPLAY TYPE.**—Large type used for heads or lines in advertisements or other parts to be especially emphasized.
- DUMMY.**—A working plan of a book, circular, etc., used to convey an idea of the size, form, stock and other particulars. It is used as a basis for cost estimates and to show how the completed work will look.
- ELECTRO, ELECTROTYPING.**—A duplicated copy of an engraving or type form, made by suspending a wax copy in a solution of copper sulphate together with a plate of copper. An electric current deposits the copper on the impression, which is backed with a stiff metal, trimmed and blocked ready for the press; a means of duplicating plates and type matter by a combined chemical and electrical process. Electros are more durable than some other printing plates.
- E. O. D.**—Every other day, meaning that an advertisement is to run alternate days in a daily paper.
- E. O. W.**—A mark meaning that an advertisement is to run every other week in a weekly publication.
- EM.**—The portion of a line formerly occupied by the letter m, then a square type, used as a unit by which to measure the amount of printed matter on a page; the square of the body of a type.
- ENAMELED PAPER.**—This is produced by a coating of glue and China clay, which fills up the pores of the paper.
- ETCHING.**—Producing designs or figures on a metal plate by means of lines eaten in or corroded by means of a strong acid.
- EXTENDED.**—When type is very “fat,” as in display type, it is said to be extended. See “Condensed” above.
- FACE.**—The style or cut of a type or font of type. The printing surface.
- FOLIO.**—The page number at the top or bottom of a page, even numbers always on the left, odd on the right hand side.
- FOLLOW UP.**—Personal and form letters, circulars, mailing cards, personal visits, and, in short, the whole system by which inquiries are turned into orders, inquirers into customers. A very important part of modern advertising.
- FONT.**—A complete assortment of printing type of one size, including a due proportion of all the letters in the alphabet, large and small, points, accents, and whatever else is necessary for printing with that variety of types.
- FORM.**—The type or other matter from which an impression is to be taken, arranged and secured in a chase, ready for printing.
- FORMS CLOSE.**—See “Closing Date.”
- FORM LETTER.**—A letter prepared in advance and kept in stock to be sent to inquirers or as part of a follow-up system. They are usually typewritten or printed in imitation of typewritten letters, space being left at the top to fill in the date and the address with the same color of ink as the body of the letter.
- FURNITURE.**—Large pieces of wood or metal used to blank out pages, to put around type in chases, etc.
- GALLEY.**—A flat, oblong tray, usually of brass, flanged on one or both sides and at one end, for holding composed type.

GALLEY PROOF.—Proof of type matter as it stands in galley form.

HALFTONE.—A copper plate upon which is reproduced any photograph, wash drawing, or steel engraving, which is to be printed on paper. It is made by obtaining, through a ruled glass screen, a negative which is then printed on the plate and etched to a suitable depth for printing. Halftones can be reproduced from wash or color drawings, oil paintings, and photographs. Solio or other brown photographs will give the best result. The finer the screen of a halftone, the cleaner the detail. Sixty-four screen is the proper mesh for newspaper printing. About 133 screen will give the best result on calendered paper. One hundred and fifty can be used on coated paper. (See "Screen.")

HOLDOVER.—Matter and copy held out of one issue of a publication for use in a later one.

IMPOSE.—To place and arrange type matter—pages, plates and the like—in proper position for printing.

IMPRESSION.—The imprint made by the pressure of the type or plate on the paper.

IMPRINT.—The name or other mark of the printer to identify anything printed by him.

INDENTATION.—The setting in of a line or body of type by a blank space at the beginning or left-hand side, as in the first line of a paragraph, being variously indented an em or more according to the length of the line—the longer the line the greater the indentation. "Hanging indentation" is used on this page. It is an equal indentation of all lines of a paragraph except the first, which is longer than the others and hangs over them.

INQUIRY.—A request for further information concerning something advertised. It is the task of the advertiser to turn inquiries into orders or business.

INSERTIONS.—Means the number of times an advertisement appears in a publication. For example, "three insertions a week" means that the advertisement appears three times during the week.

JUSTIFY.—To make lines of type even by proper spacing.

KEY.—A means of telling how an advertisement or a medium pays the advertiser. Usually it is something in the address which differs in the various mediums used. For example: "Dept. A"; "Dept. B"; "Desk 5"; "Suite 105"; or "Send for booklet A," etc. A careful record of inquiries and sales or customers secured from each advertisement is kept by a great many advertisers. It is a wise thing to do, as it enables the advertiser to spend his advertising appropriation intelligently.

KILL.—To eliminate copy or type-matter set up.

LAYOUT.—An accurately drawn outline marked so that the printer may know exactly how to set up an advertisement, circular, etc. On it are indicated the exact space, the size of type, position of cuts and other information to enable the printer to carry out the ideas of the advertiser. (See illustration in this chapter.)

L. C.—Lower case, i. e., small letters.

LEAD.—A thin strip of type metal, less than type-high, used to separate lines of type in printing.

LEADED.—Matter with proper leads dividing it for printing. Double leaded matter is more likely to attract attention than single leaded.

LEGEND.—A title or explanatory paragraph placed under a cut is a legend.

LINE CUT.—An engraving plate in which the effects are produced by lines of different width and closeness, cut upon copper, zinc or similar material.

LIVE MATTER.—Any type matter kept standing for future use.

LINOTYPE.—A typesetting machine, operated as a typewriter, which casts the words in lines from the molten type-metal.

LITHOGRAPHY.—The process of producing printed impressions from designs or writing put on stone with a greasy material, the process depending upon

the antipathy between grease and water, which prevents a printing ink containing oil from adhering to wetted parts of the stone not covered by the design.

MAKE READY.—After the type matter and cuts are locked into the form, printing cannot be started until the form is “made ready” for the press. That is, if a cut is too high it must be lowered. If it is too low it must be raised. If a “quad” or a “slug” sticks up it must be hammered down. Everything to be printed must be “type-high,” so that the form will print evenly. Some of the processes are “underlaying,” “overlaying” and “cutting out.”

MAT, MATRIX.—See “Stereotype Plate.”

MATTER.—Written manuscript or anything to be set in type; copy; also type set up and ready to be used, or which has been used in printing.

MEDIUM.—Any vehicle of advertising, as a magazine, newspaper, street car, billboard, calendar, novelty, etc.

MONOTYPE.—A typesetting machine which sets each individual type separately and not by lines as on a linotype.

MORTISE.—A portion of an engraved plate cut out so that type matter or another plate may be inserted.

OVERRUN.—To change the arrangement of composed type by driving words into another line, or lines into another column or page. Done to fill gaps caused by the cutting out of matter, or on account of the insertion of more matter.

PL.—Type matter accidentally disarranged so that it cannot be used until assorted and reset.

PICA.—See “Point.”

PICKUP.—Standing type matter to be used again with new matter.

PLATE.—A piece of metal upon which anything is engraved for the purposes of printing. Also the impression from it.

POINT, THE POINT SYSTEM.—The size of type is now measured by the point system based on the pica body, which is divided into twelfths, which are termed point. Type founders now cast type of a uniform size and height. Seventy-two points or six picas make one inch. This matter is set in eight point.

PREFERRED POSITION.—A location of an advertisement in a magazine or newspaper which gives it the advantage in getting the attention of readers. Usually a higher rate is charged for such position.

PRESS.—A machine which makes impressions of type matter and plates upon a printing surface. The smallest presses are operated by hand. A cylinder press is one in which the impression is produced by a revolving cylinder under which the form passes. Sometimes the stereotype plates are curved around a cylinder, instead of resting on a flat bed. All fast printing is done on cylinder presses.

PROOF.—A trial impression from type or plate taken for correction or examination.

PROOF-READER.—One who reads proof and makes corrections thereon.

PULL.—A term used in speaking of the results obtained from an advertisement, as “The ad. pulled well.”

PURE READING MATTER.—News or general articles in a newspaper or magazine. Position for an advertisement next to pure reading matter is desirable because in that location the announcement is more likely to be seen and read.

QUADS.—Pieces of type-metal lower than the letters, used to fill out blank lines.

QUOIN.—A metal wedge used to lock up a form within a chase.

RATE CARD.—A printed list of prices for advertising space, with information as to discounts, special positions, etc.

READING NOTICE.—An advertisement set so that it looks like a news or general article. The charge for such notices is higher than for the same space in display type.

REAM.—There are 500 sheets of paper to a ream, but the size of the sheet and the weight of a ream differ according to the kind of paper.

- REGISTER.**—The correspondence or adjustment of the several impressions in a design which is printed in parts, especially in multi-color work.
- REVISE.**—To compare (a proof) with a previous proof of the same matter, and mark again such errors as have not been corrected in the type.
- ROUT, ROUT OUT.**—To make alterations on an engraved plate by gouging with a sharp tool.
- RULE.**—A thin plate of metal (usually brass) of the same height as the type, used for printing lines, as between columns, for borders, or in tabular work.
- RUN IN.**—To omit paragraphs or break-lines to save space.
- SCREEN.**—In making halftones a ruled glass screen is interposed between the copy and the camera, producing a negative of dots made by the crossed lines, which gives the desired tone and shading to the illustration. For use in newspapers a coarse screen (about 60-line) is best. For a better grade of paper, as in a magazine, 110 or 120-line screen should be used. On highly enameled paper a still finer screen is desirable. (See "Half-tone.")
- SELLING FORCE.**—The strength of copy—its ability to induce action in the desired direction on the part of readers.
- SET UP.**—To compose; to arrange type in words, lines, etc.
- SIGNATURE.**—A letter or figure placed at the bottom of the first page of each sheet of a book or pamphlet as a direction to the binder in arranging and folding the sheets. Also the printed sheet so marked, or the form from which it is printed. Also the advertiser's name at the bottom of an ad.
- SIZING.**—A vegetable, resinous substance mixed in with the wood pulp from which paper is made to render the paper suitable to take ink properly.
- SLUGS.**—Very thick leads used to blank out for white space.
- STEREOTYPE PLATE.**—Made by setting movable type as for ordinary printing; from these a cast is taken in paper pulp, or the like, and upon this cast melted type metal is poured, which, when hardened, makes a solid page or column, from which the impression is taken as from type. The mold is made by beating or pressing paper mache into a form and drying it quickly. The paper form is called a mat.
- STICK.**—An instrument of metal which the typesetter holds in his left hand in which to arrange the type in words and lines. It has one open side and one adjustable end. The term is sometimes used as a measure of space. A "stick" of matter means about as much in length as the average newspaper column is wide.
- STONE.**—A stand or table with a smooth, flat top of stone, commonly marble, on which to arrange the pages of a book, newspaper, etc., before printing.
- TAKE.**—The quantity of copy taken at one time by a compositor.
- TALKING POINTS.**—Features of a proposition that make good arguments to use in copy advertising it.
- T. F.**—Till forbid, meaning run the advertisement until a cancellation order is received.
- TYPE.**—A raised letter, figure, or other character cast in metal or cut in wood, used in printing.
- TYPE-HIGH.**—The standard height of type is .918 inches. Anything of that height is, therefore, "type-high."
- TYPE-PAGE.**—This means the exact dimensions of the printed part of a page. It is uniform throughout a book.
- TYPOGRAPHY.**—Means the general makeup and appearance of a piece of advertising looked at from a printing standpoint.
- VIGNETTE.**—An engraving or photograph with a border insensibly fading away.
- ZINC PLATE.**—Made from a negative taken from pen and ink drawing, type matter etc., by a direct process. The negative is reproduced on a zinc plate and etched to a proper printing depth.

CHAPTER II

ADVERTISING MEDIUMS

THERE are points in favor of most advertising mediums, but some are of a great deal more value than others. It is for each advertiser to decide for himself what medium or mediums are best suited for his proposition. The experience of other advertisers in similar lines ought to be a good guide.

NEWSPAPERS

There is a great deal to be said for the daily newspaper as an advertising medium. It goes everywhere. Everybody reads it. Every day it comes entirely fresh and new. The advertiser in it makes his message fresh and new daily, too. The newspaper, it is true, is ephemeral, short lived, as far as a single edition is concerned, but it makes up in the frequency of its appearance what it lacks in the permanency of the individual copy. Considerably more than half of an advertising appropriation for any financial institution or investment house can be safely expended in the newspapers.

As to the relative value of the morning or afternoon paper, that again depends upon your proposition. If you are advertising an investment involving quite a large amount, or if you are calling attention to the facilities of your bank or trust company in the handling of commercial accounts or the administration of estates, probably the morning paper would be the best, because it is read largely by the business man on the way to work and at the office.

The evening paper goes into the homes and is read by the women as well as the men. Conditions differ in different cities, but this is the general rule. The big department stores, than which there are no shrewder advertisers, quite generally favor the evening papers.

Therefore, if you are advertising the advantages of thrift and a savings account, or if you are exploiting the merits of a certain residence property for the home-seeker, you will doubtless get the best results from the evening newspapers.

Women do the greater part of the buying in this country, and nine times out of ten, they have the deciding vote in the choice of a home site and are the power behind the throne when it comes to

domestic economy. So if you are wise you will always bear the women in mind not only in preparing your copy, but also in choosing your medium.

Of course, circulation is the touchstone by which all mediums must be tested. In every city there is one newspaper that unquestionably leads every other one in circulation. Usually it is the one that carries the greatest amount of classified or "want ads."

But there is a "quality" as well as a "quantity" circulation which must be considered. For some kinds of advertising 5,000 of a high class circulation is worth 20,000 of a poorer class. For example, there is no doubt at all that a man who had a \$50,000 house to sell would get better results from advertising in a medium which appealed exclusively to men of wealth than he would if he placed his announcement in a cheap publication of large, but low class circulation.

MAGAZINES

The general magazines have very large circulations, some of them in excess of two million. The class of readers is good, too, although the "quality" of the circulation differs according to the character and price of the publication.

A few years ago the best magazines had a "house-cleaning" of their advertising pages, as a result of which nothing but reputable and entirely trustworthy financial and investment advertisements are admitted. This insures good company to all advertisers and adds a great deal to the value of the advertisement, because it is quite generally known that the mere fact that an advertisement appears in such magazines is *prima facie* evidence that it is worthy of confidence. In a measure the publisher becomes sponsor for his advertisers.

The large volume of advertising carried by the magazines and the extensive space used by the big national advertisers is the best kind of proof of the value of magazine publicity.

In magazine advertising you measure out your money to suit conditions. You may select magazines which will furnish practically any service you need. Those weekly and monthly magazines which cover the country like a blanket give you a national service of publicity. There are others which appeal to particular kinds of people—same sort of folks in many different parts of the country. Then again there are magazines which restrict themselves in circulation to certain parts of the country, and others to similar types of communities. Study is needed, and advice to determine just what magazines will be most effective for given purposes. Then, there are factors which are common to all magazines. For example, they have long life. They

live from an entire week to four or more. They are accessible on reading tables for days and days—the same magazines. Even when succeeding numbers come, the life of previous issues is not over; magazines are “passed along,” and do duty with additional people. Hardly any magazine is a one-man or a one-woman proposition. They are bought with the whole family’s interest in view, and nowadays a family’s assortment of magazines furnishes father, mother and the children just the sort of reading matter they like most.

Magazine advertising, through the intimacy and directness of its appeal, as well as permanency, has an efficient and lasting commercial value. It has adaptability, in that it may be trained directly upon certain types, classes or communities.

The best magazines every year decline hundreds of thousands of dollars’ worth of advertising business because it is not up to their standard. The magazines are independent, progressive, and have a high moral and intellectual tone, which makes them of permanent interest in thousands of the best homes in the land—those with purchasing and investing power.

The magazine reaches the business man in his leisure hours. It appeals with special force to the women in the home and they are the great buyers.

The magazine is a national medium. So that the wide distribution of its circulation and its permanency gives it immense advantages over other forms of advertising.

It is generally conceded today that no class of publications so directly reaches the homes of influence and purchasing power as the magazines. Originally designed principally for purposes of entertainment, they have in these latter days verily become the molders of public opinion. They go into the home by invitation and possess remarkable length of life. They are of interest not only to every adult member of the family, all of whom are naturally concerned in the beautifying and improving of the home, but they become, as it were, familiar landmarks to the children who grow up in the appreciation of good magazine literature.

CLASS PUBLICATIONS

There is a kind of publications known as trade papers or class magazines. These publications are especially good to use in appealing to a particular class. For instance, the bank or investment house that wishes to put its facilities at the command of banks throughout the country will naturally advertise in banking and financial publications, of which there are many of both nationwide and sectional circulation,

Editorially they are interesting and helpful to the banking profession, and there is no doubt about their being carefully read by bankers—especially by the progressive ones, young and old.

STREET CARS

A great number of banks have traced profitable returns directly to their car campaigns and invariably the copy and illustrations which composed the body of the advertisements used by these institutions have been of a forceful and attractive nature.



Your Savings Safe Here

NATIONAL BANK OF BALTIMORE

BALTIMORE & ST. PAUL STREETS OLDEST BANK IN MARYLAND CHARTERED IN 1795



THE BUTCHER



THE BAKER



THE SHOP AND GROCER

Save Time Prevent Mistakes



MEMBER FEDERAL RESERVE SYSTEM

Pay Monthly Bills the modern way
Check on the



First & Security National Bank

FIFTH STREET & MARQUETTE Capital and Surplus 10,000,000



Depend on Me

Money from 4% always comes in handy.



CENTRAL BANK & TRUST CORPORATION

Samples of street car cards which will be read

A street car is a traveling section of democracy—democracy in motion, so to speak. The lion and the lamb hold straps together and a foreign-born conductor tells them where they get off. That gentleman across the way with the splendid cravat perhaps is the possessor of less wordly goods than the man with the bag and bundle beside you, while the shabby mother over there with her baby, has in all probability saved more money than the price of that fashionably dressed girl's fur coat. Thus it goes. Elbows that rest on all sorts and conditions of tables are here rubbed together. All strata in the social scale are here assembled. Different, however, as are the interests and positions of the people, they all have several fundamental interests in common. The car card, when properly written and illustrated, has the power to awaken their interest. In the case of the bank, it is extremely simple. All men desire wealth, most men desire to retain what they already possess; all men desire security, prosperity, and an opportunity to add to their funds. These matters are in the province of the bank or trust company, and by featuring, in a simple, short and convincing manner, its facilities to promote and secure these advantages, the bank is not only appealing to every man and woman who rides (which is practically the city's entire population) but is also helping to establish the virtues of thrift and industry.

Are car cards read? They are, by the millions. Frequently the observer may gain the opposite impression. To him the passengers seem listless, busy with their newspapers or conversations, lost in their own thoughts. True enough, but while the mind is occupied the eye is also busy. An impression is made on even the most casual observer. Many persons seeing a bank's car card daily for many weeks, eventually go to that bank, totally unaware of the fact that it was the car card that directed their steps. Car cards must be seen. The eye must find a lodgment. Travel where it may, it will eventually rest on the car card. If the particular card it rests upon is striking and interesting, such as the sample bank cards reproduced herewith, the eye will remain there. If not, it will travel until it finds a more attractive subject.

Consequently we come to the nature of the copy and character of the illustration to be used in the creation of a car card advertisement for the bank or trust company.

In the first place, and before the campaign is initiated, the bank must have a story to tell. It must know this story so well that the telling of it will require a brief sentence or two. A few words frequently serve better than an exhaustive argument. The basic aspirations in man should be appealed to—the instincts to survive, provide and protect. This can be readily done. It can be enlarged upon or

modified according to the specific requirements of the bank, section of the city through which the car runs, the type of people appealed to, and even the season of the year. The illustration should be colorful, dignified of course, but not stodgy, and always attractive and eye compelling. Clear type, short text, interesting and instructive illustrations—these are the essentials of the ideal car card.

Are the costs of a car advertising campaign excessive? By no



KNOWING the **BIG** possibilities of the smallest account—all conservative business is welcome at

The Old National Bank
OF SPOKANE

A good street car ad.

means. From two to four cents a card—seldom if ever higher than this. Furthermore, it is not necessary, unless it is the wish of the advertiser, to cover an entire city. He can use the district in which his bank is located. He can educate section after section. He can extend his campaign even to the outlying sections or suburbs of his city, or he can appeal to the entire nation, should he so desire.

Boiling the question down, it is not so much a matter of deciding whether or not car card advertising is profitable to banks, for this has been clearly demonstrated in hundreds of specific cases, but one of deciding upon the best sort of copy and illustrations to use. It should be remembered, however, that while street car advertising is both profitable and resultful, it is also a supplementary branch of advertising, which fortifies and gives color to the newspaper and other publicity of a bank.

An officer of the Union Trust Company of Chicago said:

Our reasons for going into the street cars are based on the following facts:

1. They traverse certain districts of the city where we find by actual analysis that we have the largest proportion of customers per

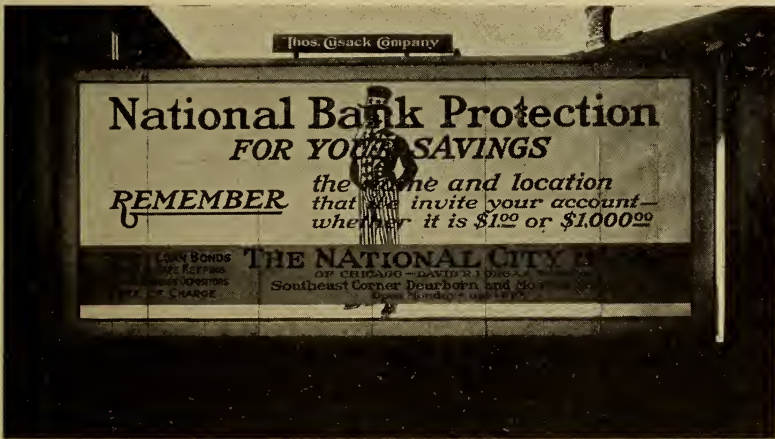
thousand circulation. Experience shows that it is most profitable to advertise where we have the most friends who will recommend us.

2. The street cars that we use run on three trunk lines which bring the people downtown and right to the door of our Savings Department. This takes advantage of an object many people have in opening savings accounts at a particular bank; viz., convenience of location.

3. The sight of our advertisement in the street cars gives the opportunity to a customer of ours who may be riding with a friend or acquaintance to recommend the Union Trust Company.

BILLBOARDS

Quite a number of successful banks and trust companies are now using billboards in their advertising, with good results. One strong



Many banks are using billboards to good effect

point in favor of outdoor publicity is that it is seen by people when their minds are open for such impressions.

The location of the billboards is the all-important thing. Along the principal street car line, near a ball ground, at a railroad station or at a transfer point—all of these are good locations for billboards. In cities where there are elevated railroads and subways, as in New York, the advertising spaces at the stations are valuable. The suburban stations on the Pennsylvania and the Reading railroads near Philadelphia provide good advertising vantage points. In St. Louis and Pittsburgh, among other cities, banks, especially savings banks, use large painted billboard signs.

While it is universally conceded that outdoor advertising through the medium of bill posters is efficacious as applied to the general field of advertising, the expediency of resorting to its practice is still a question to be settled in the minds of those who are responsible for the advertising policies of banks and other financial institutions.

A financial institution's advertising requires a special treatment and atmosphere different in character from most general advertising campaigns. "Sunny Jim" confronting one at the crossroads would



A Chicago billboard display

hardly serve to convince the passerby of the dependability of any bank, nor would the "Gold Dust Twins" stimulate the average man to greater efforts in the direction of enlarging his savings account.

Apt as such figments of the advertising mind are when applied to the general run of advertised products and concerns, the banker realizes that indulging in such engaging forms of publicity would injure rather than promote the interests of his institution. And it is through a long association of the billboards with that type of advertising that the banker, an essentially conservative man, has hesitated to avail himself of their numerous advantages.

This, at first glance, might appear to be an objection and a legitimate one, but after a moment's careful scrutiny it is readily seen that it is an objection which does not hold.

The billboard lends itself as easily to a dignified and convincing treatment as does the newspaper or magazine. In the latter the banks advertise freely and frequently brush elbows with the most capricious creations of advertising ingenuity and yet suffer no loss of either dignity or prestige. In the street cars the same conditions hold.

Why not, then, in the broad and fruitful field of outdoor advertising?

During the past few years it has been noticeable that on entering or leaving a town or city one of the first and last billboard advertisements to catch the eye is that of the local Chamber of Commerce, composed as a rule of the bankers and leading business men of the community. It is pleasing to see that these bodies are sufficiently progressive and wide-awake to make the best of an ideal opportunity to impress upon the motorist traveler or casual passerby the importance and advantages of their respective towns or cities.

If outdoor advertising is suitable for the Chamber of Commerce it is conspicuously so for the financial institution.

The specific advantages of outdoor advertising as applied to the bank and trust company are these:

In the first place, a billboard is sufficiently large to permit of a dignified and impressive display compatible with the importance and position of a financial institution.

A strong, well conceived and executed idea or message can be placed before the public to the very best advantage. The proper use of color and display, for which the billboard is so well adapted, greatly enhances the value of the advertisement.

In the second place, the bank poster advertisement makes a swift and direct appeal. It stands out, forces itself upon the observer and lingers unconsciously in his mind long after he has passed out of its radius. Every day for months and every month for years he passes this sign on his way home, his wife passes it when bound on shopping expeditions, the worker and his sons and daughters encounter it on their daily pilgrimages, and the newcomer to the community is instantly made aware of the existence and advantages of a specific bank or trust company. As time passes, the insistence of this single message, its constant repetition, its daily task of reminding accumulates and spreads until an entire section of a community has either felt or been influenced by its appeal.

In the third place, the billboard display has the decided advantage of being able to concentrate its appeal, to work upon the minds of a certain group or a particular community. In short, it can be so utilized as not to scatter its shot, but to drive home and hit a certain specific spot.

This advantage has been realized by numerous financial institutions —by one bank, at least, in practically every city in the United States.

For example: A new community of home-owners is opened on the outskirts of a city or town. This is a community of responsible people, the home-owner being, as a general rule, a steady, thrifty, desirable customer. One of the quickest ways to attract the atten-

tion of this community to a bank or trust company is through the agency of a poster or some other such outdoor sign located in the vicinity. Once a month the poster is changed, and accordingly the bank is able to tell an old story in a new way or to give a complete outline of its various functions and merits. Here is direct appeal plus concentration.

Another case: A large industrial plant is opened and calls to its door thousands of men and women each day. This industrial army is a wage-earning army and as a rule a thrifty and saving one. A poster placed where these thousands daily pass, pause and read, is frequently a deciding factor in the problem of which bank to choose for the safety of their savings.

Again: The transit facilities of a town or city are extended to include a hitherto inaccessible district. Houses spring up, stores and apartment houses come into being; factories, garages and moving picture houses follow. When a situation of this nature arises it is well to be on the ground first. Where capital is being invested, money spent and profits made, the services of a bank or trust company are always in demand. In such new and developing districts new and good business for the financial institution is also developed. The billboard is a quick help in obtaining this business.

In considering outdoor advertising, of which poster advertising is one of the strongest branches, it must, of course, be remembered that it is a medium to be used in conjunction with a bank's regular newspaper and magazine campaign.

In a sense the chain is established in this manner. A man on returning home at night opens his newspaper and his eyes fall upon a certain bank or trust company advertisement. Lifting his eyes from the paper he lets them rest for a moment on the car cards and here they encounter something familiar. He glances back at his paper and discovers that his memory has been accurate; the car card and the newspaper advertisement represent the same institution. This pleases him and consequently he becomes pleased with the institution in question. Later, when he steps off the car, he comes across the bank's poster. He reads it with renewed interest; and the bank may rest assured that it has gained a friend. This is by no means an exceptional case. Every day a well rounded publicity campaign acts on people in this manner. Men and women and younger people are equally susceptible to the appeal of a well directed poster campaign reinforcing the regular advertising of the bank.

The making and placing of posters is already a well developed and competently managed business rapidly assuming the importance of a profession. The financial institution has merely to call in the

local representative of the poster company or agency and put the proposition up to him. As a rule the results of such a step bring conviction to the banker. Every year more financial institutions are being won to this particular form of advertising.

The advisability of poster advertising depends to a great extent upon the location of the financial institution. There are some banks which perhaps would not greatly profit through a poster campaign. Yet it may be said that as a general rule there is a logical place for outdoor advertising in the publicity appropriation of every bank. Naturally this appropriation would not be large by reason of the fact that such a campaign would, in the requirements of most financial institutions, be local in extent. Hence the advantage of economy reinforces the advantages of direct and concentrated appeal.

Regarding the signs of The Bluefield National Bank, Vice-President R. B. Parrish said: "These are painted boards which we have had on the side of our banking house for the past twelve months. We consider them the most valuable advertising space that we have been able to obtain, and we endeavor to change the copy about every thirty or forty-five days." (See page 34.)

During a rush on a Western bank one time a billboard was set up in the street where the line of depositors was gathered, and its frank statement of the bank's condition did much to restore confidence. Many people dropped out of the line after reading the sign, which bore this legend:

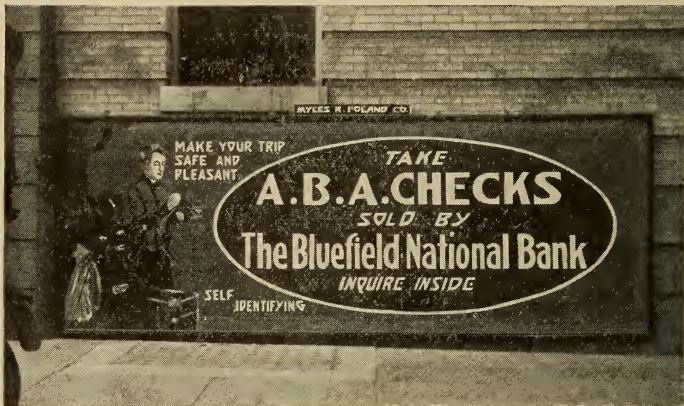
This bank can pay every dollar on deposit. It is one of the strongest banks on the Pacific Coast. It has been your friend. Jealous competitors have worked to bring you here. Every person in this line should show his loyalty by leaving at once. Your money is safe. Why, then, remain here doing an unkind and foolish thing? Break ranks.

The run lasted thirty-six hours, but the bank stood the strain and remained solvent.

The First National Bank of Davenport, Iowa, in regard to its billboard advertisement, says: "The sign is painted in colors and is much more attractive than the photo would indicate."

ELECTRIC SIGNS

Herewith is a cut of an electric sign erected at Union Station, Pittsburgh, for the former First National Bank. Outdoor advertising has been extensively used for years in Pittsburgh by nearly all the prominent banks and trust companies. This display, while not elaborate, was decidedly effective. The shield was studded with red, white and



Examples of billboard advertising in West Virginia

blue lamps. The name was likewise in lamps. All the lettering was white against a blue ground, with a yellow border. The sign was 12 feet high and 44 feet long.

The First National Bank of Joliet, Ill., calls attention to its electric sign thus :

OUR BIG NEW ELECTRIC SIGN

Have you seen the big electric sign which has just been placed across the front of our building?

This sign was constructed by the Federal Electric Company and is operated by the Economy Light and Power Company.

It tells its own story.

Read the sign the next time you pass the building.

WINDOW DISPLAYS

There are three banking institutions in the tall Singer Building at Broadway and Liberty Street, New York. The Chatham & Phenix National Bank and the Fulton Trust Company of New York, located one flight up, are regular newspaper advertisers. The Universal Savings Bank, located on the street level of the Liberty Street side of the building, does not advertise in the newspapers because it is a mutual institution and has no funds for the purpose; but Comptroller Raymond K. Meixsell is a natural-born advertiser and he is making the best-possible use of the big plate glass window of his bank which is passed by thousands of workers and business people daily.

Mr. Meixsell says:

“We consider our window advertising one of our best assets. We can trace many direct results from this method. One is the opening of a new account of \$500, and others varying from \$100 to \$300. We recently instituted, what we call ‘compulsive saving,’ an account where no withdrawals are allowed for fifty weeks. With only this means of advertising, in one week, we opened thirty accounts in that department.

“We have been in the Singer Building for over ten years, and in our present location for two and one-half years. Since occupying our present quarters, on the Liberty Street side, we have increased our deposits over two hundred and fifty per cent, a great deal of which we attribute to our window displays.” In this connection it is interesting to quote a few paragraphs from an article by E. N. Goldsman, president of the British Association of Display Men. Mr. Goldsman says:

“No business man would ever think of making an investment



Window advertising largely responsible for 250 per cent. increase in deposits
 This bank is now a branch of the Bowery Savings Bank, the largest savings
 institution in the United States

which did not return him a good profit; neither should any progressive storekeeper neglect his shop windows which represent an investment on his part, and which, if they do not yield a definite return on that investment, are a loss, cease to be an investment, and become a liability.

“In order to make the shop window yield the percentage of profit it ought to, or make it pay a dividend on the shopkeeper’s investment, he has (metaphorically) to make his shop window a salesman. Few progressive merchants of today would ever think of employing a salesman, paying him a good salary regularly, and not give him any opportunity to sell goods, and thereby pay a return on his investment. Therefore, he has got to treat his window just the same as he would a first-class highly-paid salesman in order to make that window sell his merchandise.

“A firm’s shop window display is the first introduction to the passerby. Whether or not the display makes an impression, or how favorable such impression may be, depends entirely upon the manner in which it has been arranged. People are often compelled to stop and look into a shop window merely because the display has been made in such a manner that it attracts immediate attention, despite the fact that they may not be in want of the particular article featured. However, once favorably attracted, they are unconsciously being made customers.”



Gold bricks as window display

The pile of gold bricks shown in the cut reproduced herewith was on exhibition at the First National Bank of Colorado Springs, Colo., for the benefit of members of the American Bankers' Association attending their convention in Denver. The value of the gold was \$150,000. It was part of the product of the Cripple Creek Mines of Colorado.

Apropos of this subject, the following from "System" is of interest: Window displays for banks, when properly arranged, attract as much attention and sometimes exercise as much business-pulling power as when they are used for mercantile concerns.

A bank in a Western town uses its windows for tastefully arranged exhibits of the products of the locality. Newcomers to the town are attracted, step in, ask questions. The bank employes generally are able to perform some slight service for the strangers and thus form friendships valuable to the bank when the strangers happen to be homeseekers and locate in the vicinity.

Another bank depends for its effect upon that subtle operation which begins in the mind of every man at the sight of money. It attracted considerable attention once by a big display of a new issue of its own bank notes. Blank notes are printed in sets of fours by the Treasury department and are delivered in sheets to the national banks. These are signed by the proper officers, cut up and distributed. A case full of these unsigned blanks was shown by way of contrast with a similar case of worn-out notes, withdrawn from circulation and ready

to send to the Treasury for cancellation. The display was shown in a window inside the cashier's cage to insure its safety.

Above the exhibit was the sign, "How We Work With Uncle Sam." A booklet telling the story of a bank note, explaining the process of manufacture and giving a few ways in which to tell spurious notes was distributed to all who asked for it.

Another bank showed in its windows a list of typical depositors and balances to demonstrate how fast savings accounts grow when added to regularly. Figures demonstrating the magic of compound interest added to the force of the display.

A sketch appearing in the *Plain Dealer* one Christmas morning was made the theme of an attractive window display by the Superior Savings and Trust Company, Rockefeller Building, Cleveland.

The original drawing by Temple was displayed along with a card reading as follows:



A Cleveland bank made good use of this cartoon as a window display

This Original Temple Sketch shows that regardless of age

WE ALL LIKE TO PLAY

Why not make a *game* of saving money? Decide on the game that suits you and **START NOW**. Get a recording Home Bank at Window No. 3. During 1918 save something every day.

"Superior Service."

There were six different games suggested by which money can be saved.

No. 1 is illustrated by a recording safe with new nickels, dimes and quarters around it, together with a card reading: "Decide to save all the nickels, dimes, quarters (select one) received in change during the day."

No. 2 has a full shaving outfit. The card reads: "Whenever you shave yourself, drop a quarter in your recording home bank."

No. 3 shows a check book check made out for \$5, payable to Savings and signed I. M. Thrifty. The card reads: "Whenever you receive a new check book from the bank, immediately fill out every tenth check payable to your savings account."

No. 4 shows 6c and 10c cigars, a 6c bag of tobacco and a 10c package of cigarettes, with the corresponding amount of new money opposite each. The card reads: "Whenever you buy cigars put an equal amount in your recording home bank."

No. 5 shows a complete Shinola Home Outfit. The card reads: "Whenever you shine your shoes, put a dime in your recording safe."

No. 6 is a duplicate of No. 1. The card reads: "Save every Sunday, .05; Monday, .10; Tuesday, .25; Wednesday, .50; Thursday, .25; Friday, .10; Saturday, .05."

Frank Wilson, when Publicity Manager of the Guaranty Trust & Savings Bank of Los Angeles, had this to say about bank window advertising:

Naturally the business of any financial institution will come through the door, no matter whether it comes by mail, messenger or personally. However, a person's desire to do business with a bank may be aroused by an appealing and instructive display in the windows of the institution and thus come "through the window."

One does not think of a bank as the kind of an institution to display its chief commodity in the windows, chiefly because at first thought it would be considered impractical to do so, which gives rise to the question, "What is the chief commodity of a bank?"

Generally speaking, the first thought in connection with a banking institution is money. To associate money with the chief commodity is, however, wrong. Notwithstanding the fact that the bank deals in money and its various equivalents almost exclusively, the fact remains that *service* is the chief factor in each and every relation of the bank's function as a national business institution.

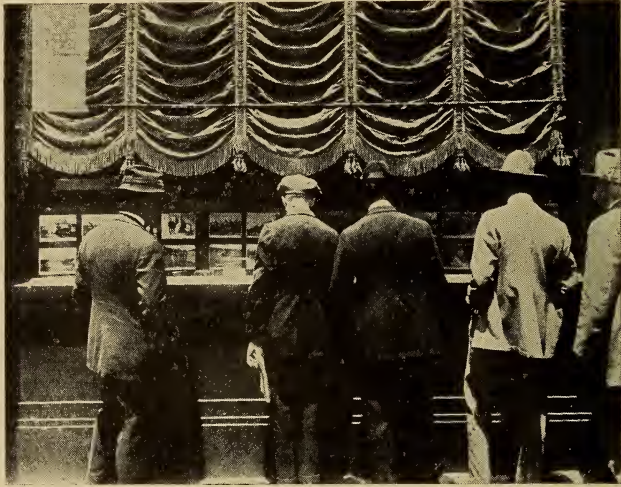
A financial advertising man, knowing such, would make service the basic idea of any window display, and as service is somewhat intangible as an objective thing, it must be reduced in one way or another to some form that can be clearly comprehended by the average person.

This can be done by working out some particular idea of the bank's service and featuring the idea in the window with appropriate poster cards and illustrations that attract and appeal to the prospective customers.

It is not always necessary or advisable to concentrate on the one

theme of the bank's actual service; many other ways will present themselves to the mind of the advertising man.

The display, whatever it may be, should not be allowed to remain in a window longer than one week and only a certain number should be devoted to the bank's own affairs, such as booklets, advice on trust matters, mortgages, loans, foreign affairs, etc. Other windows should contain exhibits that are a service in themselves, such as up-to-the-minute national and local affairs, agricultural matters, shipping, hous-



Showing how window displays attract public interest

ing, taxes, government bulletins, state maps and trophies, relics, maps, photographs, guns and ammunition will attract the people and impress the bank's thoughtfulness and service upon them.

A window that attracted a vast amount of attention in Los Angeles was one of the Spring street windows of the Guaranty Trust and Savings Bank. This was a war window, containing a regular weekly service of photographs from the actual firing line in Europe, officially passed upon by the British Government as authentic and again passed by the United States censor. A specially designed frame was adopted whereby each separate photo was contained within a small frame of its own. The back was so arranged that the photos could be changed in a few minutes, which was done every Monday morning. The same faces were observed looking over the exhibit week after week. It became a habit with many people to walk a few blocks in order to view this service of the "Guaranty" Bank. Imagine the vast amount of publicity obtained from this one display.

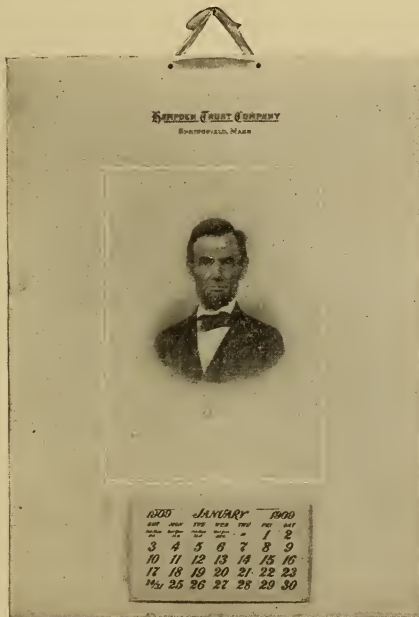
There is no doubt that such window displays in any bank are the

means of attracting widespread attention; it makes people think of what they have seen and talk about it to others.

Many ideas are to be worked out to feature the advantages of saving. Some banks use electrical advertising signs in their windows calling attention to the value of thrift and the Savings Department. Such, however, are getting very time-worn, and from the experience of many are rarely worth the value of the electricity consumed. Window cards in warm colors attract considerable attention when executed in the proper style. Ordinary sign writing is worse than useless, appropriate settings must lend attractiveness, and a general snappiness be given to the whole display.

CALENDARS

Banks have become large users of art calendars during the past few years. The bank that puts out something distinct and exclusive



Many banks distribute calendars as part of their publicity program

each year certainly impresses its name indelibly and favorably upon the minds of the community.

If an art calendar is of the right sort, illustrating a subject that appeals to the people, it hangs in a conspicuous place in the home for a year and sometimes longer. It does not go into detail, but it tells its

story over and over both to those in the home and to their friends and neighbors. It is worth while that a majority of a large population, when it thinks of a bank, should think of your bank. That is what calendar advertising does.

Art and utility can be combined in a calendar so that it is a useful and highly appreciated gift to your customers. For general distribution the calendar pad should be fairly large so that the dates can be easily read. Some date pads are so small and there is so little contrast between the paper on which they are printed and the type, that their utility passes almost to the vanishing point.

The subject matter of a calendar may be anything that an individual may fancy. The buyer, however, should remember that he is not buying for himself alone and should endeavor to select a subject that is sure to appeal to many persons. Whenever possible, it is well to have an appropriate subject, one that suggests some phase of the banking business to which the wording of the ad. may point. In one instance a bank used a picture of a row of bulldogs, the title of which was, "The Committee of Safety." The ad. used suggested that the directors of that bank were a committee of safety for the depositors. In another instance a painting entitled "Safely Guarded," was used and a line on the calendar read, "The officers and directors of this bank place every safeguard about the funds of depositors."

MOTION PICTURES

"Times change, and we change with them," is a classical saying and the truth of it is being constantly demonstrated in the advertising field. One of the new features is the increasing use of motion picture advertising by banks. In many communities which support a "movie," some local bank uses a "still" or an animated cartoon advertisement. When you consider the fact that the daily movie audience in the United States is now around 10,000,000 you begin to grasp what a powerful advertising medium is thus provided for any institution with the resources and courage to tackle the job of carrying on a national campaign through the motion picture theatres. The "A. B. A." Cheques have been advertised in this way to some extent, but the field is as yet largely untouched by big banks or trust companies.

NOVELTIES

In the banking business the personal touch between the banker and the public is very important, and everything that serves to promote mutual acquaintance and good-will between the bank and its customers, actual and prospective, is worthy of every banker's consideration.

So it comes about that banks make very general use of that form of advertising which is most direct and personal in its appeal—a method variously known as specialty, novelty or gift advertising.

Specialty advertising is individual and selective, not indiscriminate and promiscuous. It can be so handled that it will bring a great many prospective customers to a bank and afford an opportunity for the officers to get acquainted with them. At the same time this kind of publicity work helps to keep the friendship and good-will of present depositors.

The all important thing is to have the name, and if possible some of the facts about the institution, part and parcel of the souvenir or gift, and there should be harmony between the use of the article and what is printed on it. For example, a country bank gave away a soap holder on which was printed: "Deposit your soap here and your money in the Peoples Bank." Another bank which gave away a sanitary paper drinking cup printed on it: "Just as this cup protects your health, this bank will protect your wealth."

Just a few of the novelties that are made for banks and sold cheaply in quantities to use in this way are these: Glass paper weights, key rings, lead pencils, celluloid game counters, memorandum pads, palm leaf fans, leather card cases or bill folds, coin purses, vest pocket diaries or note books, bronze ash trays, envelope openers, watch fobs, pocket knives, celluloid pad blotters, and so on. Many of these things are of permanent value and consequently their advertising life is long. For years, the author has carried his railroad "commutation" ticket in a leather address book and card case given away by a small California bank and his small coin purse is a souvenir of a New York State bank. He has carried this for over ten years.

The beginning of the year is the time when many banks are accustomed to give away advertising matter of more or less intrinsic value, such as diaries, desk pads, wall and desk calendars, clocks, rulers, novelties, etc.

These things are good as supplementary to other forms of advertising. Their cost is often so high that it prohibits a very large circulation, but when, as in the case of a calendar, a single piece of advertising is seen by a great many persons during the year, or, as in the case of a diary or daily reminder, the name and claims of the advertiser are brought constantly and in an intimate way to the notice of one individual, there is no question about its being profitable publicity.

The chief object of a bank's handing a useful souvenir to a customer or stranger is to get his good-will and attention, and often also to secure his name for follow up purposes. The recipient feels that

the bank from which he received the gift is friendly and approachable. The souvenir is sure to be shown to others and the bank's name becomes more firmly fixed in the popular mind.

A note book is about the simplest form of a novelty which a bank can distribute. The cover may be adorned with the name of the bank. A few of the inside pages may contain some stock information regarding business law, population of cities and tables of weights and measures.

A bank in a coal mining town discovered that many had a real interest in securing such a book. It was found that nearly all miners



A souvenir pen-knife such as the above helps to build good will

kept some kind of a blank book with them at their work to make records of the day's labor. Although the cost of such a book is small it is one of the little things that the workingman doesn't care to buy.

In another bank a teller discovered that the foreigners, of whom there were many in the community, had a great liking for a pouch that could be used for money or tobacco. Every foreigner that opened an account, or purchased a foreign money order, was given one of the pouches—sometimes made of leather, sometimes made of part leather and part bright colored silk. This was the means of securing considerable new business.

School bags for children were used with good effect by a national bank in Pennsylvania, which outfitted most of the schools in its township. More favorable comment was received from the general public from this bit of advertising than from any other ad. put out by the bank in two years.

There was no question but that the bank's name became familiar in a majority of the homes in the district; there was no question about the children being pleased, and, having pleased the children, the bank had reason to believe that the parents were pleased. In addition to

this, there were signs going to and from school, practically every day for eight or nine months of the year.

In distributing this class of advertisements the best plan is to give them over the counter. The majority of a bank's customers come to the bank at least once a week. Some of these are a little cold, distant and hard to get acquainted with. A pleasant word from an officer or a clerk with a "Here's a little present that may interest you," may go a long way toward thawing the ice.

There are many persons, who come into a bank for change, sometimes for the purpose of getting acquainted and to "size up" a bank and its working force. The presentation of a souvenir gives the opportunity to make a closer acquaintance and, if adroitly done, breeds the good-will that every bank officer desires.

A pleasant smile—a friendly letter—a little gift—a remembrance; these things go far with customers, for customers, you know, are human.

The biggest bank's biggest depositor is human. The littlest drug store's littlest customer is human—you and I are human.

Let us admit and recognize this fact. Let us keep in touch, let us be friendly with our customers; not just at Christmas or on New Year's day—but all the time.

Customers are good fellows, all of them; occasionally a little exacting perhaps, just as you and I are apt to be, but everything considered they are pretty good chaps.

They give you orders—they help you pay your rent—they contribute towards your income—they keep your business running.

Of course you give your customers good service but your competitors offer them good service, too. So if customers stick to you—stick by them.

Think of them not as your customers, but as individual human beings.

If you can get the public into your bank, you will have taken the most important step toward getting their business. For several reasons this is true. It teaches your location, it makes a mental picture on their mind, so that the name of your bank wherever seen by them means more than a name. It gets you into personal contact and gives an opportunity to make a good impression by your courteous treatment.

The souvenir will bring them to you if you do not mail it.

It costs from two to five cents to mail a souvenir. It costs one cent to invite people to call for it.

It gives an opportunity to write a letter or send a card of appreciation to present customers and will tend to stimulate inactive accounts.

It may be a means of building up mailing lists by asking each recipient of a souvenir to give names of friends. These friends may be addressed by personal letters or by cards offering the same souvenir if they, too, will give you other names. This is an excellent way for city banks to build up an invaluable list of women's names—names which are hard to get. Married women of the middle class are the best savers, and their names can be obtained only by a direct house-to-house canvass. This sort of souvenir distribution will give them to you, if the names are asked for.

Again, when you mail your souvenirs, many of them go to persons who do not want them or cannot use them. If you send a notice, you have accomplished the purpose, showing that you have not forgotten them. If they do not want what you offer, you have that many more for others who do.

Souvenirs can be purchased which will act in the capacity of souvenirs and actual account producers. One of most unusual value is a little bank for dimes, which has been used with good results.

Souvenirs, intelligently purchased and carefully distributed at your bank, are one of the most useful resources of the bank advertiser, but always supplementary to other forms of advertising.

BOOKLETS

Many a well written advertising booklet is born to blush unseen in the waste-basket because its typographical form and general make-up are not good enough to save it from that fate.

To get read is the first duty of your advertising matter. If it fails there, it were just as well not written at all.

The first thing, therefore, is to plan your booklet so that it will be attractive in appearance. Naturally, the title and the cover should get the earliest attention.

Make them interest-exciting. The title does not need to tell exactly what the booklet is about. A little mystery is not out of place if it excites curiosity and induces people to read the message within the covers of your book.

But a plain statement of the subject of the booklet is better than the old practice of printing on the cover nothing but the name of the institution in whose behalf the booklet is written.

Following are good example of bank booklet titles:

The First Step in Making Your Will
A Bank for All People
The Story of Banking By Mail
A Safe Place

Happy Children
Why National Banks Are Best
Banking Hints to Customers
The Life Story of a Bank
Funds for Travelers
The People's Interest
One Million Dollars
Choosing a Bank.
Men of Ripe Experience
The Service Rendered by a Trust Company
How Savings Grow
Management and Distribution of Estates
The Story of a Successful Bank

If you use a design on the cover, make it as unusual, striking and interesting as your title. As a rule it is a good idea to have the design suggestive of the subject or the contents of the book.

As to the "copy" of the booklet, the same ideas advanced elsewhere in this book in connection with the preparation of advertisements apply here with equal force.

Just as it is necessary to make the title and cover of the book interesting to *get* the attention of your reader, so it is necessary to make your copy bright and interesting in order to *hold* his attention.

Short paragraphs and good typography help, but you must go deeper than that. It is doubtful if even the best typography would make the *Congressional Record* interesting for continuous reading.

If you don't hold your reader's interest you probably won't get him as a customer.

Nor is it enough to attract attention and hold interest. You must go a step further—convince your reader and get him to act promptly and favorably on your proposition.

In order to do this, try to make your message as personal as though the reader were a relative or personal friend who had dropped into your office for a chat and to get some of your advice on a business problem or on a matter of personal importance.

As long as you keep before you the mental image of the typical customer to whom you are appealing and talk to him as naturally and enthusiastically as you would were he before you in person and you were thoroughly interested in him personally, you will have no difficulty in holding his interest, and if your proposition is all right and your prospect is ripe for it you will get him.

It is important to get your prospective customer to take some definite step, to commit himself, and to do it at once. It is human nature to put things off. It is easy to procrastinate.

The time to strike is while the iron is hot.

If interest is allowed to die out it will be a very hard matter to get your prospect to do as you desire and suggest. So there is a

psychological and a practical value in the use of an order coupon, a deposit blank, etc., in a booklet, and if you print above it the suggestion: "Fill out and mail this coupon today," or words to that effect, so much the better.

Right here comes up another point which is worthy of consideration in booklet writing as well as in the preparation of other advertising copy—the use of the imperative.

Employed with good taste, the Imperative Mood, Second Person, is a very effective weapon in the hands of the advertisement writer.

Everybody is more or less mentally lazy. We like to have others think for us sometimes and tell us what to do. Nine times out of ten, the average person will act more surely in the direction you desire if you tell him in so many words to "Do it now!" than he will if you leave it to suggestion and inference on his own part.

When you have a booklet prepared on your proposition it is a splendid idea to mention the fact in your advertisements and ask the reader to send for the booklet. This enables you to "key" the medium used, judging the relative value of the different publications by the number of inquiries produced by each. Moreover, the names you secure in this way are valuable to "follow up." Such names are better than any random list because the persons who write in answer to advertisements, eliminating a few curiosity seekers, have shown a definite interest in your particular proposition.

HOUSE ORGANS

Consideration of booklet writing naturally leads to the subject of house organs, which are practically booklets in more pretentious form with the additional feature of periodicity and the added interest and permanency of anything in the guise of a periodical.

Is your house organ a business getter? It can be made a powerful one, but for satisfactory results the best kind of ability must go in it.

A carelessly edited, inane publication is worse than nothing. The successful house organ must be as interesting, as well written, as a general magazine, but more than that, it must have the strongest kind of pulling power.

This can be done because it is being done.

The best point in favor of the house organ is the great opportunity it gives for the full and direct personal appeal, than which there is no more valuable form of advertising copy. That is what gets results.

The highest attainment of a writer of advertising is to be able to

make a logical, compelling, effective, argument for cash-with-order replies. Success in that is at once the hardest to win and the most worth winning. There is no better field for the use of this kind of talent than the house organ.

Comparatively few advertisers can afford what many look upon as the luxury of multipage advertisements in the big magazines, while for a good many propositions a one-page advertisement presents far too little space to tell the story adequately and effectively. Experience proves that no matter how good your proposition and the medium used are, you have no assurance of full, satisfactory, paying results unless there be the most skillful and powerful personal appeal in the copy. The limits of the magazine and newspaper advertising space, as a rule, do not give scope enough for that.

That is where the house organ comes in. It will solve the problem for you if you have the ability at your command to make it what it should be.

The house organ must have a strong human element in it. That is to say, it is not enough to present to your readers—prospective customers—a truthful and logical argument, important as that is. You must do more than that, because most people, the common everyday men and women, whose needs you want to supply, are not actuated so much by truth and logic as by their feelings and their self-interest.

So to your cold facts and judicious statements you must add a warm personal touch if you would bring the greatest possible number of your readers to a prompt and favorable decision on your proposition. To be most effective, house organ copy should be as intensely individual as though it were a personal, handwritten letter to the possible buyer.

After all, it is merely a matter of concentration. Instead of trying to hit all mankind with the birdshot of glittering generalities, put in a cartridge and point your rifle of argument at one particular man. Single him out and bring your talk home to him so strongly, so inevitably, that there is no escape from it, so that it will not only appeal to his reason and convince him, but strike the very mainspring of his actions and compel him to do as you suggest.

The more you know about the value of your own proposition, the greater your knowledge of human nature, and the more thoroughly enthusiastic you become, the easier it will be for you to write this kind of copy and get results.

Just remember this: In salesmanship on paper you cannot look your prospective buyer in the eye. The chances to communicate your

own enthusiasm to him by methods you would use were you face to face with him are lacking. There can be no expressive gesture, no responsive lighting up of the countenance, no actual demonstration of the goods. In the printed page you must supply this lack by other means. Enthusiasm and personality must take another form than in the case of a living salesman in the office or behind the counter.

The house organ has advantages of its own that do much to offset the absence of personal contact between buyer and seller. Your printed argument can be prepared at leisure, and no strong point need be overlooked. If you have the ability to attract and hold your reader's attention you need not be interrupted until you have laid before him your whole story, and pointed out most clearly just what it means to him and why he should act as you ask him to act, and at once.

Then, it can safely be assumed that a large part of your readers are already interested and favorably disposed toward you. This is particularly true if your mailing list has been made up of the names of inquirers received in response to your advertised offer to send your publication free, or if they are to quite an extent already customers of yours.

If you don't make the very most of this fruitful soil, it is your own fault.

It is not my purpose to make suggestion as to the typographical form of a good house organ, except to say that I believe that it should be of a high order, and in harmony with the good literary style which ought to be maintained in the magazine or paper. It pays to use good paper and good illustrations, because even the best copy loses force if not presented in pleasing form. The handsomer looking your publication is the more likely it is to attract attention, stay out of the waste-paper basket and be preserved to work for you.

But these things come as a matter of course if you have the right sort of brains back of your house organ. So I emphasize the importance of the man behind. Let him be brimful of ideas, originality and enthusiasm. He should know how to give everything he writes a tactful turn businessward, and he must hit hard and hit all the time.

It is a great opportunity that is afforded by the house organ with a large and specialized circulation. It would be a shame not to take advantage of it to the fullest extent, by attractive typography and make-up, in the first place, in order that it may attract attention; then by interesting matter; and lastly, and most important, by strong, convincing, personal talk, to bring the question home to the reader and force him to act.

Your house organ needs all the common sense, logic, psychology,

personality and enthusiasm you can crowd into it. If you have not enough of those things yourself, get somebody to supply what you lack, and then give him lots of leeway.

In Northboro, Iowa, there is a bank cashier by the name of Frank T. Nye who gets out a very interesting monthly publication called "The Live Wireless," which lives up to its name, and serves as a good advertising medium for the First National Bank of that place.

As a matter of fact, Northboro is so small that it doesn't boast a newspaper—not even a weekly. But "The Live Wireless," issued once a month as a 16-page booklet with a cover, does very well, and is infinitely more interesting than the average country weekly with its "patent insides."

There is human interest in "The Live Wireless," as may be seen by reading these two signed advertisements from its pages:

100 PER CENT. EFFICIENCY

Mr. Farmer, you have barns for your live stock, cribs for your corn, granaries for your oats and wheat, sheds for your implements, garages for your automobiles, you have offered protection for everything on your place, but, if you have not provided a safe place for your

VALUABLE PAPERS

such as cancelled checks, receipts, leases, contracts, deeds, abstracts, and others, you have neglected a most important part of your business.

MAKE your protection 100 per cent. efficient. Rent a Safety Deposit Box of the First National Bank of Northboro and store all your papers in it.

FRANK T. NYE, Cashier

LET UNCLE SAM MAKE YOUR DEPOSIT

Put your check in an envelope addressed to the First National Bank of Northboro, Iowa, drop it in the mail box, and Uncle Sam will do the rest.

Your deposit receipt will come to you by return mail together with a refund of the postage used in this connection. You have profited, because you have saved your time for something and a farmer's time now is most valuable to himself and to Uncle Sam, and because you have received credit at the bank, and have thereby increased your bank balance, and have also reduced to the minimum the chance of losing on the collection of the check.

Many of our farmer customers send in their checks by Uncle Sam.

W. H. LONGMAN,

Assistant Cashier

PROGRAM ADVERTISING

It is generally conceded by advertising men that program advertising as a rule does not pay. In the first place, the cost is out of proportion to the circulation, and in the second place the advertising receives only a little attention. When people go to an entertainment, or to a ball game, or to the theater, they are not in the mood to think about serious matters such as saving money. They read your adver-

tisement, but it has little effect on them. The advertising manager of a large bank, speaking on this subject, says:

"I ran the same copy in various theatre programs that I used in the newspapers and at the same time. I found that, whereas we secured very satisfactory results from the newspaper campaign, we were not able to trace a single inquiry or account to the programs. The evidence of actual results has been conclusive to me. Of course, there is a certain amount of complimentary program advertising that we all have to do which could be as well charged to charity. The idea is to keep this item down as much as possible. The majority of the organizations back of these programs not being in any sense objects of charity, it seems unwise and unnecessary to patronize them. I have had scores of requests for advertising in special programs, club directories, souvenir books, etc., in a single day, and I have no doubt that this experience is duplicated by almost every large bank."

In their heart of hearts, most bankers regard program and similar advertising as something like a polite form of blackmail, and not always so polite at that. Some of them have the courage to refuse to go in for any of it. As a matter of fact, that is the only way to do if you are going to refuse at all, because if your advertisement appears in one program the burden of proof is on you, and you will have hard work to explain why it ought not also to appear in this and that other program that comes along. But it must be admitted that there are certain circumstances under which a bank has simply got to take space in a program. Listen to the president of a large national bank in a city which has been having great industrial prosperity: "There are many workers in the plants of this city who have large incomes. Their union has an account with us and not a few of the men keep their personal checking accounts here. When they come in to us and say, 'Here's a program for our annual picnic, and this is the space we have set aside for the First National Bank,' what are you going to do? Wouldn't we be foolish not to take the ad, even knowing that as a piece of publicity its value was practically nil?"

CHAPTER III

ADVERTISING COMMERCIAL BANKING SERVICES

THE commercial banking accounts of corporations, co-partnerships, firms and individuals—amounting in the aggregate to billions of dollars—form the basis for that commercial credit which keeps the wheels of American business turning. Moreover, they give the banks a large part of the deposits upon which they make money for their stockholders.

Therefore advertising which starts new commercial accounts and develops old ones is of benefit to the whole business community as well as to the particular banking institution responsible for it.

Above all things such advertising should be constructive. It should really help to develop business by being clear, instructive, confidence-inspiring and action-compelling. Right here I am going to give an illustration of what I mean. It is contained in the following advertisement published in large newspaper space by the Mercantile Trust & Deposit Company of New York:

When it comes to a matter of extending your credit, your bank is in this position:

Close familiarity with your business will often put your bank in a position to extend you credit which would not be warranted on the cold showing of figures. On the other hand, the less your bank knows about your business, the more cautious it must be in granting you credit.

With these facts in mind, the Mercantile Trust & Deposit Company has established one special aim.

It aims to maintain a close relationship with its depositors.

Only by such close relationship, we feel, can we serve depositors to the full extent warranted by their affairs, and by sound banking practice. Our credit policy is conservative. We desire, however, to overlook no sound ground for credit extension;—

To illustrate:—

1. Buying raw material at a close price may be very important to your business. Sometimes you may need to borrow more heavily than usual in order to take advantage of the market.

If your bank already knows the conditions surrounding your business, it can intelligently and promptly act on your request for funds.

2. Large, sound customers may at times be slow in making payments.

This may leave you short of funds. If your bank already has a line on your customers and their business habits, it can act intelligently on credit asked under these circumstances.

3. With prices up where they are now, it takes more working capital to run a business.

If your bank knows the conditions surrounding your business, it can appreciate whether added credit is warranted.

4. Application to your bank for greater credit may mean that your business is in a bad way, or, quite to the contrary, it may indicate a healthy state of growth.

If your bank is in close touch with your business condition it knows promptly how to interpret requests for extended credit.

5. A well managed bank gets from many sources information which throws a helpful light on business and economic conditions.

If a bank is on close terms with its depositors it can share this information and help them to decide business policies.

The success of the Mercantile Trust & Deposit Company, which has been marked, we attribute to three things:

1. Sound bank management.
2. A directorate of men who represent diversified lines of business and are thus able to sympathize with many business viewpoints.
3. A spirit of personal relationship between the bank and its depositors.

We cordially invite any business which seeks such a relationship to talk its affairs over with us.

We desire especially to establish relations with business of the sound progressive sort, in the growth of which we may have opportunity to assist, as occasion offers.

The officers of the bank will be found most easily reached for a personal interview without unnecessary formality.

Deposits are the lifeblood of every bank's business.

So, to increase deposits is the primary object of most bank advertising.

There are two things to be remembered and especially emphasized in going after commercial accounts by advertising.

Depositors will not come to a bank nor remain with it unless they have absolute confidence in it.

Being a depositor with a bank gives one an "open sesame" to its many privileges and leads to broader business relations.

Nine times out of ten, when a man does not use the facilities a bank offers it is because he distrusts the institution or does not know what it can do for him.

Thus the problem of the commercial bank's advertising, in the last analysis, simmers down to this:

1. Inspire and maintain popular confidence in your institution.
2. Educate people as to your ability and willingness to serve them in specific ways and prove that it will be to their advantage to do business with your bank.

Working out in detail the sub-divisions of these two heads is the task confronting the commercial bank in its advertising.

Confidence is a plant of slow growth.

Advertising of the right sort will accelerate its development, but you might as well at once banish from your mind the idea that a

short or spasmodically conducted advertising campaign will be of permanent value to your institution in this respect.

Advertising increases in value from year to year as it continues. It is cumulative in its effect, and it loses some of its value when it is interrupted. There is lost motion in getting things started again.

ADVERTISING MOMENTUM

It is just like the inertia and momentum we learn about in physics.

The non-advertising bank has one kind of inertia—the kind that tends to make a body at rest remain so; the advertising bank has the other kind—the kind that tends to keep things in motion when once started.


It would be a difficult thing to estimate the full value of strong,

**Through your bank account
make your own efforts
more resultful**

THE fundamental reason for the success of practically every Pittsburgh business that is succeeding, undoubtedly, is the character, initiative and ability of its founder, or of those who are now directing it.

But there are other reasons, and among the chief of them is a good banking connection. In the past eighty-seven years we have aided the success of thousands of Pittsburgh business men and concerns.

Today with our convenient location, modern equipment, efficient staff, experienced and able management, strong financial position and membership in the Federal Reserve System, we are better prepared than ever to give the kind of banking service that business men need and can profitably use.

FARMERS  DEPOSIT
NATIONAL BANK
PITTSBURGH, PENNSYLVANIA

Emphasizing the value of a bank account

persistent advertising conducted through a period of years. The momentum of such a campaign is irresistible.

The bank that thus accumulates prestige and good will, so to speak, is a hard one to overtake and surpass.

It is just as wise to advertise to hold the confidence and business of depositors you now have as it is to get new ones. Money is money, no matter who deposits it. By continuous publicity along proper lines you not only put yourself in a position to receive the accounts of the new generation of business men constantly coming up and of the newcomers in your locality, but you also cement the ties that bind your old customers to you and keep the benefit of their personal influence and the word-of-mouth advertising that they do for you among their friends, acquaintances and business associates.

ADVERTISING IS INSURANCE

Thus it will be seen that a bank's advertising may be regarded not as an expense at all, but as an investment and a protection—an investment very sure and profitable in its returns and an insurance against loss of present business.

In stating that the inspiring of popular confidence comes first and educating the public as to banking functions, facilities and advantages second, we do not mean that any advertising campaign should be arranged on the basis of first running a series of advertisements devoted entirely to the development of confidence in the institution and then following it with a second one dealing with the service offered.

On the contrary, these things should go hand in hand. It would be better to alternate the two kinds of advertisements, or, better yet, to incorporate both ideas in all the advertising.

The mere fact that a bank is progressive enough to be a regular and intelligent advertiser is in itself confidence-inspiring, and when such "talking points" of both confidence and service as are suggested at the end of this chapter are skillfully woven into a continued advertising story and the story is judiciously placed, good results are bound to come.

EDUCATING THE PEOPLE

The great masses of the people and even some business men know very little about banking methods and facilities.

The bankers themselves are partly responsible for this popular ignorance, which keeps away from them a lot of profitable business.

They are responsible because they have not taken the public into their confidence in their advertising, and, in the majority of cases, have not made people feel that they need the help of a bank.

That is why there is now such a crying need for educational bank advertising. Nothing else will do so well, because readers have become so used to the strong and interesting advertising in other lines that formal cards and bald, unsupported statements have little weight with them.

The nearest approach to a formula for a successful publicity campaign is this:

Tell old things in a new way and keep everlastingly at it.

Now for some definite suggestions.

The matter of checks and the value of a checking account is something that ought to provide a great deal of good advertising material

for any institution desiring to make a strong bid for new commercial accounts.

Perhaps you say: "Why, every business man knows the simple facts about checks."

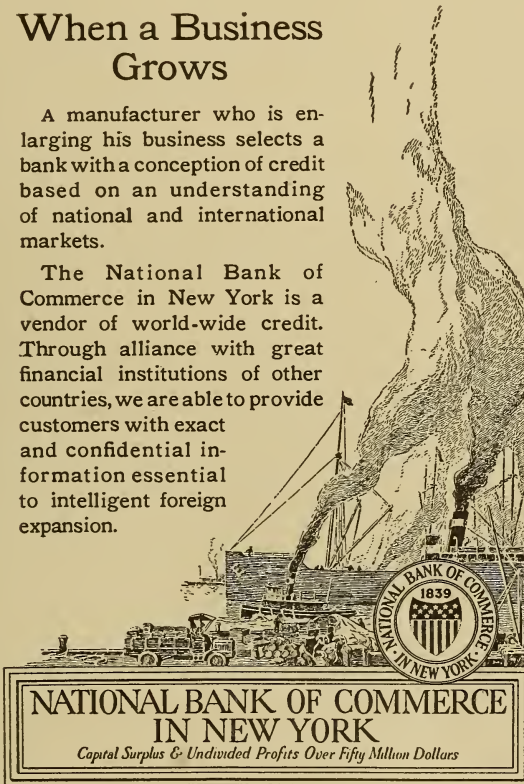
Well, as a matter of fact, every business man does not know even the simplest facts, as you can very easily find out by asking a few questions among your business acquaintances.

Moreover, here is a very interesting fact in psychology (or human

When a Business Grows

A manufacturer who is enlarging his business selects a bank with a conception of credit based on an understanding of national and international markets.

The National Bank of Commerce in New York is a vendor of world-wide credit. Through alliance with great financial institutions of other countries, we are able to provide customers with exact and confidential information essential to intelligent foreign expansion.



Educational copy on credit

nature, if you please), namely: People like to read about matters with which they are already more or less familiar.

Consider your own case for a minute and see if this is not so.

You are a delegate to a convention, you attend an entertainment, go to a ball game, or are a witness in a law suit, let us suppose. Now, although you are perfectly familiar with what has taken place in the convention, at the entertainment, on the diamond or in the court room,

nevertheless you eagerly buy a paper at the first opportunity in order to read about what you already know.

If you discover in a magazine an article about some place you have visited, don't you read every word of it?

You are a banker and supposedly know about all there is to be known about negotiable instruments, but would you not find a good deal to interest you even in an encyclopedia article on the subject?

In this subject of checks, their safety, their convenience, their cleanliness, the business prestige they give the user, and a hundred and one other ideas that will occur to you if you sit down and consider the matter thoughtfully, there ought to be enough of interest and value to provide material for a long series of newspaper advertisements or street car cards.

And when you get around to the subject of checks again you can tell the same story in another way.

It is a good thing for the advertiser that while human nature is always the same the English language is very flexible and the same idea can be presented in an infinite variety of ways.

CREDIT AND LOANS

Then there is the subject of credit and loans for commercial purposes.

There is a good deal of ignorance on this point. Many a worthy young business man does not realize just how a good bank would be able and willing to help him in expanding his business legitimately by timely assistance. But as a rule a bank does not need to advertise much for loans. They usually come unasked.

So an occasional educative talk, like that in one of the National Bank of Commerce advertisements shown herewith, would lead to desirable business of this sort.

The advantages of certificates of deposit are not brought out as strongly as they might be a good many times. Besides calling attention to the desirability of such certificates for the building up of a reserve and for the profitable employment of funds temporarily idle, it is possible to feature the interest-bearing certificates of deposit in such a way that a National, State or private bank can go after savings accounts much as if they really had a savings department. A way to do this is illustrated in some of the advertisements reproduced in the chapter on savings bank advertising.

In the same way, as outlined in these several cases, the commercial bank can tell prospective customers about such features of its service as:

About Loans

The loaning capacity of *The National Bank of Commerce in St. Louis* is very great on account of its large capital, surplus and deposits.

A customer keeping an account here and carrying good average balances may be readily accommodated in the way of a loan when he needs it.

To secure a line of credit at this \$36,000,000 bank it is necessary for a depositor to make us a statement showing that he is entitled to it or else to place with us collateral of value to cover the amount which he borrows.

Of course, in granting a line of credit to depositors it is expected that they shall carry deposits with the bank sufficient to justify the accommodation. The amount generally required is about 20 per cent of the line desired.

Men in business, manufacturers, wholesalers, retailers, generally borrow on the strength of their financial condition. Professional men and others not having capital put up collateral for loans.

Owing to the large resources of this bank we are often able to secure capital for meritorious enterprises, business extensions, etc., by bringing those desiring the accommodation to people who have money for that purpose.

The National Bank of Commerce
in St. Louis
Broadway and Olive Street

Telling the public facts about loans

Commercial letters of credit, collections, drafts, discounts, bank money orders, transferring of money by telegraph or cable, and, in short, about scores of such functions and facilities as are hinted at in the list at the close of this chapter.

The fact that the officers of the bank are always ready to give customers the benefit of their expert advice on the matter of investments and other business questions is one that cannot be too strongly brought out in advertising, but how infrequently it is done!

The advantages customers derive from their bank's membership in the Federal Reserve System is also something that may well be advertised.

HUMAN CONSIDERATION

Aside from offering your customers a very tangible advantage in thus giving them the privilege of consulting you on matters of prime importance to them, advertising in this way serves to bring out the human element in your business.

A good deal is said about "soulless corporations," and it is rather hard to get enthusiastic about a great, cold, lifeless, machine-like institution. But if you can make people feel that your business is dominated by men with human sympathy, understanding and consideration—men who are not only approachable, but glad to be approached—you have taken a long step toward creating a good will for your institution, which, while not figuring in your statement of assets, will be worth a great deal to you in dollars and cents.

Along this same line it is a splendid thing to emphasize in your advertising the strength of the personnel of your officers and directorate, as in done in the following instances:

The Northern National Bank of Ashland, Wis., in an attractive booklet says of its directors:

Our Board of Directors consists of representative business men of Northern Wisconsin, an assurance to those having business with the bank that their interest will be surrounded by all the safeguards possible.

The People's Savings Bank and Trust Co., of Moline, Ill., prefaced a complete statement of the business connections of its directors by saying:

The personalities of the Board of Directors (that is, their success in business, and the careful judgment and business acumen which they bring to the management of the bank's affairs) count for more than capital stock and surplus. The stronger the business personalities of the directors and management, the more pronounced and substantial is the success of the bank.

One or two of these statements are particularly full of human interest, for example:

C. H. Deere: President Deere & Co., Deere & Mansur Co.; John Deere Plow Co., Kansas City; Deere & Webber Co., Minneapolis; John Deere Plow Co., Omaha; John Deere Plow Co., St. Louis; John Deere Plow Co., Dallas, Texas; Deere Implement Co., San Francisco; John Deere Plow Co., Portland, Ore.; John Deere Plow Co., New Orleans; John Deere Plow Co., Indianapolis; Deere-Clark Motor Car Co., Moline; director American Trust & Savings Bank and Western Trust & Savings Bank, Chicago, etc., etc.

P. H. Wessel: Practising physician. Has practised medicine in Moline for thirty-five years. Has been three times elected mayor of Moline. Held in very high esteem by his fellow citizens. Thoroughly prosperous in business. Is a member and treasurer of the State Board of Health.

J. T. Browning: Practised law in Moline for thirty-eight years. For last ten years has devoted his time entirely to the care of his property and to farming. Large holder of real estate in and around Moline. Lives on his farm one and one-third miles south of the city. In 1874-78 represented his Senatorial District in the Lower House of the State Legislature. One of the incorporators of the First National Bank (which was absorbed by the Peoples Savings Bank and Trust Co. February 10, 1905) in 1863, and a member of its first Board of Directors. He has been one of the directors ever since, and for some years was president of the Peoples Savings Bank.

J. S. Gillmore: Cashier of the bank from 1868 to January, 1906. Upon his resignation, board of directors presented him a year's salary as an indication

of their appreciation of his many years of faithful service, and of the high esteem they hold for him.

C. W. Lundahl: Cashier and secretary of the bank. Has been associated in the management of the bank for twenty-three years. For six years was assistant cashier. He is one of the most conspicuous examples in this locality as to the value and rewards of thrift and economy. He is a real estate holder in Moline. Though still in the prime of life, he has accumulated a competency by "mere dint" of hard work and careful living.

Your money is safe under the eyes of such men. With ample capital and surplus, fifty years' experience and success in banking, and an unusually strong board of directors, you cannot find an institution in the country better qualified to attend to your banking business.

"Men of Ripe Experience" was the title of a booklet issued by the Cleveland Trust Company as a compilation of the names and business affiliations of the directors and advisory council of the company. In the introduction were the following paragraphs:

The character of a bank's management has much to do with gaining the public confidence, which is so necessary to its success. The directors must be well known and successful business men who are ever alert in the bank's interests and willing to give their conscientious efforts to increasing the business along safe lines.

If the names of the directors be ever so strong, however, and they are directors in name only, they are a source of weakness and might better be replaced by less conspicuous men who would appreciate the sacredness of the trust imposed in them.

The Cleveland Trust Company has been fortunate in having had from its beginning directors who have been enthusiastic in their devotion to its affairs, and have given their time and attention without stint to building up the Company's business.

No important action has been taken nor policy adopted by this bank without the sanction of the majority of its directors after careful consideration. The minutes of the company will show this to be true.

INDIVIDUALITY IN ADVERTISING

All this kind of thing makes for individuality in bank advertising and that is a very valuable point. The objection is sometimes made by too conservative bankers who are being urged to go in for "educational" advertising that such broad advertising will bring business to every bank in the community.

It certainly will, but if individuality in copy and style is developed and maintained the advertising bank will get fully ninety per cent. of the new business created.

This matter of individuality is especially important in advertising for accounts of other banks, because the service offered in such particulars as collections for correspondents is practically the same among all banks.

The right kind of advertising, such as is suggested in this book,

will create for you an individuality which will enable your institution to get ahead more rapidly.

SERVICE PLUS PERSONALITY

Unfortunately there are still too many banks whose ideas of advertising are limited to the periodic publication of a dry, cold state-

Up to the
Minute Bank
Corn Exchange National
Philadelphia

Of Course
we want your business, but we want it on a basis that will pay you as well as ourselves. We want it because we have proper facilities for handling it. Don't worry over poor service--send your business to

"CORN EXCHANGE"
PHILADELPHIA

The ear of corn is an essential feature of every advertisement of this Philadelphia bank

ment, while others use copy that while good in itself lacks the personality that stamps it as the product of the bank whose name is attached. Consequently, when we see a bank that puts personality and punch into its advertising, a bank that makes its advertising further the interests of the public rather than exalt the merits of the bank, such an institution stands out in sharp relief.

This in brief is the advertising history of the Corn Exchange National Bank of Philadelphia, and what makes it all the more striking is the fact that the "personality" that talks and breathes and moves

through every piece of copy is the personality and broad-gauge human understanding of President Calwell himself. For Mr. Calwell himself writes every bit of copy the bank uses. He never undertakes a "campaign," he never contracts to use a definite space for a long period of time, but when an idea of "service" strikes him he contracts for whatever space it may need for proper expression, whether it be a half column or a full newspaper page.

BOOSTING LOCAL INDUSTRY

More often than not the copy will deal with some public question, such as local facilities for handling foreign trade, an analysis of the cold storage situation or the growth of local industries, and the name of the bank will appear simply as the signer or author of the information carried in the advertisement. But each bit of copy is timely, human and full of the punch and personality that, by inference alone, mark the bank as one whose keynote is "service."

And, note this—in every piece of copy is found the trade-mark of the bank, a picture of an ear of corn. This, too, was the idea of President Calwell. Any bit of copy, large or small, marked with this famous ear of corn is sure to be read, and the prestige of the bank gives its messages tremendous weight.

The bank has prospered wonderfully, not alone because it advertises, but because it advertises service and "delivers the goods."

PUSHING TRADE ACCEPTANCES

There is no more interesting feature of present-day business and finance than the rapid growth in the use of the trade acceptance method of commercial credit.

One reason for the increased vogue of the trade acceptance undoubtedly is the fact that the Federal Reserve Board is advocating it strongly on the ground that a wider use of two-name paper instead of open book accounts or straight notes will greatly improve the commercial credit of the country.

But another reason for the growing popularity of this method of financing sales is that so many banks are using advertising space and making other efforts to push the use of trade acceptances.

The First National Bank of Brooklyn, among others, is doing its best to induce its customers and others to use trade acceptances. Following is a form letter recently sent out by this bank, with satisfactory results:

Everybody should be interested in trade acceptances

A trade acceptance is a simple device for financing commercial transactions. Briefly stated, its advantages are that it

- verifies the account
- puts immature credit into negotiable form
- gives stability to commercial credits
- makes capital more effective.

The consumer, the merchant, the jobber, the manufacturer, the banker should all be interested in the trade acceptance because its general use will tend to reduce the expense of doing business and consequently the cost of living.

UNION TRUST COMPANY

Baltimore



Pushing the trade acceptance

Now, when the utmost thrift and efficiency are demanded in all lines of business, the First National Bank believes that everybody who does any business whatever should know about the use of the TRADE ACCEPTANCE.

This is a draft drawn by the seller on the buyer of goods and discounted by the former at his bank after it has been "accepted" by the latter.

We strongly urge the use of this method instead of the open book account plan because it has, among others, these advantages to the various parties interested:

Advantages to the Buyer—It will increase his credit standing. Because the buyer is willing to give a definite promise as to time of payment, the seller will have more confidence in his ability to pay.

The giver of a trade acceptance, being a better credit risk, can get more favorable prices and terms on goods purchased.

Knowing that he must pay on a definite date, he will not overbuy.

Advantages to the Seller—The general use of the Trade Acceptance would practically eliminate overdue accounts and save the interest on them.

It would remove the necessity of heavy borrowing by the seller in order to supply credit to his customers.

It would reduce loss by bad debts.

Advantages to the Consumer—It would tend to lower the cost of living by reducing the cost of doing business, as pointed out above, and also by causing lower rates of interest because of the greater acceptability of the "paper" at banks, which, like the First National, are members of the Federal Reserve System.

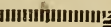
Herewith we are sending you a blank form of a trade acceptance. If you are a buyer, will you not offer to use such a form in ordering your next bill of goods?

If you are a seller, will you not suggest to your customers that they use this better method of settlement?

In urging the use of the trade acceptance, bankers may well use the argument that by signing or endorsing trade acceptances a firm makes itself known in channels not usually reached by ordinary advertising. It helps credit to have your name well and favorably known. Frequently the course of a trade acceptance is something like this: The retailer accepts the wholesaler's draft on him. The wholesaler endorses it over to the jobber, who may use it to settle some of his indebtedness, and his endorsee may then discount the acceptance at a bank, which, in turn, may either hold, sell or rediscount it. All through this process the original signer is receiving silent but effective advertising in business circles.

BANK ADVERTISING AND FOREIGN TRADE

One of the remarkable consequences of the war consists of the greater interest shown by the banks of this and other countries in the subject of foreign trade. This interest is manifesting itself in many

A Bank That Knows 
the World's Markets

The Union Bank of Canada is in a position to offer American exporters advice which is based upon an intimate knowledge of world conditions.

It is closely in touch with the financial markets of the world through the actual operations of its own Foreign Exchange Department in London, New York, Montreal, Toronto and Vancouver, and has close trading arrangements with banks in Paris and Antwerp.

"A Canadian Bank for Canadian Business."



UNION BANK
of **CANADA**

Resources Over \$160,000,000

49 WALL STREET, NEW YORK

A good foreign trade advertisement

ways, and it is particularly noticeable that the banks are changing both the character and scope of their advertising with the object of calling attention to their facilities for assisting in extending foreign commerce.

Even the English joint-stock banks, traditionally conservative in the matter of advertising, have changed their policy in this respect and are now advertising liberally. The great British colonial banks were first to seize the advantages of greater publicity which the present conditions offer, and they have been followed lately by the most staid of the London institutions.

In this country banks that once thought they had quite enough to do in looking after domestic interests are reaching out for foreign business and in their advertising are laying particular stress on the services they can render to dealers engaged in importing and exporting.

As a matter of fact many banks that do not regard themselves as especially concerned in foreign trade and banking are really performing important functions in this respect, for they are aiding in the production and exchange of commodities which enter largely into foreign commerce.

TALKING POINTS IN BOOKLET FORM

Below is reproduced the text matter of a booklet advertising in simple language some of the principal points of banking service:

HOW THE BANK HELPS


You know, of course, that this bank receives deposits and pays checks. But you should know about the other things we do, for, if we did no more than that, we would be giving only part of the banking service required by the public to-day.

As a depositor here you keep a working balance of cash to your credit in the bank—enough money to take care of the payments you will have to make within a few days or weeks. Sometimes you will have more than this working balance. Then our Savings Department is ready to handle your surplus on an interest-bearing account; or, if you desire an investment, sound securities that will yield a fair return may be recommended to you by us.

Some time you may need a loan—in the regular course of your business, or for some special purpose. We are prepared to supply such a loan, when all of the conditions are right.

When you have money to pay in another city, we can furnish you the draft you will need. When money is due upon notes, acceptances, coupons, bonds or accounts that are subject to draft, our Collection Department will serve you. The endorsements upon many notes, acceptances, drafts and checks should be protected by protest if payment is refused or neglected. The business man who forms the excellent habit of leaving all such papers with us for collection is never caught napping.

“What A Homelike Bank”



THAT is an expression we frequently hear on the lips of customers and visitors at the Washington Trust Company. Our attractively and comfortably arranged banking quarters, including the public lobby and the customers' room, together with the courteous and attentive service rendered by officers and employees, make it a pleasure to do business here.

But in paying some attention to the esthetic and human features of business, we have sacrificed nothing in efficiency. The service we give is prompt and accurate, our equipment and facilities are up-to-date in every respect.

Washington
TRUST COMPANY
WASHINGTON PENNSYLVANIA

Featuring the bank's hospitality

When you travel, we can add to your convenience and safety by furnishing Letters of Credit and Travelers' Cheques, which you can cash wherever you may go. When you are at home or abroad, our Safe Deposit vault affords you absolute protection for your valuable papers against loss by fire, carelessness or theft.

Perhaps our greatest assistance to our patrons comes through the direct service of our officers and employees. Here is an organization of trained and experienced men, each selected for his special capacity to handle a particular phase of finance. No one else knows the credit conditions of a community quite so well as a banker. No other man has a better knowledge of investment values. Few are in a position to see farther into the general financial and industrial future.

The constantly refreshed information of this group of specially trained men is at the service of customers. Their judgment upon any business matter about which a depositor may be in doubt is his for the asking. Moreover, a word of recommendation from these men always carries weight.

The depositor whose transactions at his bank are such that he can say "Ask the officers of my bank," when a stranger seeks references, is able to furnish the most satisfactory evidence of his integrity and responsibility that a business man could ask.

These are only a part of the items of service which this bank is equipped to render. Many of its services are given free of charge and all are rendered heartily and with promptness and accuracy. Will you give us an opportunity to serve you?

BANK ADVERTISING HEADINGS

The heading of an advertisement is one of the most important parts of it because, in a great many cases, its effectiveness determines

whether or not the advertisement will be seen and read. Naturally, to get read is one of the first duties of an advertisement.

Following are some suggested headings for bank advertisements:

Helping Foreign Trade.
 The Inevitable Day of Reduced Income.
 America Has Made You Prosperous. Will You Make Her Safe?
 The Personal Equation.
 Safe and Pleasant Banking.
 "Acceptances Payable" or "Accounts Payable"?
 Save on Non-Essential Goods and Services.
 Doubly Protected.
 Sensible Economy.
 Double Duty Dollars.
 Build Up Your Bank Account.
 Large Business or Small?
 Personal Service in Banking.
 The Will to Win.
 Save Labor and Material.
 Beginners in Business.
 Advantages of "Acceptances."
 The Wise Choice of a Bank.
 A Friendly Feeling.
 Our Service Is Individual.
 Better Acquaintance, Better Service.
 Get the Benefit of Modern Methods.
 Business Is Good.
 Our Family of Depositors.
 Depositors First.
 A Time for Conservation.
 Constructive Banking Service.
 When You Need Business Advice.
 Economy and Efficiency.
 Let Your Dollars Volunteer.
 Doubly Protected.
 Give Up Luxuries.
 How to Insure a Good Income.
 Direct Connections Mean Prompt Collections.
 A Genuine Welcome.
 After You Pay for Your Liberty Bonds.
 Saving—Both Patriotic and Profitable.
 Banking Service Indispensable.
 Your Line of Business.
 Business Thrift.
 The Convenient Bank Account.
 A Great Need—Sensible Economy.
 Avoid Bad Debts.
 Learn Something About Saving.
 Three-Fold Benefit of a Good Bank Balance.
 More Careful Buying.
 A Future Business Opportunity.
 Double the Business on the Same Capital.
 Foreign Business Opportunities.
 Preventing Slow Accounts.
 Can You Double or Treble Your Savings?
 Helpful Suggestions.



A CORDIAL RECEPTION
AWAITS YOU HERE

AT the First National Bank you are welcome whether you are a regular customer or not, and whether you come to deposit or to withdraw money makes no difference in the way we treat you. We are here to serve you in any banking matter, and, within the limits of safe and conservative banking, we do all in our power to give you just the service you need and desire.

**FIRST
NATIONAL BANK
—IN BROOKLYN**
ESTABLISHED 1852
BROADWAY AND HAVEMEYER ST.

OFFICERS

JOSEPH HUBER, President	JOHN W. WEBER, Vice-President	WILLIAM S. IRISH, Vice-President	ANSEL P. VERITY, Cashier
FREDERICK W. KRUEGER, Assistant Cashier	RUSSELL C. IRISH, Assistant Cashier	AUSTIN TOBEY, Jr., Assistant Cashier	

Hanging out the "welcome" sign

- Bill of Lading Collections.
- For Business Welfare.
- A Wealth of Experience.
- Constantly Changing Loans.
- Banking Service for Corporations.
- You Can "Clip Coupons."
- Strength and Service.
- A System That Helps You.
- Helping Your Business.
- For Better Business.
- Aiding Our Customers.

PARAGRAPHS FOR GENERAL BANKING ADVERTISEMENTS

The following paragraphs are suitable for use in general banking advertising:

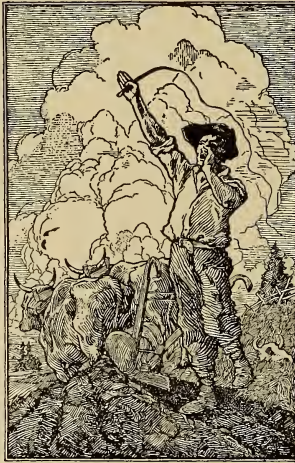
COMMERCIAL progress requires good banking service—it cannot get along without it. We are prepared to offer complete banking service to individuals and concerns to enable them to keep pace with present commercial developments. *We invite you to consult us about your business problems.*

MANUFACTURERS frequently borrow money from their bank to provide funds with which to buy raw material, the loan to be repaid when the goods are sold. Usually the time involved is only a few months. Not a few of our customers thus make money on short-term loans from this bank.

WHAT this bank has contributed to the development of this community it has contributed with a confidence born of a thorough knowledge of its people, its resources and possibilities.

CAPITAL, surplus, undivided profits; membership in the Federal Reserve System; depository for United States, State, county, city; relative standing of bank among other institutions in community or country; growth of deposits shown graphically by lines, diagrams or illustrations; double liability of stockholders; come in and meet officers for mutual benefit; answering questions of public; advice on investment, business, etc.; percentage of reserve.

THE number of accounts as well as the total amount of deposits; physical protection, vaults, safes, time locks, burglar alarms, watchmen, fireproof construction of building; banking by mail; location—as to territory surrounding and as to convenience in community; certificates of deposit—interest bearing, transfer-



“SEND US MACHINERY,
farm implements—the latest, the best that can be made,” came back the call of the pioneers of the Northwest; and there grew up in Minneapolis a great business in the manufacture and distribution of machinery and tools.

This fundamental industry has become an important part of the strength of the Northwest. Its vigor has entered into the bone and sinew of The Northwestern National Bank. Representative men who have made the implement, machinery and hardware business a notable success have long been members of the board that has made a conspicuous success of the affairs of this bank

The Northwestern National Bank

Minneapolis, Minnesota

Resources \$53,000,000

Featuring the industry of the community

able by indorsement, not subject to attachment, good security; directors who direct—how often they meet.

GROWTHS of community—resources and industries, how the bank helps; directors successful in other lines of business; not a “one man” bank; foreign exchange; clerks who use foreign languages; discounting negotiable paper and commercial bills; expert heads of departments; depositing all receipts with bank and making all disbursements by check; information department; modern equipment; drafts on principal cities of the world.

LETTERS of credit; travelers’ checks; money transmitted by telegraph and cable; officers and employes bonded; prestige of dealing with a big bank; prompt remittance of collections; frequent audits, examinations by directors’ committee; no past due paper; no re-discounting; amount of circulation taken out; success of bank built on prosperity of customers; use of a motto and emblem; amount of deposits shows popular confidence; surplus and profits show prosperity; establishing a credit; how bank’s capital is invested; long history shows satisfactory

ADVERTISING COMMERCIAL BANKING SERVICES 71

service; table of growth of deposits over a period of years; accuracy in detail; how bank has weathered panics; advantages of bank money orders as compared with Post Office or express money orders.

GOVERNMENT supervision; frequent examinations by Comptroller of the Currency by committee of directors and by certified public accountants; bank account a basis for loans; earning good dividends for stockholders, the number of such dividends; conservatism, progressiveness, courtesy; age and history of bank; details of National or State supervision; campaign of education on banking methods; explaining statements in non-technical language; par arrangements.

PERSONAL wealth of stockholders, real estate holdings of directors; the laws safeguarding banks; banks add value to your property and convenience to your business; charging due paper unpaid to profit and loss; answering inquiries of non-residents; bank does not speculate nor promote speculative enterprises; membership in clearing-house; confidential relations between officers and customers; negotiating farm loans; list of correspondent banks; record of loans made without loss or foreclosure.

HELPING young business men; interest on time deposits; length of service of officers; making feature of report to Comptroller, explaining its details; proportion of surplus to capital; accuracy in detail; promptness in execution; encouraging small deposits; having many small notes; directors in constant touch with affairs of bank; investment department; bonds bought and sold; conservative, safe, panic-tried; build up your credit; our customers' success is our success; a time-tested bank; the quality of securities held.

COURTEOUS regard for the wants of every customer.

OFFICERS easily accessible and glad to advise customers.

CAPITAL in a commercial account is more effective for a business man than in a savings account notwithstanding the fact that it ordinarily does not draw interest.

PROPER use of banking facilities one of the chief aids to scientific management and business efficiency.

FEW men ever make a large success in business without the aid of some bank.

THE man identified with a bank as a depositor is better prepared to seize business opportunities presented than one who has no banking credit established.

DIVERSIFIED experience of directors a guarantee both of sound management and ability to give good service.

KEEPING a good bank balance helps the depositor, the bank and the community.

BEING a bank depositor relieves you of annoyance in getting a check cashed.

ESTABLISH your credit at the bank *before* you seek accommodation.

A GOOD banking connection may mean the difference between success and failure in an enterprise.

THIS is an age of specialists. The specialty of this bank is commercial banking.

SAFETY first, profit second, is the rule we go by.

WE always give our regular customers the preference in the matter of loans.

THIS bank ordinarily has about — per cent. reserve, which is in excess of the legal requirements and is a notable factor of our strength.

CASH and credit make a good combination. Put money into the bank and you can get credit.

THIS bank keeps books for its depositors free in so far as their business is done by checks.

EVERY business man and house should have a reserve fund in the bank.

A MAN'S standing in the community is raised by his opening a bank account.

A HOUSEHOLD checking account is an economy and convenience for the householder.

A JOINT account can be opened by two persons payable to either or to the survivor.

TAKING pains to make banking transactions easy and pleasant for women customers.

THE accounting of a customer's transactions involving the payment of money will be taken care of by the bank gratis through a checking account.

MORE than 90 per cent. of the volume of business transactions involves the use of checks.

THE business-building service of the bank.

WITHOUT the advice of the bank you might fall into a mistake involving heavy loss.

THIS bank enjoys the confidence and handles the business of many of the leading firms, corporations and individuals in the community.

OUR strength promotes the stability of our customers' business.

MERCANTILE agencies quote the bank's opinion of a man as being the strongest kind of evidence concerning his business character and reliability.

"CONSTRUCTIVE banking" expresses the working spirit of this bank.

MANY small businesses have become strong and prosperous through wise banking connections.

ANY business or individual maintaining a fair banking balance has a right to borrow from the bank in proportion to the value of the account maintained.

THE business man who knows clearly how to use the bank has a great advantage over those who do not.

COURTEOUS consideration of requests even if it is impossible to grant them.



How the Dexter Horton Bank Can Serve Seattle

THIS question is ever foremost in the minds of our officers. They realize permanent success cannot be built on selfish motives—that this bank's success depends on Seattle's success.

To aid the business men of this city in every possible way is the constant aim of this bank.

Our service to customers is by no means limited to the ordinary routine of a bank and trust company. We help our customers in many ways, particularly if they need financial co-operation, say to "swing" attractive contracts.

We realize the industrial life of this city must be fostered in every way possible and stand ready to do our share, and more.

May we help you?

Dexter Horton National Bank

ESTABLISHED
1870
COMBINED
RESOURCES
THE DEXTER HORTON
NATIONAL BANK
DEXTER HORTON
TRUST AND SAVINGS BANK
\$23,134,862.07

Serving the community

No progressive firm is too rich or too prosperous to dispense with banking accommodations.

If a bank's investments are good, if its credits have been wisely extended, depositors are amply protected.

MUCH is being said nowadays about scientific management of business. Handling finances through a checking bank account is part of the most modern approved methods.

YOU are helping yourself, the bank and the community when you keep as large a balance in the bank as possible.

OUR investments are not only safe, but they are such as can be turned into cash quickly. This is a vital feature of sound banking.

EVERY modern equipment, convenience and system for facilitating the business of the bank and its customers is in use here.

THIS bank will help you in such a way that you will be able to get better results from your own efforts.

A BANK account means safety, convenience, acquaintance and accommodation.

THIS bank has so completely systematized its business that the requirements of its customers can have attention without delay.

WE make it a point that every business transaction with our patrons shall be mutually satisfactory.

DEALING each day with men in all lines, the officers of this bank are constantly in touch with conditions in every trade and industry.

FREQUENTLY we are able to put our customers in possession of facts that bring them profit or save them loss.

IN managing household expenditures, a check-book acts as a perpetual reminder of the difference between income and outgo.

THE amount of credit granted to any applicant by this bank is determined by the responsibility of the borrower, or the kind and sufficiency of the security offered and the value of the deposit account.

THIS bank wants to co-operate in every way possible with local business men in increasing the prestige and prosperity of this city.

THE officers of this bank consider it both right and good business to give equal attention to small and large accounts.

SECURITY and service are the twin watchwords of this bank.

ALL our customers receive the same quality of service. If you have only a moderate bank balance do not hesitate to bring your financial problems to us or if you have not yet opened a bank account, our officers will be glad to see you anyhow.

WE allow liberal rates of interest, especially on dormant accounts, and deposits are safeguarded by all the assets of this strong banking institution.

NO up-to-date business man attempts to get along without frequent use of the services and accommodations of a good bank.

ESTABLISH your credit by becoming a regular and consistent bank depositor. One of the foundation stones for the success of a business man is the acquaintance and friendship of other men, and one of the most important things is to get acquainted early with the officers of a good bank where you have an account.

OFTEN the scrutiny of a trained outside observer, like your banker, is the very thing needed to discover some latent weakness or danger in your business.

THIS bank never overlooks the fact that its prime duty is to its depositors, and that every dollar on deposit has to be paid back to the depositors.

WITH one of our Letters of Credit you can obtain money in any amount within the limit agreed upon from any large bank or hotel in the world.

THE value of an established credit and a good banking connection is fully appreciated when an occasion arises calling for extra cash.

HAVING connections in all parts of the world, this bank is able to send money for its customers anywhere at a moment's notice.

IT would be impossible to do business as it is done nowadays without credit and the machinery of credit which the banks supply.

IN a National bank there is a greater measure of personal accountability laid upon officials than in any other corporation.

WE consider the giving of dependable advice one of the functions of this bank. It frequently happens that our experience enables us to make suggestions helpful to a business man.

THERE comes a time with most business houses when for the time being they are rather hard pressed financially. It is then that the value of an established credit and a good banking connection is fully appreciated.

WE supply to our patrons every advantage and convenience that a bank can safely give.

THE directors of this bank enjoy the respect and confidence of the community and bring to the direction of the bank's affairs a wide and diversified experience, which is the surest guarantee of sound, conservative management.

OUR officers' and directors' first-hand knowledge of general business conditions gives them the greatest possible advantage in directing the affairs of this institution.

THE integrity, judgment and ability of our officers and staff of employes have been tested by many years of successful banking.

OUR officers are always ready to tell you points of advantage to you in financing your affairs, for they must, of necessity, keep thoroughly posted as to markets and various lines of trade.

IF we can help you succeed in your business enterprises it will benefit the community and the bank as well as yourself.

OPEN a checking account here, take advantage of all modern business methods, make use of all banking facilities, and make yourself and your business methods known to the officers of the bank. This course will pay you.

WHEN this bank handles your money it helps you even beyond any mere interest on your money, by making your manner of managing your funds safer and more convenient.

WHEN you deal with this bank you can rest assured that it is always ready to help you in doing that which is best for the growth and advancement of your interests along legitimate lines.

WE offer a bank large enough to inspire the confidence of its customers, but not too large to give every consideration to the interests of every customer.

BANKS are a necessary factor in the business community. It would be just as difficult to conduct modern business without banks as it would be without money.

ON such matters as a purchase, an investment, an extension of credit, or the management of a business, a good banker is competent to give sound advice. That's his business.

A PROGRESSION OF SERVICE FOR OUR CUSTOMERS

Many a depositor has begun his connection with this bank by opening a small savings account. After accumulating a few hundred dollars he has gone a step further and transferred a part of his savings to a banking account, which enabled him to pay bills with his own checks.

When he could spare money for investment the Bond Department was at his service, affording him any information he needed, and offering him a selection of bonds best suited to his purpose.

The bonds and other valuable papers he could deposit for safe keeping in the safe deposit vaults of The Northern Trust Safe Deposit Company.

When he traveled his funds were safeguarded in the form of letters of credit, foreign drafts and travelers' cheques, issued by the banking department.

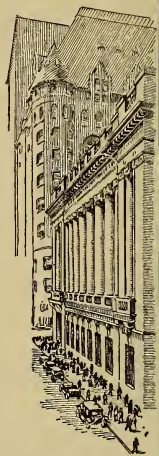
If he wanted to be away for a longer period, he arranged to have his property and his investments looked after by our trust department.

In his will the company is named executor and trustee, to administer it and to manage his estate for the benefit of the heirs.

The service of this company thus covered the main happenings in his career and followed his affairs all through life and long after his death.

THE NORTHERN TRUST COMPANY-BANK

CAPITAL \$2,000,000 SURPLUS \$2,000,000
NORTHWEST COR. MONROE & LA SALLE STS., CHICAGO



Showing the many ways in which a trust company can serve a client

Now is a good time to consider establishing the best banking relations, which are fundamentally important to every kind of business. Now take advantage of the banking facilities this bank offers for foreign as well as domestic commerce.

NOT every individual realizes just how much help a good bank can be to him. It needs actual experience of a bank account to make one appreciate its comfort, convenience, safety, profit and general satisfaction.

YOUR credit today is what you have made your name worth by years of honest dealing, right living and the ability and disposition to meet obligations promptly. Let this thoroughly reliable bank help you build up your credit.

SAFETY, freedom from worry, ease of making change, getting a sure receipt, building up a credit, doing business in a modern way—these are a few of the advantages of maintaining a checking account.

THE man who is favorably known at the bank has a distinct advantage over the one who is not. There comes a time in almost every man's life when it will mean a good deal to him to have the recommendation or indorsement of a good bank.

EVEN though you do not deal in large sums of money, a bank account establishes your credit, provides a safe place for your cash, and systematizes your business dealings.

ADVERTISING COMMERCIAL BANKING SERVICES 77

DON'T be afraid to start a bank account with a small sum. We know that small accounts have a way of growing. Many of our big accounts today started with only a hundred dollars or less.

THIS bank will sell you exchange on whatever place you require, either in the United States or abroad. Sometimes you may need to remit funds which you have not in hand. The bank will loan to you on proper security and forward the money wherever you say.

A CHECKING account makes for convenience and safety. It is the method used by all the most important business houses and by a great many private individuals.

If you are giving money as a present, bills or silver do not seem to be just the thing. Gold coin is hard to get and not convenient to use. A check on your bank for the amount you desire to give is just the thing.

YOU need never pay a bill twice if you pay by check. The check canceled by the bank is positive proof that you paid the money.

IN order to prove to your satisfaction the advantages and benefits derived from maintaining a banking connection with this institution we would suggest that you come in soon and talk over the matter with our officers. Others have done so to their decided satisfaction.

WE take pleasure in offering our services to the public because we believe that our present customers will assure new ones that this bank can and does fulfill all the requirements of modern banking.

WE know of many instances where a small business, started by men of little means, but of integrity and ability, has through wise banking connections, become strong and prosperous.

THE difference between good banking service and poor banking service may mean the difference between profit and loss for you in your transactions.

BANKS often save men from ruin, and no man ever makes any large success in business without banking assistance.

THERE is no better advice we can give a young man starting out in his business career than to start a bank account and keep in close touch with the banker. This will help him accumulate money and use it to the best advantage.

THIS bank has helped a large number of business men, both in times of prosperity and in periods of storm and stress.

SOMETIMES a bank helps a man by *refusing* to lend him money more than it would by granting him a loan.

IF you are starting out in a business of your own, or have recently taken upon yourself a financial responsibility, do not think of trying to get along without the active co-operation of the bank.

THE high standard of this bank has set for itself in the conduct of its business is a protection to its depositors in every emergency and under all circumstances.

THE profits of this bank are earned by prudent, conservative business manage-

ment in which there is not a single element of speculation or other dangerous method.

WHEN you keep a bank account you have the use of all the facilities of the institution, the benefit of the advice and suggestions of the officers, and then if you ever need loan accommodation, it is yours for the asking.

OUR service to customers is by no means limited to the ordinary routine of a bank. We help our customers in many ways. Come in and learn why we speak of our trust and banking service as "superior."

MONEY changing hands makes progress possible. It is the daily "turnover" that counts with the small merchant as well as with the merchant prince. Your bank serves as a clearing house for your money coming and going. It should afford you the means of keeping your money *free* for use in your business, permitting a maximum "turnover."

MANY men have started in business with a capital only of ability, hard work, honesty and good reputation. Their bank deposits at first were not large, but they established a credit which helped them on to success.

THE judgment and experience of the officers of this institution are backed by the *combined* judgment and experience of an able board of directors.

A CHECK account is more of a necessity than a luxury, and you can enjoy it without expense. Ask the man with a check account if he would be without it.

IN addition to our staff of well-trained men and our financial strength, this bank has every mechanical facility to make banking with us pleasant and profitable.

A VERY influential factor in the up-building of this bank has been the considerate treatment we have accorded customers, particularly borrowers, in times of special need.

IF the average man made a point of consulting his banker in regard to investments offered to him there would be far less good money thrown away and far fewer dishonest promoters making an easy living from the ignorance or credulity of the general public.

A CHECKING account is a great convenience and means of economy for the housewife. We have many such accounts on our books and we know that in every case it is a great advantage to the household maintaining it.

THE man who realizes the banking accommodations to which he is entitled, who knows when and to what extent it is safe for him to rely upon it, is more likely to succeed, other things being equal, than the one who tries to get along without the aid of the bank.

A HUNDRED small accounts make a bank stronger than a dozen large ones aggregating the same total of deposits. That is why we are constantly seeking new customers. We want as wide a circle of friends and customers as possible.

THE public demands of the banker promptness and truthfulness, and he must live up to his promises in every respect. In turn, the banker expects the same promptness and truthfulness from his customers.

IN business, system is generally conceded to be one of the fundamental factors of success, and the regular maintenance of a bank account is one of the greatest aids to system in business.

ADVERTISING COMMERCIAL BANKING SERVICES 79

DESIRING to give our customers the best possible service, we are continually seeking to improve our equipment in every way.

THE completeness of the service rendered by this bank, the absolute protection of all funds deposited in its custody, and the courtesy and general efficiency of its officers and employes are responsible for the increasing popularity of this institution in the business community.

GOOD banking service includes a great deal more than you realize if you have no bank account at all or do not maintain as good a balance as you might.

WE issue traveler's checks which may be converted into cash anywhere without red tape, delay or discount.

TRAVELER'S checks prevent worry and inconvenience and therefore add greatly to the pleasure of a trip.

THERE is not only inspiration and satisfaction in dealing with a strong and growing bank, but there is also actual profit in it, and the prestige of having a strong financial institution back of you is worth a great deal to you in your business.

THE officers and directors of this bank fully appreciate the extent to which the co-operation of our customers has helped the institution grow, and they are anxious to continue to co-operate with our customers for mutual advantage, and are also anxious to get in touch with many more people who need the services of a good bank and whose business will be an additional source of strength to us.

CREDIT and confidence grow with business relations, and when once established with a strong bank, they make additional working capital for a successful business.

OUR local experience with local conditions enables us to assist you in the right way.

IT is at the bank counter that a man's credit is determined, and the wise business man makes every effort to stand well there.

BY our seasoned business counsel, by our prompt, dependable banking service and by proper financial assistance, we are striving to do our part in promoting the best business interests of this community.

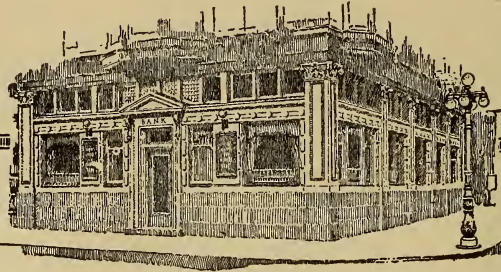
GREATER opportunities are still ahead and today, more than ever before, this bank is in a position of service. Its facilities and connections are ample to meet the most extensive banking requirements. Its experience gives weight to its counsel.

TO build on a rock in the business world one must keep his credit unsullied, and he must realize that the best way to do that is by building up a bank account.

IF you have extra or surplus money awaiting investment or anything of the kind, by all means deposit it here on interest-bearing certificate of deposit.

YOU are doing good triply when you keep as large a balance as possible in the bank—you help yourself and the community, as well as the bank.

THIS bank takes special pleasure in aiding its clients to establish themselves upon a good credit basis. Don't wait until you want to borrow. Begin to establish your credit now.



The Home Woman's Financial Affairs

SINCE women are primarily occupied with home duties, many of them are inexperienced in regard to investments and the care of property. That is where an institution like the **FIRST TRUST & SAVINGS BANK** can help them. We are fully prepared to manage the property of persons who, on account of other interests, poor health, or inexperience, do not care to look after it themselves.

Come in and talk with our officers or write for fuller information concerning our services in managing property under the terms of a written agreement. This will place you under no obligation to employ us.

FIRST

TRUST & SAVINGS BANK
LOCUST-N. W. CORNER-SEVENTH

Banking service for women

WE realize that the principal inducements a banker has to offer the business public are security and the pledge of personal attention to business. We know that our large capital and surplus, together with the strictest government supervision, make the institution absolutely sound, while the efficiency of its equipment and service fulfill the other requirements of a good bank.

A **CHECKING** account is a time and money saver in itself, and it has manifold advantages on account of the mutual acquaintance between banker and depositor which arises because of it.

BECAUSE the business of a bank can be successfully conducted only with honest men, the bank becomes a force making for public morality in the community and presents such inducements to uprightness that none but the most foolish would disregard them.

PAYING by check is a great convenience, but using checks presupposes that you have money in the bank, and when you are a regular bank depositor, you are in a position to get many other conveniences and accommodations from the bank. If you have not yet opened a bank account, or if you are not entirely satisfied with

your banking relations elsewhere, we should be very glad to welcome you at our offices.

THIS bank is interested in every business and professional man, in this community, no matter how small his operations. If at present you have limited means, but character and hustle, we want to have you as a depositor and customer of this bank.

WHENEVER you have occasion to send money abroad by mail or cable, call upon us. We should be glad of the opportunity to serve you in any way possible.

MONEY you deposit in bank away from home does this community no good. Therefore it is to your best interests to deposit your money where it will not only benefit you, but aid home industry also.

THIS bank gives service along the lines of customary banking requirements of every-day business and likewise accommodations adapted to the individual needs of the customer.

STARTING a banking connection is a serious matter and ought to be done as the result of a careful consideration of all the qualifications of the bank seeking your business.

WE desire the closest inspection of our financial standing, equipment, methods and personnel on the part of those who are thinking of opening an account here, because we know that we can give satisfaction on all of those points.

IF your check on this bank is stolen or forged and is paid to the wrong party, you would not lose anything. The bank is liable for forged checks if it pays them.

THE good-will and co-operation of its customers is wanted by this bank. We desire to enter into the spirit of our customers' wishes and requirements, giving due consideration even to minor wants and to complaints, if there are any to be made.

AT this bank you are assured of a kindly consideration of your requests, even if it is not practicable to grant them.

WE often have "inside information" which is of advantage to our customers. It is our policy, whenever possible, to prevent any unwise investment, loan or business move on the part of a customer, as we realize the mutuality of the interests of the bank and its patrons.

THE owner of a business needing more money, without thorough analysis, sometimes takes in a partner with cash, or issues new stock, when the real need is only a temporary loan. That is where a good bank can help—by the right kind of advice and by making the required loan.

THE methods of business as it is carried on today call for the assistance of the bank at almost every turn. Your personal appreciation of the value of a bank connection grows with your account.

IN becoming a depositor at this reliable institution, you not only avail yourself of the advantages of our prompt service, careful business methods and complete banking facilities, but you also profit by our experience in financial matters.

EVERY man should feel it his duty to maintain a regular bank account and to cultivate the acquaintance of his banker.

PROVIDING a place of safe keeping for money is only one of many services which the bank can perform better than any other institution or individual.

If you will come into the bank or write us, we will be pleased to give you particulars concerning our strength and ability to give you just the kind of banking service you need.

THIS institution has faithfully served its patrons for a good many years, and at all times its affairs have been conducted in such a manner as to inspire the utmost confidence on the part of its customers.

THE strength of a financial institution lies in its capital, assets, its honorable history and the ability, character and standing of the men who conduct its affairs. Possessing all these qualities to an eminent degree, this bank solicits your account.

DEPOSIT your surplus in this strong bank and take for it a certificate of deposit. Your money will earn good interest and will be kept perfectly safe for your permanent investment or other use later on.

A CERTAIN amount of knowledge of banking principles is necessary to the education of every business man or woman. Through a bank account one gains a knowledge of these things as well as of many other facts of business.

ANY woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check. At this bank we have made special provisions for the convenience and comfort of ladies.

AS a lender, this bank stands ready to aid anyone who is worthy of it and is building up a legitimate business. We want your influence and deposits as much as you need our advice, protection, accommodation and services.

THIS bank welcomes all new residents and new business enterprises. It offers its services and protection, particularly in the matter of dormant, idle or special funds of business houses.

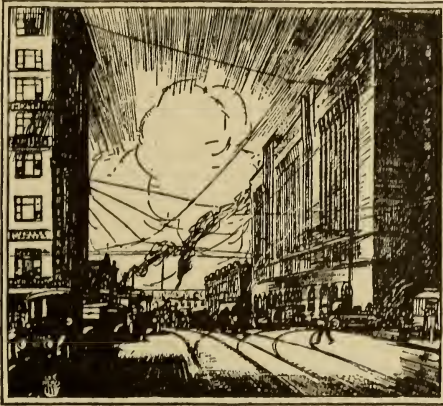
WE want the people at large to know more about how the bank can help them in their business and financial affairs.

You will never appreciate the convenience of a checking account until you have one. As a saver of time, trouble and worry the check method of handling personal or business financial matters is one of the most valuable features of modern business.

WHEN you have a checking account the bank, in a way, acts as your bookkeeper, and by the return of your canceled checks you get automatically the best kind of a receipt for every cent paid out by check.

THE value of checks as a means of transferring money from one place to another has been so thoroughly demonstrated that millions of dollars in checks pass through the mails every day.

WE want time deposits and are willing to pay a specially good rate of interest for them. For such deposits we issue Certificates of Deposit which are interest-



Number eight of a series

FARM and city seem to meet in the great Minneapolis fruit and produce district to which this is one of the gateways. Here business of enormous daily volume is transacted and from this center radiate communication lines directing purchases in producing localities far removed and redistribution over many states. The wholesale mercantile and produce firms of Minneapolis promptly responded to the government's appeal and from the beginning have given their full strength and influence to conservation of food and material and to other measures for the winning of the war.

The Northwestern National Bank MINNEAPOLIS.

Artist's sketch of one of the scenes in the commission row neighborhood.

One of a series featuring sections of local interest

bearing negotiable instruments running for a longer or shorter period, as arranged. We consider this method an ideal one for the handling of temporarily idle funds.

EVERY officer and employe of this institution is bonded for the faithful performance of his duties.

OUR directors, all successful men, who have demonstrated their ability in their own business, meet weekly to confer on the affairs of the bank.

We have the financial strength, the organization, the experience and the facilities to render this institution up-to-date in every particular.

At this institution banking is made easy for women. A checking account simplifies the family buying done so largely nowadays by the women of the household.

MANY women do not feel as much at home in a bank as they do in a department store. We take particular pains to make banking transactions easy and pleasant for our women customers.

If your banking requirements are such as to demand resources adequate to meet the needs of a rapidly expanding business, well established foreign connections, comprehensive trade and credit information and a thoroughly equipped, well balanced organization, we cordially offer our services to you.

IN order to keep right up to the minute in their bookkeeping day by day, banks must close for deposits and withdrawals in the middle of the afternoon. Naturally, that makes the last hour a busy one. But banking, like marketing, is satisfactorily done early in the day. If our depositors who can just as well make their deposit or draw out cash in the morning instead of near the close of banking hours would do so, it would be a great help to us in giving uniformly prompt and satisfactory service to all.

IN every respect this bank is suitably equipped to give prompt and satisfactory service.

THIS bank is anxious to co-operate with business men in pushing their business. There are many ways in which we can help you if you will give us the chance.

THIS bank will value your business and help you if you will give us the opportunity.

MAINTAINING a bank account presupposes common sense, energy, determination, prudence, temperance and persistence.

WE are glad to note that many of our depositors feel as if they have a sort of proprietary interest in this institution. We hope all our customers will call this their bank.

EVERY business man worthy of the name realizes the importance of maintaining a reserve fund to draw upon when having the use of additional money would mean a considerable saving or an extra profit.

WHEN you pay your bills by check you need not worry even if you fail to get a receipt because the endorsement of your check is a receipt in itself.

SOUND and progressive business methods in the bank's management; the active participation and co-operation of well-known business men in the conduct of its affairs; prompt and courteous attention to the wants of customers and a desire to satisfy them. These things account for our steady growth.

FOR your own sake, for the sake of the community and for the sake of the bank you ought to become a regular bank depositor.

WHEN you deposit your money in the bank the bank does not let it lie idle by any means, but sets it at work promptly.

THERE are times when to be able to put your hand on ready cash may mean a big saving or a quick profit in your business.

WE assume all risk of loss by forgery. If some one else signs your name to a check and we pay it, the loss is ours, not yours.

WE are here to serve your banking requirements, and to place at your command the practical co-operation of our resources and banking facilities. Whether your needs are local, national or world-wide, this bank through its experience, connections and organization, is eminently qualified to serve you.

EVERY department of this bank is separate and under the management of one man who accounts daily for his individual work, the positions of the staff being changed frequently, so that each department is well checked up.

THE mere ability to draw a check on an institution of the highest repute like this is in itself a voucher for your responsibility.

WHEN you endorse a check or a draft always write your name on the back exactly as it appears on the face.

WHEN we advise you to circulate your money we don't mean to urge you to spend it, but to put it into circulation through the bank.

DEPOSITING in the bank is a duty you owe yourself and the community at large, for it is money in circulation that enables business life to go forward.

Do you realize that a considerable part of the service rendered by a bank to its customers is without cost to them?

THROUGH the bank your money is helping along the general prosperity while at the same time you are not parting with your money at all, but are simply putting it where it will be kept safer for you than you could keep it yourself.

PAYMENT on a check can be stopped at any time by notifying the bank, stating the number of check and the names of the drawer and the drawee.

IT pays to cultivate friendly relations with your banker. Keep a regular account in the bank and then don't be afraid to consult your banker in financial matters.

IT is quite worth while for any man to build up a reputation that will entitle him to credit at the bank.

MAINTAINING a regular bank account through a considerable period is one of the best ways to get credit at the bank, and establishing a credit should be the first consideration when organizing a new business.

YOU cannot expect to accomplish much in a business way without using the services of a bank.

A CONSERVATIVE bank like this is very particular in the matter of loans. All important loans must be passed upon by the board of directors which is made up of men thoroughly experienced in such matters.

WE can care for your money safely, protecting it from loss with physical barriers, by legal safeguards, and by giving you sound advice on how to invest it.

FARMERS need loans sometimes. It is therefore, a good thing for the farmer to deposit in the bank when he has money on hand and thus establish his credit.

OBSERVE a little and you must be convinced of the truth of the statement that it is not to any business man's advantage to try to get along without banking connections.

CLOSELY associated with all sound business is the sound bank. This bank enjoys the confidence and handles the business of many of the leading firms, corporations and individuals in this community.

A GOOD business man ought to be more concerned with establishing a reputation

than with the art of borrowing money. The reputation established, the power to borrow will follow.

A CHECK should be presented for payment within a reasonable time after issue or the drawer will be discharged from liability.

DON'T handicap yourself by refusing to establish relations with a good bank. Do you realize that without a bank account you are placed at a disadvantage in every transaction involving money?

WE desire to come into confidential relations with our customers. We gladly give depositors the benefit of our business knowledge and experience—especially in the matter of investments.

NOWADAYS banks are indispensable to the business community, and if you have not established banking relations you are simply lessening the possibilities of your business.

THIS is the kind of an institution that can help you in your business.

YOU need a good strong bank like this back of you in your various enterprises. You may not realize this need, but it exists, nevertheless.

IN loaning money this bank always makes it a point to attend to the needs of its depositors first.

WE have a good many customers, but not so many that we ever have to handle them in the mass. It is our purpose—and we are succeeding in it—to handle each individual case in a constructive way when depositors seek our assistance and advice.

EVERY business as well as every individual needs ballast in the form of a cash reserve to help weather financial disturbance.

BESIDES being able to put up the full security required of an institution seeking government deposits, the financial condition, the methods of management and the general high standing of this bank have been approved by the highest authorities.

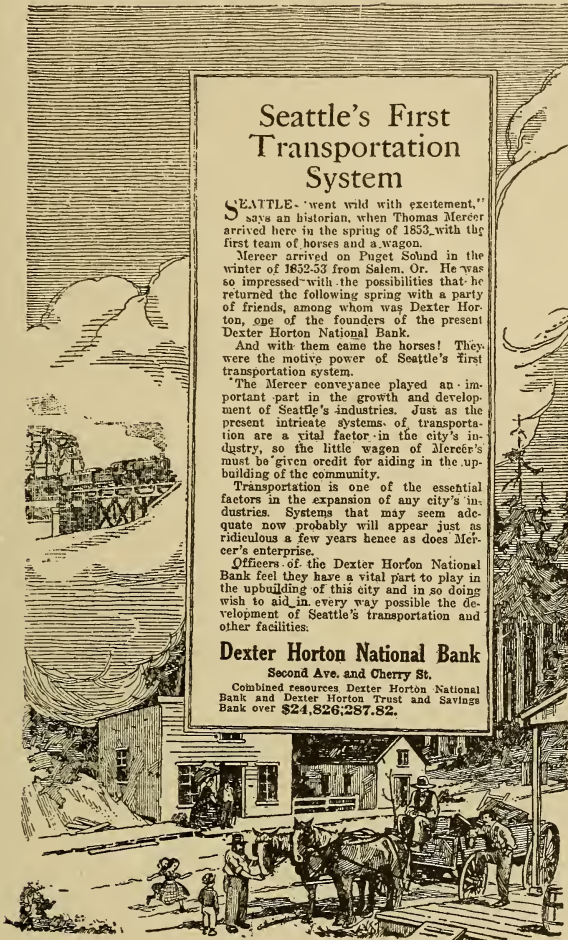
WE especially encourage women to open accounts with us in both our commercial and savings departments as we give their accounts special attention.

THE stub of your check book acts at once as a record and a receipt, and this one book will show you at a glance just how much you are paying your butcher, grocer, milkman, iceman, or dressmaker.

OUR interest-bearing certificates are issued in any amount. They draw interest at — per cent., are payable in six or twelve months, and are negotiable by indorsement.

A SPLENDID investment for surplus funds are the certificates of deposit of this bank. They are just as safe and profitable as most bonds, and a good deal less trouble.

THE banker is in position to know a great deal about business and investment conditions, being in constant touch with the commercial life of the community and of the business world generally.



Seattle's First Transportation System

SEATTLE "went wild with excitement," says an historian, when Thomas Mercer arrived here in the spring of 1853, with the first team of horses and a wagon.

Mercer arrived on Puget Sound in the winter of 1852-53 from Salem, Or. He was so impressed with the possibilities that he returned the following spring with a party of friends, among whom was Dexter Horton, one of the founders of the present Dexter Horton National Bank.

And with them came the horses! They were the motive power of Seattle's first transportation system.

The Mercer conveyance played an important part in the growth and development of Seattle's industries. Just as the present intricate systems of transportation are a vital factor in the city's industry, so the little wagon of Mercer's must be given credit for aiding in the upbuilding of the community.

Transportation is one of the essential factors in the expansion of any city's industries. Systems that may seem adequate now probably will appear just as ridiculous a few years hence as does Mercer's enterprise.

Officers of the Dexter Horton National Bank feel they have a vital part to play in the upbuilding of this city and in so doing wish to aid in every way possible the development of Seattle's transportation and other facilities.

Dexter Horton National Bank

Second Ave. and Cherry St.

Combined resources Dexter Horton National Bank and Dexter Horton Trust and Savings Bank over \$24,826,287.82.

Historical copy

THIS bank is a designated United States depository, having complied with the requirements of the United States Treasury Department, and is made the custodian of a portion of the Government funds.

IT is a wise provision for every business house to maintain a cash reserve for unexpected demands.

REMEMBER that with the bank's aid you can be relieved of a great deal of unnecessary trouble in your financial matters.

THE name of this institution is a synonym for all that is clean, reliable and substantial in financial matters.

FRIENDS are an asset to any business. Depositors and friends are synonymous

terms at this bank, and we know that this mutual friendliness helps both us and our customers.

IN our platform honesty is the principal plank. It is this integrity that assures the depositors of this bank that its affairs and their interests will be honestly looked after and that the funds of the bank, the ability and experience of its officers and directors, will be properly used.

THERE is a great deal more to the matter of a good bank connection than an outsider realizes. Don't be an "outsider" any longer.

THE first of the year is the time when books are balanced, accounts straightened out and plans laid for business extension. In making your plans do not overlook the important place that a good bank should occupy in your transactions.

THE merchant, the manufacturer, the farmer, the private individual, all find cash and credit a good combination. They supplement each other. With credit you can make money. With money you can get more credit.

AT the bank counter is the place to establish your credit, and becoming a regular depositor is one of the important factors in building up that credit.

AS a depositor all the privileges and facilities of this institution are placed at your disposal.

BESIDES being able to pay your bills by check, when you have even a small account in the bank, you are enabled to buy goods when the market is low.

IN a check, when the amount written in words and the amount stated in figures do not correspond, the words govern. Every check ought to be endorsed on the back and as near the left end as possible.

IF you do not know from personal experience the satisfaction and profit of having an account in a strong and well-equipped bank like this, will you not decide to find out this year?

CARE should be taken in making out checks to avoid errors, for they may be troublesome and expensive, but with ordinary caution mistakes need never occur. The use of checks in making your payments will prevent many misunderstandings, and often will save money.

THE greater security which arises from our being a national bank and a member of the Federal Reserve System is a source of comfort not only to ourselves but also to our depositors. They realize that, while obtaining a favorable rate of interest on their deposits here, they secure absolute financial stability. With this knowledge they are enabled to lay their plans with a confidence which makes for business success.

OUR business is conducted with conservatism, but also with enterprise and up-to-date methods.

OUR specialty is the handling of all money matters, and in our organization are men who specialize still further in the various branches of banking and finance.

WILL you not now seek the aid of this strong institution in extending your field and increasing the volume of your business?

A BANKER is familiar with the experience of a great many other business men

in various lines and so is likely to know something about your business needs which you yourself may not happen to know.

You can't be too careful about how you put your name on negotiable paper. Always indorse crosswise on the back near the left end. This gives room for later written indorsements and indorsing stamps.

It is the purpose of the Government to make the word "National," in connection with a bank, mean the same as "Safety."

THE use of checks is a most general and valuable feature of modern banking. A business man who doesn't use checks is almost as far behind the times as one who doesn't use the typewriter or the telephone.

No bank can hope to win the confidence and respect of a community unless every person entering its doors is assured of receiving fair and courteous treatment, regardless of his station in life or his relationship to the bank.

THERE is no question about its being an advantage to have a good bank back of you. We desire an opportunity to prove to you that this bank is good in its soundness, personnel and service.

WITH a regular account here you are in a position to ask and receive advice, accommodations and the full use of our many facilities.

It is becoming more and more the thing for women in their shopping and household buying to pay by check.

MONEY in the bank is a great convenience to you and your funds are safe. It also helps the community.

TOGETHER with our banking colleagues, and with the vast army of workers in office and mill and mart, we have striven to promote the prosperity of this city, and to extend that prosperity throughout this section. The measure of our collective success is apparent today in the proud position which our part of the country is assuming in the world of commerce and industry.

WHEN in the course of business events it becomes necessary for a business man to broaden his field of endeavor, he not infrequently finds that he must broaden his banking facilities also. When your business reaches that point, you may well consider the completeness of the financial service offered by this strong old bank.

THIS strong, conservative institution pays particular attention to women's accounts. Call at the bank or write to us about opening a check account here.

THERE are many factors in the strength of this institution, not the least of which is the nature of its policy and control.

THIS bank is thoroughly examined twice a year by the National Bank Examiners. Five times a year, upon the call of the Comptroller of the Currency, we issue sworn statements of condition.

WE stand ready to convince you as to our strength, ability and responsibility and to show just how we can help you personally. Will you not give us an early opportunity to do so?


ARE you in the proper relationship with this bank to get the greatest benefit

from it? One of the first essentials is for you to become a regular depositor here.

WE know that our experience, knowledge, ability, system, organization, modern methods and energy would work greatly to your benefit if you give us the opportunity to help you in your business.

PROGRESS is rapid with the man who combines good credit with his working capital.

Do you want some help in your domestic financial problems? The finances of



**DETROIT
TRUST
COMPANY**

CORNER FORT AND SHELBY STS.
OPPOSITE POSTOFFICE
DETROIT, MICHIGAN

**What is a Certificate
of Deposit?**

- It is a receipt for money deposited with us.
- It draws interest from the date of deposit.
- It is payable on demand.
- It is negotiable.
- It is issued for any amount, large or small.
- It is backed by the entire resources of this Company.

Educational

any household are better regulated and the accounts more easily kept if the money is handled through the bank.

OUR officers are easily accessible and glad to advise customers in business matters.

IN addition to being prudent and conservative in our management, we are alert, and progressive in our methods and courteous and accommodating to our customers.

DEPOSIT your income at this bank and pay it out by check. Thus you will make a written record of all your money transactions, which may be referred to months or years hence.

THE convenience of a checking account is yours, free of all charge.

EVERY few months your investments should be gone over by competent appraisers. Possibly some investments are selling at a higher figure than is commensurate with the return, and we may be able to suggest others at a lower figure which bring a better income, with a profit on the exchange. We invite you to call and talk over investment matters, or to mail us lists of securities about which you wish advice.

THE more bank depositors there are in a community the more prosperous will be both the individual citizens and the community as a whole.

ADVERTISING COMMERCIAL BANKING SERVICES 91

THE bank and its depositors, co-operating, can bring about gratifying results in the form of more and better business.

THE business-building service of this bank includes credit, advice, discounts and safe and profitable handling of funds.

THE needs of each depositor or borrower are likely to be different. We make a special effort to accommodate our service to the requirements of all who seek it.

COURTEOUS regard for the wants of every customer is the rule of this bank.

IN making reports to the Comptroller, the directors who attest them compare the reports with the books of the bank and examine the bond securities, notes, etc.

GREAT risks are taken by carrying one's surplus on the person or keeping it about the premises. Deposited here your money is always at your disposal.

IT will help your business prestige to have a bank account and settle your bills with checks drawn on a strong, reputable institution like this.

OUR officers will be glad to meet you or correspond with you in regard to your banking relations.

CONFIDENCE rests upon belief. The people of this community believe in us. They have confidence in our strength, stability and efficiency.

BESIDES being thoroughly familiar with the institution's affairs, our directors are upright, capable and experienced.

THIS bank, in addition to Government examinations, has from one to two audits a year by an outside expert bank accountant.

POPULAR confidence in this institution is demonstrated by the fact that corporations, firms and individuals now have money on deposit with us to the amount of —.

CALL at the bank and get acquainted. This invitation is extended especially to young business or professional men and women who are in need of wise business counsel.

OUR directors are men of sound business judgment, who are successful in their own business and prominent in the commercial life of this city. Your interests are safe in their hands.

WE have certain services to offer you—services based on the necessities, the opportunities or the emergencies you encounter from day to day in your office, or store, or factory.

THIS bank asks a depositor to fill out a deposit slip when he makes a deposit. These slips are preserved, and the depositor's slip made out in ink may serve to correct a mistake or settle a disputed point long afterward.

IN dealing with firms or individuals at a distance, the best reference you can have is the bank where you do business.

THERE are manifold advantages of having a bank account and being a regular bank customer. Come in and let us explain some of them to you.

WE want you, Mr. Business Man, to regard this bank as a business ally.

DEPOSITORS have the first claim on a bank, and they are better known to the banker than persons who have no dealings with him.

It is folly in this day for any man to try to get along without the aid of a good bank. The sooner a young business or professional man realizes this and acts accordingly the sooner he will reap the benefits.

A CERTIFICATE of deposit is a written acknowledgement of the bank that it has received from the person named a sum of money as a deposit subject to withdrawal on demand and the surrender of the certificate.

As a depositor here you will receive a great many benefits aside from the ordinary banking accommodations.

THIS is first of all a safe bank; then it is an accurate bank, a courteous bank, and last but not least, a prompt bank. Your time is not wasted when you come here. If there is an unusual rush of business at any time, our officers drop other work and go to the assistance of the tellers so that customers do not have to wait in line too long. This is only typical of the kind of service we try to give here in every department of our business. We want to number you among our customers if you are looking for such co-operation.

IN order to get a loan at this bank, you must have good credit, and to establish your credit, you must become a regular depositor at the bank and let us become familiar with the way you handle your money affairs. You must also provide good security and let us be the judges of its quality.

PAYING by check is a modern method of doing business. Each check you issue contains the date, number, amount, person to whom paid, and your signature.

WHEN a person cashes a check he must sign his name on the back as an acknowledgement that he received the amount written on the face of the check.

WE carry in our vault in ready cash about — per cent. of our deposits. We also carry cash balances with our reserve and other strong banks to the amount of about — per cent. of our deposits.

YOU are always welcome here, whether you come to pay or to receive. We are here to serve you and are constantly planning new ways to please our customers.

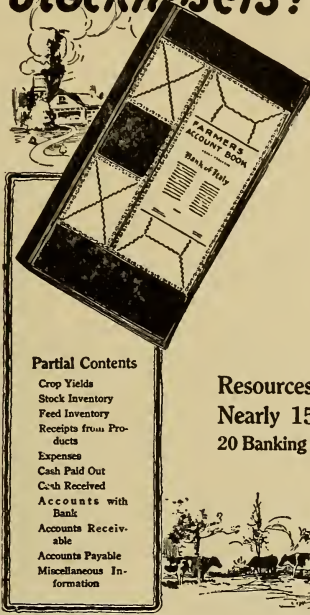
CHECKING accounts are advantageous to those who work for wages or salary. housewives, capitalists, professional men, business men, corporations, executors, administrators, guardians, assignees, trustees and various organizations.

WE recommend that you maintain both check and savings accounts. Then you can transfer money back and forth from one account to the other as the exigencies or opportunities of your business require.

IF you have a checking account at the bank you will always feel free to ask your banker for advice or for a recommendation. He will be glad to furnish either.

A BANK account is worth a great deal to you in convenience, security and business prestige. It enables you to draw your check on a good institution like this.

Ranchers! Fruitgrowers! Stockraisers! - call for this valuable free book.



The Bank of Italy is serving more ranchers, fruit growers and stock raisers than any other financial institution in California. This bank appeals to this conservative, thrifty type of men because of its great strength, superior facilities and far-reaching service.

Resources Over \$80,000,000
Nearly 150,000 Depositors
20 Banking Offices in 17 California Cities



Bank of Italy
 SAVINGS. COMMERCIAL. TRUST

• HEAD OFFICE SAN FRANCISCO •

Appealing to a certain class

Don't forget to sign your checks. This may seem unnecessary advice, but this mistake is a common one that causes inconvenience and delays.

THIS bank is an ideal institution for business men's banking. Its policy is liberal and accommodating. It believes in helping the business activities of its customers as far as is consistent with the soundest banking practice.

WE will be pleased to meet you personally to explain any banking feature or give you the benefit of our advice on business matters.

A TRADE acceptance is *live*—it is used only for current transactions. A promissory note is most often given for past due obligations. A trade acceptance bears on its face evidence that it is for the purchase price of goods actually changing hands. A promissory note may be used simply for borrowing money. A trade acceptance is drawn *on* the buyer. A note is given *by* the borrower.

OUR doors are open to the people of this community. Our hopes and interests are in common, and in the success of the city, its enterprises and institutions, we share alike.

IT will pay you to get such a good financial institution back of you. This is entirely in addition to the safety, convenience and profit of having a checking account here.

YOUR credit being based on confidence, the all-important thing for you to do is to build up that confidence by every legitimate means in your power.

OUR success is bound up in the success of the community. We want old residents and new-comers to get acquainted with us for our mutual benefit.

NOT a few of our customers keep both a Certificate Deposit account and a checking account here, combining the —% interest profit of the former and the great convenience and economy of the latter.

ONE of the chief causes of business failures is lack of capital. Every business, as well as every individual, needs a reserve fund. The bank is the best place for it.

PAYING by check gives you a permanent record of what your money buys—a detailed account that you may go over at the end of each month and know just where your money went.

To encourage thrifty, careful women we are pleased to assist them in making deposits or checks, and to give them advice in business matters.

THE merchant who has established his credit by maintaining a fair balance in the bank can borrow to take advantage of cash discounts on his bills, such discounts usually being greater than the interest on loans from the bank.

If we did not sincerely believe that we can give you expert help we would not and we could not urge you as strongly as we do to avail yourself of our services and facilities.

SUPPOSE the A. B. See Produce Company sells a carload of goods to John Doe and Company on ninety days' time: The Produce Company sends with the invoice a "trade acceptance" properly filled, which the buyer "accepts" by signing on the face. Whenever the buyer wishes to discount for cash he will of course not use the acceptance.

THIS bank, because of its length of service, its study of and familiarity with the conditions and opportunities of this section, its connections, resources and constant contact with business and finance, has been privileged in the past to contribute with its neighboring banks, its share to the financing of local, national and world-wide enterprises. *Today more than ever before it is in a position to continue its service.*

CHECKS are time and money savers; they are clean, convenient and safe. They are just as much to be recommended for the householder, the housewife and the professional man as for the business man.

A STRICT compliance with the rules and regulations governing National Banks is here backed by a personnel of the highest ability and proved integrity.

YOUR money deposited with us in a checking account will always be subject to your call and an acquaintance at this bank as a depositor will help you materially.

LOANS, discounts, collections, exchange, letters of credit, interest on deposits, advice on business and investment matters—these are some of the features of our service.

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You ought to be a regular bank depositor and have a checking account, because you will then be in line with modern business methods.

In your business affairs take advantage of the system and organization placed at your disposal by this strong, up-to-date bank.

THIS bank for more than a generation has occupied a leading place in the business and financial affairs of this community.

As a customer of this strong institution you are entitled to the best business advice, all the facilities and conveniences of the bank and such accommodations as are warranted by your standing and relations with us.

You will have additional security, economy and convenience when you let a good bank do its part in connection with your business transactions.

NINE-TENTHS of the business of the world is done by checks. Why not do yours that way?

In every feature of its banking activity this institution is thoroughly conservative. Safety first, profit second, is the rule we go by and the result is we get both safety and profit for ourselves and for our customers.

INDIVIDUALS and firms find checks convenient, clean, safe and a source of saving—in short, the modern way of doing business.

THIS Bank looks with satisfaction upon the part it has had in the growth of our city and is proud of what it has been able to do to help its customers take advantage of their business opportunities. The coming years, we believe, are going to be great years for this city, and we stand ready to do our part in turning expectations into realities. Will you give us the opportunity to co-operate with you?

A STRONG bank must have sufficient cash resources to meet all demands. A large amount of money must be kept on hand, all of which would be immediately available in case of an emergency.

OUR officers are men of long experience in banking. The directors are not chosen because of their wealth, but because of the business ability that enabled them to succeed.

It helps your social and business prestige and credit to pay obligations by check on a good bank like this.

STRENGTH and efficiency are the prominent characteristics of this institution.

THE officers of this bank are at your service. They invite you to make this bank your business home.

ONE of the most satisfactory ways of keeping a cash reserve fund is to deposit it in a strong bank like this on interest-bearing certificates of deposit.

ON certificate of deposit your money is entirely secure, and while not in use in your business it is, nevertheless, earning money for you and helping business in the community.

THIS bank charges you nothing for guarding your money from loss by fire, theft

or carelessness, although it has cost us a lot of money to provide the proper safeguards.

You will have no difficulty in keeping your accounts straight if you have a checking account. Every month the canceled checks and the stub record of your check-book provide you with indisputable receipts for payments made.

THIS bank will assist any man of business capacity to build up his business. This help will be extended in such a way that you will be able to get better results from your own efforts.

Living in Westchester Banking in New York

WESTCHESTER and Connecticut commuters find it especially convenient to have a personal checking account at our new Madison Avenue office at 40th Street—only a step from the Grand Central Station, near the subway entrance in 41st Street and only a block from the Park Avenue viaduct.

There are advantages in having a New York bank account no matter where you live. Stop in and let us point them out to you.



FRANKLIN TRUST COMPANY



Franklin Trust Company

Established 1888

Madison Avenue and 40th Street 46 Wall Street

BROOKLYN

166 Montague St. 569 Fulton St. 1001 Wallabout Market

Making a feature of convenient location

You will get courteous attention and a square deal here. We desire to have the public know that we are anxious to help along the legitimate business of our citizens in every way possible.

YOU have a tangible means in the check-record of each past month whereby you can save during the coming month. If you have just so much to spend, you will know where and how to adjust expenses.

ONE of our customers was doing business on limited capital. He sought loan accommodation to an extent which we thought was not warranted. Upon investigation we found that he had many large outstanding accounts. We recommended that he endeavor to transform as many of these as possible into trade acceptances. He took the matter up with one of his largest customers—a New York concern of high standing—and found it possible to close these open accounts with trade acceptances. We in turn, were glad to discount our share of this paper and thus our customer's financial problem was solved.

WE are confident that you will be so well pleased with the attention and service that you will receive at this old established bank that you will become one of our steady customers.

YOUR money in the bank is in circulation while you are not using it. Thus you get not only many direct benefits, but your money helps to upbuild your community and you profit as a resident.

YOU and your bank co-operating can accomplish a good deal more than either working separately.

COME into this bank at your early convenience, meet our officers, and let us explain to you in detail the benefits of a bank connection.

EVERY young man who starts a bank account and maintains it is doing something that will surely raise his standing in the community—both socially and in a business way.

WE know that in every respect we are complying with the Government regulations and that we go beyond the legal requirements to make this institution a safe and reliable one for all our depositors and customers.

THE character, ability and experience of the men back of this bank largely account for the popular confidence in us.

ADVICE, accommodations, collections, interest on reserve funds, these are only a few of the many ways in which we can serve you.

LETTERS of credit can be issued in favor of two or more persons and can be realized upon anywhere in the world where there are banks.

ANY woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check.

WITH a checking account the housewife finds it unnecessary to keep large sums of money in her house or in her purse, and avoids the trouble of making change in the residence district.

OUR service includes a great deal more than the average person has been led to believe falls within the scope of a bank's activities.

REMEMBER that all check books, bank books, etc., are free, and it costs you absolutely nothing to have a bank account.

CONCERNS receiving large amounts of small coins in the day's business will find that this bank can handle such accounts quickly and accurately. We have machines that count and wrap 1800 quarters and 2200 nickels a minute. We invite you to discuss this matter with our officers and to inspect our equipment.

IN facilities and accomplishments this bank has kept abreast of the requirements of business and industry. It is equipped to render every banking service.

A BANK opens an avenue of advice that leads to the keeping of what one has and the making of more. This strong institution would welcome you and your business and deposits.

A GOOD resolution to make now and keep throughout the year is to put yourself in a position to derive the full benefit from a banking connection.

DESERVING young business men we want to hold as customers and friends throughout their business careers. That is why we make them especially welcome.

CASH prices, as a rule, are lower than credit prices. This bank always has money for its depositors to borrow and the rates we charge are such that oftentimes you can profitably borrow money to take advantage of discounts for cash.

BECOMING a depositor in this institution opens to you its many privileges and leads to broader business relations.

PERHAPS some of our present depositors do not appreciate all the features of our service to the business community. We want them to find out by actual experience.

WE are resolved to do all in our power to promote the mutual interests of this bank and its customers.

WHETHER your present cash surplus is \$5.00 or \$25,000, there is no safer way to employ it than to deposit it with this bank and get one of our certificates of deposit to draw — per cent. interest.

A BANK draft can be cashed at any bank while a Post Office money order must be cashed at one specified office.

A COMMERCIAL depositor not only has the advantage of a checking account and interest on his average daily balances, but he also gives the bank an earnest of his ability to repay any loans made to him.

WHAT would you do if there were no banks in this community? Do you think it would be a very desirable place to do business in under such circumstances?

THIS institution has the equipment and the organization to serve you in a great many different ways in connection with your financial and business affairs.

PASSBOOKS are not balanced at this bank. We use what we regard as a more up-to-date method—the monthly ledger-posting and statement system. This system, is a great convenience to customers and enables the bank to handle accounts more quickly and accurately. This is typical of the dependable service which this bank strives to render in every phase of its business. You are invited to participate in the benefits of our service.

CAN you afford to be without what has been the mainstay of the majority of the successful business enterprises of the country—a good banking connection?

CHECKS are clean, convenient and businesslike. They add to your prestige, comfort and security. Returned to you canceled by the bank, they form the best receipt for bills paid.

IT will pay you in a great many ways to establish and maintain regular business relations with a reliable institution like this.

SHOULD your check be lost payment can be stopped, a duplicate issued and the money is safe.

AS a saver of time, trouble and worry, the check method of handling personal or business financial matters is one of the most valuable features of modern business.

ADVERTISING COMMERCIAL BANKING SERVICES 99

It requires only a moderate amount to start a checking account here, and you will always find us willing to help you in the development of your business whenever we can consistently.

WHEN temporary reverses come it is a very convenient thing to have some reserve capital or a good credit to fall back upon.

WE have large financial resources, operate under the strictest Government supervision, and have able, experienced and trustworthy officers and directors.

MAY we not soon have the pleasure of receiving your first deposit?

If a bank's assets—that is to say, its investments—are good, if its credits have been wisely extended, depositors are amply protected and need no other guarantee.

COME into the bank and let us show you just how we can help you PERSONALLY in your business and financial affairs.

AS one of our depositors it costs you nothing to have the great benefits of a checking account, although the bank is at considerable expense to maintain a force of skilled clerks to handle accounts and to provide the necessary supplies and equipment.

THE officers of this bank welcome small depositors, considering it not only right, but good business policy to give equal attention to small and large accounts.

AS a member of the Federal Reserve System, this bank may issue commercial letters of credit under which exporters abroad are authorized to draw upon us for the value of goods shipped by them to importers here. Upon acceptance of the draft the bank obtains the shipping documents, which are delivered to our customers, with the result that goods can thus be imported without payment until actually received.

YOU will be welcome here even if you do not at once become a depositor and customer.

THE young business man who has clearly shown his ability to conduct a small business successfully receives special attention and consideration from this bank.

OUR assets are of the highest character. Our transactions are most strictly supervised by the banking authorities, and as far as management is concerned, there is no more conservative institution in the State.

MONEY in bank will not be spent readily for the things you do not need, so that a check account as well as a savings account is an aid to thrift.

To use the bank as a reserve power in his undertakings—the limited partner tiding him over seasons when outlay distances income—is an essential thing for a young business man to learn.

BEING a regular depositor provides an opportunity for us to get acquainted with you and for you to get acquainted with us. That will be to our mutual advantage.

YOU think you can get along all right without the help of the bank but when

Home of the
Girard National Bank
Oldest Bank Building
in America



Erected 1795
Owned and occupied
by Stephen Girard
1815 to 1831

Around Philadelphia

are some of the greatest of our country's new industries. Immense ship building yards at Hog Island, Cornwalls, Bristol, Gloucester, Camden and Chester; huge munition factories at Essington, Eddystone and Pennsgrove; tremendous steel mills at Newcastle and Claymont; fuel oil plants at Point Breeze and Marcus Hook—all of these emphasize the importance of Philadelphia as one of America's greatest business communities. It naturally follows that Philadelphia is one of the nation's greatest financial centers.

With resources of more than \$90,000,000, the Girard National Bank is in a particularly advantageous position to properly handle your Philadelphia accounts. We offer our facilities to the business men of America.

The Girard National Bank

Philadelphia

<p>EVAN RANDOLPH, Vice-President and Cashier A. W. PICKFORD, Assistant Cashier</p>	<p>JOSEPH WAYNE, Jr., President ALFRED BARRATT, Assistant Cashier DAVID J. MYERS, Assistant Cashier</p>	<p>WALTER P. FRENCH, Assistant Cashier</p>
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A bid for out-of-town business

you have nothing to lose and there is even a possibility that a bank can help you, is it not the common sense thing to do to try the matter out?

WHEN you have a checking account the bank, in a way, acts as your bookkeeper, and by the return of your canceled checks, you get, automatically, the best kind of a receipt for every cent paid out by check.

ONE of the advantages of having a checking account is that then you are not compelled to meet the rebuffs that usually go with the effort to get checks cashed by friends or at banks where you are unknown.

THE directors of this bank are men who have demonstrated great prudence in the management of their own business activities. They are men of integrity, good judgment and ability.

IF you once have a check account in a good bank you will never want to be without its convenience and safety.

ADVERTISING COMMERCIAL BANKING SERVICES 101

To help our customers who are interested in foreign trade, we have established a Foreign Trade Department and are in a position to give you or get for you any information you may require in connection with your efforts to extend your business to the foreign field. We also have a Foreign Exchange Department through which we issue letters of credit, drafts and traveler's checks payable in foreign countries.

THERE is no more conservative financial institution in this city than this bank. It turns down proffered investments which are not A No. 1. It refuses accounts that appear likely to demand accommodations that cannot be safely granted.

THE small merchant or producer whose business is growing will not be satisfied with a savings account when he discovers that his working capital has increased value in a commercial account, because it is more effective.

BUILD up your credit and paper you present is not likely to be questioned. It is at the bank that your credit is established, and the best time to do it is before you seek favors and accommodations.

THIS bank has been in existence for — years. Its policy is conservative, but at the same time it is in full accord with modern ideas. Therefore, the condition of the institution has always been sound and its growth satisfactory.

MOST persons start their business relations with the bank by opening a savings account. But if you are engaged in business you will soon find that a savings account does not answer all of your requirements.

THE officers will be glad to talk over banking relations with you at any time and pledge themselves to serve your interests faithfully when you entrust your business to this strong institution.

MANY of our large depositors started as small ones. We have seen accounts grow steadily, and we are glad to say that we have helped our customers to increase their business and deposits.

THE value of checks as a means of transferring money from one place to another has been so thoroughly demonstrated that millions of dollars in checks safely pass through the mails daily.

As a customer of this institution you are entitled to the many privileges and accommodations which only the regular bank depositor can enjoy.

WE seek an opportunity to convince you that this strong, conservative, but progressive institution can help you increase your resources and make your business grow. Will you grant us the opportunity?

OUR many years' banking experience and our intimate knowledge of local and general business conditions can be of great service to you in your business plans. Close co-operation with our customers for their best interests, and ours, is one of our traditional policies. We can offer you every banking service your business requires, and invite you to consult with us about banking matters.

THE credit rating of the buyer who uses trade acceptances will necessarily be better than that of the man who insists on a long open account. It is also inevitable that better terms can be given to the concern which uses acceptances.

WHEN you buy a draft at the bank have it drawn payable to your order and in-

dorse it over to the person whom you wish to pay, then the draft is of value to no one else.

WHEN you have saved at least \$50 or have a surplus of cash above that amount you can do nothing wiser than to deposit it with this strong bank and get a Certificate of Deposit—a safe, convenient and profitable form of investment.

IF you have a checking account here this company will gather your hundreds of small items of money into one lump and will let you pay it out again in a multitude of little items in the form of checks.

WITHOUT charge, this institution keeps books for you, in that it keeps track of your receipts and disbursements, sending back to you receipts from your creditors in the form of canceled checks.

THE merchant who takes advantage of the discount for prepayment enjoys better credit and makes an additional profit.

WE try to take from banking all the terrors which unfamiliarity with its usages has given it in the minds of many women. It will help your wife in her domestic economy if you start an account for her with this strong bank so that she may pay all household bills by check.

A BANK and its patrons are mutually helpful and co-operation is advantageous to all concerned.

THE average housekeeper should be in a position to keep a bank account, and she would find it an immense convenience and saving. We want YOU to consider this matter seriously now as you read this advertisement.

A CONSERVATIVE policy in managing the affairs of a bank adds to the security of its depositors. Likewise the success of every bank, from the stockholders' point of view, depends upon acquiring public confidence and thus increasing business.

THIS bank, being governed by the rules of the Clearing House, follows closely its recommendation in regard to interest on deposits. We believe that conservatism along this line helps to keep down the cost of living and the cost of doing business. Consequently on average balances of \$1000 we pay interest at the rate of 2 per cent. a year. We believe that the conservatism manifested in this way is worth more to you than a higher rate with possibly a smaller margin of safety.

THE greatest advantage of a bank account often is the actual amount of money accumulated, which is a valuable reserve for present or future requirements.

THE president of this bank exercises a general oversight in its affairs, with special duties as chairman of the board directors. He is always approachable and ready to consider carefully the requirements of the bank's customers.

THE bank safeguards money, makes its handling accurate and convenient, promotes the exchange of business transactions from one section to another and encourages the saving of money.

IF a depositor draws several checks aggregating more than he has standing to his credit, the bank pays them in the order of presentation, without regard to dates or numbers, until the depositor's credit is exhausted.

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ALL drafts, after they are paid, are canceled and returned to the bank issuing them. They are kept by the bank for a long time so that they can be seen if necessary.

YOUR personal business interests would be bettered by a bank connection. We believe that this bank can serve you advantageously.

YOU cannot afford to be in business or handle your personal finances without taking advantage of the great convenience and protection afforded by the bank.

GET into the proper relation with this efficient institution to derive the utmost benefit from its up-to-date banking facilities and the intelligent service which we are able to give, and habitually do give to all our customers.

YOU will never fully appreciate the convenience of a checking account until you have one, and use the bank regularly.

IF you have not already joined forces with us, come at once. We will safeguard your money and help you in your business.

OUR certificates of deposit are issued in any amount, payable in any stated time. They earn ——— per cent. interest and are payable to order and negotiable at all times, making a good investment and valuable collateral.

AT this bank our first thought is for the depositor—his safety, his convenience, his comfort. We make a careful study of the needs of each customer and strive to fit our service to his requirements. We try to save time and trouble for our customers by such special service as the personal delivery of monthly statements to depositors in the downtown section, and in all our dealings with the public courtesy is our watchword.

THE tellers in this institution are efficient in their work and courteous in their treatment of customers and inquirers.

WILL you not make a personal application of this matter now by getting into touch with this bank?

PAYING by check you obtain a positive receipt and take a step forward in others' estimation by showing that you are progressive and carry a bank account.

IF you become a depositor in this bank there is one important service we will perform for you without charge—the accounting and auditing of all transactions involving the payment of money.

OUR hope and effort shall be to serve you so well that you will be pleased to recommend to your friends this bank and its services in all matters of banking.

IN any prosperous business surplus accumulates year after year. Such surplus funds can be profitably deposited in this bank, whose loans are unusually safeguarded and which pays interest on time deposits.

ALL the money you deposit with us is safeguarded by approved and up-to-date methods, strong legal restrictions and the ability and integrity of our officers and directors.

WHEN collections are slow and capital is tied up in stocks of merchandise the wise man goes to his banker for funds with which to maintain his credit.

WE have been in business here for many years, and in all that time not one cent has been lost by depositors, while we have paid out thousands of dollars in interest on deposits and have assisted a great many of our customers in their business.

IF you have not yet found out by actual experience the manifold benefits of a checking account come in and see us about it at your earliest convenience. Our officers will be glad to meet you and talk over banking matters with you.

AMPLE capital and surplus guarantee the safety of this bank and assure its ability to accommodate its patrons.

YOUNG men, get a good bank back of you. It will be a factor in your success. Come in and talk with us about this.

OUR *Foreign Department* is thoroughly equipped to handle any kind of a foreign transaction and in addition to supplying a comprehensive service, offers you the convenience of dealing with an institution close at hand.

THERE is no one thing that contributes more to develop a good credit than the maintenance of a satisfactory checking account in a substantial institution like this.

IF you are not entirely familiar with the advantages of a checking account come in and see us at your convenience. You will be welcome to all the information and help we can give you. We want you to learn to take full advantage of every facility this bank offers you.

BECOMING a depositor with this institution will open up to you many new privileges. Call or write to learn how we can help you in your business.

WE have the character, the organization, the experience, the legal safeguards and the financial responsibility to give the soundest and most efficient service to the business community.

A CHECK book in your pocket with a balance to your credit in the bank gives you the "exact change"; a legal receipt for the money you pay out; if lost it is no more than losing so much blank paper; it enables you to pay by mail instead of wasting time calling on creditors.

FOR money you do not need immediately our certificate of deposit is a very desirable investment—better than a savings bank account, because it is not subject to restrictions, like the 60-day rule.

A CERTIFICATE of deposit is immediately negotiable through any bank; it is not subject to arbitrary interest periods like the savings account, but draws interest from the day the money is deposited until the day it is withdrawn.

YOU get from your bank more than you put in because you enjoy the full benefit of the experience, organization, ability and energy of a strong and completely equipped institution.

A STRONGLY organized bank like this gathers the working capital of a community and sets it at work in various industries and enterprises.

A STRONG directorate and an able executive staff assure wise management and prompt service at this bank.

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PRACTICAL business men of vision control and manage this bank—men who know the banking requirements of modern business and who daily are applying that knowledge constructively in rendering the best banking service. Co-operation with their customers is regarded as a paramount duty by the officers and staff.

BANK drafts are bank money orders and their usefulness is wider than that of either Post Office or express money orders.

OUR sole business is to handle money matters, and our success is in direct ratio with the success of our customers.

THE success of our patrons and the progress of the community are vital factors of our own success. We feel that your interests and ours are in many particulars mutual.

OUR advice to you, born of long experience in banking and other business, is, get in touch with the bank; it will mean a great deal to you in your business career.

THIS bank is able to draw direct on its correspondents everywhere in this country and in the British Isles, on the Continent of Europe and in the Far East.

IN establishing banking relations with us and building up a credit, you are simply putting yourself in line with the modern method of business in which credit figures very largely.

YOU can transact your financial business with pleasure here; our bank is conveniently located and we offer every courtesy and attention to women customers.

THIS bank considers it part of its business to help its customers in every reasonable and legitimate way. Open a checking account now, or if you have idle money, deposit it with us on interest-bearing certificate of deposit.

OUR facilities are excellent and we handle local and out-of-town business promptly. We want to serve you.

THERE is usually a long delay in getting money refunded in case a postal or express money order goes astray. The safe and convenient way to forward money is by bank draft. It can be duplicated with far less trouble in case the original is lost, and it costs you less.

To increase your business it will be a great help to have the benefit of our knowledge and experience which are yours to command as a depositor at this bank.

YOUR money in the bank keeps the mills running, employs labor and helps to make prosperous times for all.

THE use of trade acceptances means that money will be collected at the time it is due. As this method of payment becomes general, the cost of handling goods in every line of business will be lessened, by the lessening of slow collections, bad debts, and other wastes that attend long credits.

MANY who have a surplus over their present needs take advantage of the liberal rate of interest we pay on certificates of deposit, adding generously to their income, and keeping their money in safety until they want it.

WE know that we can help you and that you can help us. Step into the bank and get acquainted with our officers. Come in whether you are ready to open an account now or not.

IF you are about to go abroad come in and learn about a convenient and dependable method of having funds constantly available for use while traveling.

A PARTICULAR point of our service is the fact that we have special men for each department. Here you will not find one man doing the work of two or three and doing it indifferently. We believe in specialization for good service.

WE want the thrifty people of this community, householders and business men, to learn the value of a bank account to preserve surplus from the imagined necessity of spending which is felt if your money is too readily accessible when the impulse comes to spend it.

IF you are starting in business you will soon find that you cannot carry that business far unless you establish credit at the bank.

A LARGE number of depositors has been attracted to this bank by its solidity, its progressiveness, its large loaning capacity, its accommodating spirit, and by the able, substantial and conscientious men behind it.

EVEN if you expect to pay out immediately the entire amount of your deposit, bring it to this bank, for we firmly believe that if you can learn how safe and convenient it is to pay out by check you will never do otherwise.

IN cashing checks here you will receive only crisp, new bills and clean silver. We have very neat check books for ladies.

DIRECTLY or indirectly, the bank affects every individual in the community. The more directly it affects you the greater benefit you will derive.

COME in and learn how we are able and willing to help you in financial matters.

IN these times business men cannot be too well advised in regard to matters of finance and trade. We have information, experience and facilities which we are confident would be of great benefit to you if you are confronted with problems in your business. Come in and consult us and let us see if there isn't some way in which we can co-operate to our mutual advantage.

THE business man who is displeased when his credit is inquired into has something yet to learn. Credit is based on confidence, and the best way to keep confidence is to be willing to show at all times that it is merited.

STAND by the bank and it will stand by you.

THIS bank is always willing to co-operate with business men of sound judgment and character who have shown a disposition to do the right thing by maintaining a bank account and meeting their obligations regularly.

THE time saved in keeping track of your affairs by the bank's keeping your books and the ability to give the exact change in writing your check more than offsets the time lost in going to the bank with your deposits.

THE important transactions of this institution are not only in every particular understood and administered by its officers but also by its directors, who meet regularly and frequently to confer on its affairs.

IF you have a checking account you need not send money through the mails. You can send your check. If the check is lost your money is still safe in the bank.

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You will find us an able and willing ally in your business affairs.

THIS bank derives strength from the strength and confidence of its depositors, many of whom have been customers of the institution for years.

THE officers of this bank are always glad to meet customers personally, and anything we can do to promote our mutual interests will be cheerfully done. Don't hesitate to talk things over with us.

WE want to supplement your manufacturing or merchandising machinery, so to speak, by our service and facilities.

YOU need the convenience of a checking account and also the many other features of the service of a good bank, which are available only to its commercial customers.

DEPOSIT your checks here, no matter upon what bank they are drawn. Deposit with us and then pay your own accounts with your own check on this bank.

BY helping the small but sound business in its credit problems, we enable it to take advantage of cash discounts, and thus help it to earn additional profits.

Of course, we are not entirely unselfish in this as we hope to profit by the increased deposits and other business which come to us from a customer whom we have helped on to greater success.

IF you do not care to give your attention to household accounts you can be relieved of all bother by a checking account with us in your wife's name. The checks will record each item of expense, month by month.

THE next time you have occasion to send money out of town come in and let us tell you about the bank draft method.

As a bank depositor you enjoy so many advantages that you really cannot afford to try to get along without a good financial institution like this back of you.

YOU get more out of a bank than you put into it. This is true in more ways than in the matter of interest on deposits.

A GOOD banking connection, steadily maintained, will mean prestige, credit, convenience, accommodation, sound advice and the hundred and one facilities of a modern banking institution.

PAYING household bills by a check is a safe, convenient, clean and entirely satisfactory method.

ANY woman who has to look after the many details of housekeeping finds it a great convenience to pay her household bills by check. It is economy, too.

THE merchant who pays his bills when due and keeps up his bank balance is sure to enjoy good credit.

AT this bank we have made special provisions for the convenience and comfort of ladies. Our officers and clerks are glad to give help and advice at any time.

THERE is nothing mysterious about a bank account. Some women seem to be afraid that there is. This bank takes special pains to make banking easy and convenient for ladies.

WHILE various services rendered by this bank are not limited to the exclusive benefit of depositors, a checking account here will result in a greater familiarity on your part with banking customs and often in the profitable use of some of the bank's services which are not available to those who are not depositors.

SUPPOSE you need to pay a certain sum of money to some one in New York, or anywhere. If you have the required amount on deposit here you can send the money quickly through this bank.

IN these times, there should be no idle dollars. If you have any that aren't working corral them into an interest-bearing CERTIFICATE OF DEPOSIT at this bank. Any successful money-maker will tell you that always keeping your money busy is the secret of financial success. We will be glad to correspond with you or talk with you personally about this safe, convenient and profitable investment for your funds.

YOU may not realize it, but a good bank is indispensable to you as a business man and citizen.

MANY a man has found out that when his business needed extra capital or he wanted to get others in with him on some deal, his success has depended greatly on what his banker could say about him.

WITH a check book of her own, your wife will find it unnecessary to keep much money in the house, and will avoid the trouble of making change. Her account is balanced by the bank each month and she can verify her records.

NOT infrequently there are occasions in almost every person's business or private affairs when it is necessary or desirable to send money to a distant point quickly. This bank is the logical place for you to go to have the matter taken care of properly.

THE best way, in fact the only way, to develop a satisfactory standing at the bank is to become a regular depositor.

THERE are at least six classes of depositors who should be especially interested in having a bank account:—All who work for wages or salary; the capitalist, the professional man, or the woman who has a separate account; the business man who wishes to separate his private income or the surplus profits of his business from his general business capital; the public or private corporation; the executor, administrator, guardian, assignee, receiver or trustee; religious, charitable, fraternal or other organizations.

WITH a checking account your payments are systematized; loss of money by theft or carelessness is prevented; you always have the right change; each check shows date, amount and payee; paid check is the best receipt; bank gratuitously assists you to keep your books; merchants prefer that you pay by check; checks are clean, convenient and safe; it adds to your business prestige.

BANKS can protect wealth better than individuals can and yet give all the advantages to the owners that they had before depositing the money with the bank.

A STRONG bank must have sufficient resources to meet all demands. Any person who deposits here may be certain that we can return his money when needed, because we more than comply with the law in the matter of reserves to protect deposits.

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THERE are literally scores of ways in which a good bank can serve the business man, the professional person or the householder. To know these services you must put yourself in a position to use them. That means, become a regular depositor in the bank and get acquainted with its officers.

THIS bank wants to be of the greatest practical usefulness to the people of this community. And to that end we are glad to have suggestions from the man outside the wicket.

THE banks collect a large total of deposits in small amounts and protect this actual wealth by the strongest physical means at the same time that they safeguard the money when loaned by demanding unqualifiedly good security.

THIS bank has among its customers a large number of women who thoroughly appreciate its efforts to assist them in the proper transaction of their banking affairs and no woman need hesitate to avail herself of our facilities at any time.

WHILE the primary function of a bank is to safeguard the moneys in its care, this institution is prepared to do a good deal more than that. It is our desire to give our patrons every accommodation and service that can reasonably be required, and we consider the giving of dependable advice one of our functions.

DESIRING to give our customers the best possible service, we are continually seeking to improve our equipment in every desirable way.

YOU will never appreciate the convenience of a checking account until you have one. As a saver of time, trouble and worry, the check method of handling personal or business financial matters is one of the most valuable features of modern business.

THE person who pays by check commands more respect than the one who pays with currency. A bank account is generally considered evidence of industry, integrity and business ability.

GIVE the officers of this bank an opportunity to add the weight of their counsel to your efforts. It is our business to help the business of our customers.

THE officers of this bank consider that it is one of their functions as bankers to give depositors and other customers the full benefit of their knowledge in the matter of investments.

THERE is not much profit for a bank in an ordinary checking account in which the balance fluctuates constantly. But where funds are left on deposit with us undisturbed for several months or a year, the opportunity for profitable use of the money in legitimate lines is greater and the earning capacity of the money for the depositor correspondingly higher.

SECURING funds easily abroad is only one of the ways in which a letter of credit helps the traveler. An introduction is often needed while traveling in foreign countries. A letter of credit from a good bank serves this purpose well.

WE welcome small depositors because it is from small accounts that large accounts grow. That is why we encourage young business men and preserve toward them the attitude that it is not what their deposits are today, but what they will be tomorrow, that counts.

A CCHECKING account here will bring you into frequent contact with our officers

and employes. This will result in a greater familiarity on your part with banking customs and often in the profitable use of some of the bank's services.

IT is an unwritten law of this bank that all business of whatever form intrusted to it shall be a closed book except to those vitally interested. You can depend upon this absolutely.

A CERTIFICATE of deposit of this institution, representing money left here as "time deposit," can in many cases be advantageously used in place of a certified check in guaranteeing contracts. The certificate may be up as a guarantee long enough to earn interest.

CARE in selecting your bank is just as essential as in anything else involving the use of money. If you investigate the clean record and present high standing of this bank, you will have no hesitancy about choosing this institution.

THE affairs of this bank are administered by a board of directors which holds regular and frequent meetings. This board carefully supervises the loans and otherwise directs and controls the policy of the bank.

OUR judgment and experience along business and financial lines are always placed at the disposal of our customers who feel the need of wise counsel and sound advice.

MOST merchants take an inventory only once a year. This institution, being a national bank, takes one five times a year, because as often as that a complete statement of condition is required of us by the Comptroller of the Currency at Washington, who has oversight of all the national banks.

THE entire equipment of this bank is at the service of every customer. No matter how large or varied your banking business, our service will satisfy every phase of it; it is also just as well suited for the small depositor, for it is personal, intelligent, helpful service.

OUR officers are conveniently accessible to the customers of the bank, in order that business may be transacted without loss of time through unnecessary delays.

THE relation between a banker and his customer is closer than the ordinary relations of business men. Financial responsibility must be supplemented by mutual confidence.

THE only right way to conduct your financial affairs is to be perfectly frank with your banker and let him know confidentially what you have back of you and what you want to do.

THE first-hand knowledge of general business conditions possessed by the officers and directors of this bank gives them the greatest possible advantage in directing its affairs.

EFFICIENCY is made up in large part of system, and one of the most important features of system is handling financial affairs through a bank account.

A DEPOSITOR'S chief concern in regard to his bank is as to the ability of the institution to repay his deposits when asked to do so. Our conservative management of this bank, together with our capital and surplus, amounting to \$. and our cash reserve of over — per cent. guarantee our ability to meet the demands of our depositors under any circumstances.

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It is pleasant, as well as convenient, to transact banking business at this bank. We take a personal interest in our customers, and, realizing that our success is bound up in theirs, we want to help them as much as possible. You're welcome at this institution—a bank with good sound judgment and the most up-to-date facilities for handling your banking business.

For time deposits we issue certificates of deposit which are interest-bearing, negotiable instruments running for a longer or shorter period as arranged.

We are particularly anxious to get in touch with young business men for the obvious reason that we can be especially helpful to them and their business will be increasingly helpful to us.

No one thing will do so much toward establishing one's credit as a checking account at the bank and the paying of all bills by check. Let us talk to you on the subject. We will be pleased to explain the many advantages of such an account.

EVERY man should consider his credit standing in the community whether he is asking for credit or not. He owes it to himself to maintain a good credit, because some time he may need it.

In protecting the cash capital and securities of the people, the banks perform a service of the greatest benefit to the community.

If you have never had a checking account, decide now to start one here and learn by actual experience the benefits of having an account in a good bank.

If you are a farmer, a merchant or a manufacturer, there are times when you feel the need of outside counsel and assistance. The bank is the logical place for you to go under these circumstances, and the better known you are there the easier it will be for you to get just the kind of help you want.

THERE are two principal functions that banks perform. They act as depositories of the available wealth of the community, and they lend this money to those who wish to turn it into productive capital.

PLAN to put yourself in a position to be well rated, cultivate the acquaintance of your banker and build up a balance in the bank. Then when you need accommodation it is yours for the asking.

THE convenience of a checking account, indispensable to the business man, can be enjoyed by all persons who receive and pay out money, as this bank accepts deposits in any amount and extends every courtesy to depositors, whether their accounts are large or small.

THIS bank is wisely conservative, not only in the matter of its loans and investments, but also as regards the handling of the individual accounts and the everyday transactions of the bank.

YOU might as well make up your mind at the beginning of your business career that you will tie up closely to some good bank. This bank will welcome you and its officers will be glad to get acquainted with you and your business for our mutual benefit.

WE desire to impress upon you our entire fitness to handle your banking business and at the same time we want you to impress your personality upon us and let us get acquainted with you. It will be greatly to the advantage of both of us.

IF you have any sum of money for which you have no immediate need and which you want to deposit in a safe place, a certificate of deposit in this bank is just the thing for you. Money deposited here in that way becomes an investment—at once safe, available and productive.

A BANK that handles your account correctly is not only a source of satisfaction to you, but in many ways an advertisement for your business.

A CHECKING account provides you with a good system of bookkeeping without the actual trouble of keeping books. The bank does that for you.

OUR certificate is in reality a receipt for your deposit and a promise to repay it to you at a certain specified time with interest as agreed upon when the deposit is made.

YOU will find the bank handy in your various transactions and necessities, all the way from sending drafts to the matter of arranging so that you can take your vacation without carrying with you too large an amount of currency.

YOU will find that upon many occasions your banking associations will help you through difficult situations which would bother you a great deal more if you did not know the bank could help you, and if you were not in a position to go to the bank for assistance.

ENTRUST your money and your financial affairs to a bank that has been proven by every test for years and never found wanting.

IT is all right to be a bank depositor and have your name on a little card at the bank, but you ought to go further than that. Make up your mind to use, as much as possible, the facilities provided by the bank.

THE bank is willing to help you. That is what it is here for. But you must have something back of you—collateral security or at least a reputation for ability and dependability, and character is a fundamental requirement of a borrower, as the late J. Pierpont Morgan said.

WE want to help you succeed in your business because the interests of the bank and its customers are mutual, but also because we believe that a bank is a semi-public institution and that helpfulness to the business community is its main function.

THE banks and the people are interdependent. Without deposits the banks would be powerless to help would-be borrowers; without borrowers, they could not profitably care for the money deposited with them.

NOTHING is left undone by this bank which will contribute to the security of money intrusted to us.

THE officers of this bank are always glad to meet customers personally, and anything we can do to promote our mutual interests will be cheerfully done. Don't hesitate to talk things over with us.

AN advantage the bank depositor enjoys is that he has at his command many of the facilities for gaining information that are available to the men in charge of the bank.

IT costs nothing to carry a checking account at this bank. We invite you to open one. We pay particular attention to household checking accounts and personal accounts of women.

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THE convenience of a checking account is only one of very many advantages of being a regular bank depositor. Then you are sure that you have at your command a great many valuable facilities and accommodations, and you put yourself in a position to get the aid of the bank when you need to use borrowed capital.

IT is possible that you have never really learned by experience just how helpful a bank can be to you in your business and financial affairs.

THIS bank gives a safe, convenient service in handling all transactions involving money. Moreover, we can help our customers in many things not involved in the actual banking service, but having to do with their business success.

SOMETIMES it helps a man more to refuse him a loan than it does to grant it. This institution believes in "constructive banking" and aims not only to make good loans, but to lend money in such a manner as to help its depositors to the best advantage.

WITH ample capital, surplus and resources, we are able to give the best of banking facilities. Our system and equipment are modern and complete in every respect, and we serve our depositors accurately and promptly, treating their interests as our own.

A SATISFACTORY banking connection is valuable to you not merely for the occasions when you need it for some big thing, but also for every-day requirements in connection with business and money matters—the small details of accommodation that the bank is always in a position to render to its customers.

WE are not distant in our manner or method. We believe that the interests of the bank and its customers are mutual and that the best way to promote them is for us to get well acquainted with one another.

HAVING a checking account in a good bank is nothing short of a necessity for anybody who has the handling of even a moderate amount of money.

THE officers and directors of this bank manage it on strictly business principles. We let no other considerations influence our judgment or action in the conduct of its affairs.

YOU are sure of courteous treatment here even if at any time we cannot grant some particular request.

YOU will find it most satisfactory to put the bulk of your temporarily idle surplus into this bank on interest-bearing certificate of deposit. The interest your money will earn here is an item quite worth while.

THE officers and directors of this bank realize that it is, in a measure, a public institution and that its interests and those of its depositors and the community are common.

OFTEN the scrutiny of a trained observer, like your bank, may be the very thing needed to discover some latent weakness or danger in your business.

WE want to co-operate with you because if we can help you to greater success in your business enterprises, it will benefit this community and the bank as well as yourself.

BUSINESS deals of almost every nature eventually involve a bank transaction.

and bank officers and employes realize the obligation resting upon them to keep such transactions to themselves, quite as much as the lawyer or doctor does the safeguarding of his clients and patients.

SUCCESS in business depends in a large measure on the timely aid and co-operation of a strong and conservative bank.

WE invite the closest investigation of our strength and standing and our equipment to give satisfactory banking service in every respect.

THIS bank is conducted just as much in the interests of the depositors as for the benefit of the stockholders.

IT is seldom that a bank is not much better able to invest all its money to show greater average return than is the small investor. This is partly because it has money to lend in bulk, but chiefly because its officers are students of fundamental business conditions.

THIS bank enjoys the confidence and handles the business of many leading firms, corporations and individuals in the community.

WE issue Travelers' Checks which may be converted into cash anywhere without red tape, delay or discount.

THERE is no surer way of introducing system, economy and safety into your financial affairs than by opening a checking account with a strong reliable bank such as this. Greater savings and large profits are inevitable from thus handling the details of your business.

A CHECKING bank account protects your money, promotes good business habits and gives you a firmer financial standing and credit. And all the time your money is just as much at your service as if it were in your own pocket.

LET us get better acquainted, to the business advantage of both of us.

OUR bookkeeping department makes a daily report to the officers and directors, showing the bank's exact condition as to cash on hand, percentage of reserves, etc.

THE dealings of this bank with its customers are absolutely confidential. Particulars regarding accounts on our books are supplied only to our customers in person, to their known representatives or when authorized in writing.

HAVING these elements of strength—sound management, large resources, substantial cash reserve and a flawless record, this bank seeks its share of the banking business of this community with the pledge of prompt and efficient service.

THIS bank is very careful in the matter of loans. Whenever there is a doubt the bank gets the benefit of it.

THERE is a large extent of country in this section which can very advantageously do its banking business with this strong bank through the postoffice. It is perfectly safe and not inconvenient at all when you get used to it.

GOOD banking is just as strict and conservative as it ever was upon the fundamental principles, but its usefulness has been increased by the "open-door" policy which enables any customer to have the benefit of the knowledge and experience of the officers of the institution.

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THE officers of this bank are always at the service of the public in a free, open, "man-to-man" style.

PERSONALITY counts, and to be favorably known at the bank is eminently worth while for any man ambitious to succeed in business.

IT means a great deal to you to have a sound bank back of you and to be in a position to call it "my bank."

THE prosperity of our locality depends partly upon its natural resources, but also quite largely upon its banks, which afford accommodation to merchants, farmers and manufacturers as they require assistance in the expansion of their business.

MAKE the resolution for the New Year that you will cultivate closer relations with your bank than you have formerly.

THE importance of a business man's credit cannot be overestimated—nor can the part the bank has in building it up.

THE high standard this bank has set for itself in the conduct of its business is a protection to its depositors in every emergency and under all circumstances.

Do you realize how helpful the bank can be to you personally in your financial matters? Get into the proper relation with this reliable and efficient institution to derive the utmost benefit from its up-to-date banking facilities and the intelligent and prompt service which we are able to give.

BANKING success is largely based on mutual confidence. The banker cannot safely deal with a customer in whom he does not have confidence, while customers would soon cease to deal with a banker in whose judgment and integrity they lacked confidence.

THE officers of this bank are always pleased to be of service in making our facilities equally available to women as to men and they make it a point to render business assistance to women whenever possible.

WE have quite a number of household checking accounts on our books and we know that our women depositors find such accounts a great convenience, to say nothing of the security and prestige which go with a checking account.

A BUSINESS connection between you and this bank cannot fail to be of mutual advantage and satisfaction. Ask any of our present customers. We will be satisfied to let them testify as to the service and stability we offer.

IT is the object of this bank to be as helpful as possible to the community as a whole. We are ready at all times to take an active part in any movement that is likely to redound to the benefit of all.

THE bank is one of the most important factors in the business life of the country. Do not try to get along without it in your financial affairs.

THIS bank is always ready to loan money on proper security and in reasonable sums, but, naturally, gives precedence to the application of a regular customer of the bank.

THIS bank is not too large to give considerate attention to the little things

which mean much to the welfare of the depositor. It is not too large to lend the weight of its counsel and support to the depositor whose dealings are small, but none the less important to him.

THE spirit of this institution is one of helpfulness. The idea behind the bank is embodied in the word service.

As a lender this bank stands ready to aid anyone who is worthy of it and is building up a legitimate business.

WE have always made a strong point of courteous, prompt and accurate service to our depositors. It is the kind of banking service every business man wants and ought to have and we like to give it.

ON account of frequent and thorough examinations, the officers and directors of this bank always know just where the institution stands and can conduct its affairs accordingly.

Do you realize that a hundred small accounts make a bank stronger than a dozen large ones, even if they aggregate the same total of deposits?

THIS bank always bears in mind the fact that a bank prospers as its customers prosper. We therefore use every legitimate means to aid our depositors in their business problems when they seek our help and put themselves in a position to warrant our co-operation.

LARGE resources, ample cash reserve, adequate capital, growing surplus, a long and honorable record of careful management, insure absolute security for depositors.

IN a general way, every business man understands something about banking. But it is the man who knows definitely just what he can expect from his bank under any circumstances that will get the most benefit from a banking connection.

THE directors of this bank are large stockholders. It is their business to direct the affairs of the bank and to make personal examinations of the business, which they do at regular intervals, thereby having an accurate knowledge, at all times, of its affairs and safeguarding the interests of every depositor.

YOUR possession of a confidence-inspiring character in itself is not enough unless you are known at the bank, as you are known when you maintain an account there.

THIS bank acts as a clearing-house for business information.

PUT your money matters on a business basis by establishing and maintaining close relations with a good bank.

MANY small businesses have become strong and prosperous through wise banking connections.

THE policy of this bank is to provide a prompt, accurate banking service for all and to combine liberal treatment with proper conservatism.

MANY different men in different lines are interested in this institution through being depositors here. This is of benefit to us because of the opportunity it affords us to obtain specialized advice. It is of benefit to our customers because it enables us to be of the greatest practical assistance to them.

ADVERTISING COMMERCIAL BANKING SERVICES 117

WE are sincerely anxious to be of the utmost assistance to our customers in any legitimate and wisely safeguarded undertaking.

IT is an easily authenticated fact that no man has made a big success in modern business who did not avail himself in every possible way of the facilities which are furnished to him by banks.

IT is one of the wisest steps a young business man can take to make a strong banking connection early in his career.

WHILE this bank is one of the most progressive financial institutions in this part of the country, yet it has always been managed in the most conservative and prudent manner. Safety is our first consideration and treatment of depositors is always based on sound banking principles.

A CHECK book is easier to carry than a wallet or purse filled with currency, silver or gold. And it is a much safer method of handling personal finances.

IN most cases it is true that the man who carries a bank account makes more money than others in the same occupation who have no banking connection.

THE strength of a bank depends as much upon its management as upon its capital, and the details of its management fall largely upon its directors.

IN business circles it has been demonstrated that no management can be so wise as to make the building up of a surplus unnecessary. It is always well to be prepared for emergencies.

YOUR business is solicited with a pledge that it will be handled with accuracy, promptness and courtesy.

THIS bank has made friends because it has made good in its dealings with the public. It has a personality and a certain high standard which appeals to the public, as shown by the steady increase in our deposits and business.

CREDIT operations largely take the place of money operations and a banker is really more of a dealer in credit than in money. You must maintain a bank account to get the full benefit of this system of credit.

WHEN you are asked to go into any investment proposition, consult your banker first. His advice may save you money.

THE stockholders of this bank are liable to an amount equal to their stock. This is an extra guarantee of protection to our depositors.

IN extending credit to responsible borrowers banks fulfill another very important function—how important can be easily realized when it is considered what would happen if our system of business credit should suddenly go out of existence. It is evident that things would then be at a standstill.

WE want our customers to come to us freely whenever they feel that our advice will be of value to them, because we believe that there is a very important advantage in having sound and frequent financial counsel.

THERE is no better way to establish a credit than to have it known that you borrow money and pay it back, and there is no better place to make that reputation than at the bank.

THE good keen borrower of money is the man who makes it an object for the bank to lend it to him. In other words, if he is a depositor as well as a borrower he is twice welcome.

BEHIND this bank are ample capital and surplus to render it firm in any emergency. Its service is prompt and sure. It has every department and equipment necessary to the transaction of banking along modern lines.

IT often happens that our experience enables us to make suggestions helpful to a business man.

THERE are quite a number of persons in the community with whom business is not a daily habit—women, children and some men. This bank pays attention to the requirements of such persons.

WE always give our regular customers the preference in the matter of loans.

EVERY business man ought to have a personal bank account, as he will find it an advantage to keep a personal deposit separate from that of his firm or business.

A KNOWLEDGE of commercial paper and putting this knowledge into practice will enable a retailer to meet conditions that would present insurmountable difficulties to the average person, unversed in such matters.

A VERY influential factor in the upbuilding of this bank has been the considerate treatment we have accorded customers, particularly borrowers, in time of special need.

IT would be impossible to make any noteworthy business success nowadays without the aid and co-operation of a good bank.

THE steady growth of this institution proves that these three factors of sound banking are present: Close attention paid by the bank's directors to loans and investments, wide experience of its officers and promptness, courtesy and reliability in its clerical force.

WHAT would you do if there were no banks in this community? Do you think it would be a very desirable place to do business in under such circumstances?

THE officers and directors of this bank seek strength rather than mere size and solidity rather than show. This is a bank for prudent men and women, known far and wide as a "Solid Institution." You will find it to your advantage to begin your business career with a checking account here.

THE business man regards his bank as a place where his funds will be properly cared for and as a medium through which to handle all his transactions without the necessity of using cash. He expects his banker to be a competent adviser and a practical aid in swinging important deals.

OUR investments are not only safe, but they are such as can be turned into cash quickly. This is a vital feature of sound banking.

BATTLES of business are won by preparation and co-operation. The former includes the building of an acquaintance and a reserve of cash on deposit at your bank. The latter means getting the bank's aid in fortifying your enterprise,

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strengthening its outposts, or in planning and carrying on a vigorous campaign for new business.

WE consider that our depositors are in partnership with us, and we have a real desire to help them increase their business, as their prosperity is our prosperity.

A GOOD banking relationship multiplies your ability and largely increases your chance of success, because it puts you in touch with the experience and knowledge of others, and gives you the benefit of the resources and facilities of an institution organized and conducted especially for the use of business men.

THIS bank has been helping business men in this community for many years, and, naturally, has been of most help to those who have given us the greatest opportunity to serve them.

PROPER use of banking facilities is one chief aid to scientific management and business efficiency.

THE late J. Pierpont Morgan strongly emphasized the importance of character as a basis of credit and business confidence. He placed it above everything else, and most bankers are like him in that respect.

THE whole business world rests on a foundation of confidence. When confidence is gone business is gone. It is through the mutual confidence of the bank and its customers that the best interests of the business community are served.

IN looking over your affairs, what place do you find that the bank has had in your transactions of the past year? Have you made as much use of the bank as you might have done, and do you know as much about its facilities by actual personal experience as you should?

DRAFTS drawn on any point in the United States or abroad are collected by us and placed to the credit of depositors. We likewise perform a similar service locally for our correspondent banks and other out-of-town customers.

THERE are a great many ways in which this bank can aid you. Perhaps some of them are unfamiliar to you. It will be a pleasure to us to explain our service in detail if you will give us the opportunity.

A THOROUGH knowledge of banking rules and practice, such as you will obtain by having an account in a good bank and using all the facilities it offers, will be of very great assistance to you in your business.

A LARGE part of this bank's funds are invested at home, so that in depositing with us you can justly feel that you are helping this section by letting your money be employed in this way.

THE banker's life is spent in studying the reasons for the success and failure of those who engage in various lines of commerce and industry. So you are coming to the right place and doing the proper thing when you consult your banker.

THE regular patron of a bank assists in furthering the welfare of the community at large at the same time that he helps the bank and derives direct benefit himself.

A DISINTERESTED analysis of your business affairs may be what you need more than anything else just now. If you consult your banker and give him your complete confidence you can be sure of getting helpful advice and suggestions.

A BANK account, besides affording you great convenience and protection, gives an opportunity for a mutual acquaintance and co-operation between you and your banker, which is of inestimable value.

THIS bank's organization is such that all who bring their business here are assured of courteous treatment and appreciative attention, and it is large and strong and old enough to give perfect assurance of safety in dealing with it.

FIVE statements of this bank's condition are made in the year to the Comptroller of the Currency. Two examinations are made yearly by the National Bank Examiner, and the liability of its stockholders creates a guarantee equal to the par value of the shares held.

As you plan for a bigger business in the year to come, do not overlook the fact that many business men and houses have become strong and prosperous through wise banking connections.

CERTIFICATES of Deposit are as good as accepted checks and as good as money for any purpose. Their use is coming to be more general. It will be to your advantage to find out more about them. We will gladly furnish full information.

TAKING care of money is only one function of the banking business. There are many other ways in which a good bank is indispensable in the community, one of its most important functions having to do with credit and its uses.

If you have never learned by actual experience just how helpful a good bank can be in your business, let us advise you to do so at once. This bank has helped many persons on to greater financial success and stands ready to help you if you will give it the opportunity by becoming a depositor here.

OUR specialty is commercial banking, and we are equipped to give the best possible service in every branch of it.

OPEN a bank account—both a savings and a commercial account, if possible, always dealing in a frank and open manner. Your confidence in the bank will be rewarded by its confidence in you.

WHEN a business man wants the use of additional cash he gets the sum he desires from the bank by giving it the right to a future payment from him. This is what is called bank credit, and it is the basis of a great deal of business.

THE laws governing banking regulate, to a certain extent, what kind of security a bank can take. The depositor is at liberty to offer his banker any paper he may want discounted, providing it is, in his opinion, first-class security, but should remember that the banker is under no obligation to take it or even to give his reason for declining to do so.

THE long record of uprightness and square dealing possessed by the men back of this institution assures its depositors that its affairs will be honestly looked after and that the funds of the bank, the ability and experience of its officers and directors will be properly used—in short, that the name of this institution is a synonym for all that is clean, reliable and substantial in financial matters.

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IN many businesses there comes a time when more money seems necessary. Without thorough analysis, the owner sometimes concludes that more capital is needed. He takes in a partner with money or issues new stock, when the real need is temporary funds. That is where a good bank can help. First, by the right kind of advice; and, second, by making the required loan.

RESERVE power is just as important in business as it is in a motor or the human body. When you have it you are ready for an emergency—an extra strain. You can have business reserve power through your bank. It affords you an opportunity to build up a cash surplus, on interest-bearing certificate of deposit, for instance.

IF you want to send money to Italy, Greece, Czecho-Slovakia, Poland, Arabia, or anywhere else in the world, our Foreign Department can take care of the matter for you. The manager of the department will be glad to make arrangements for foreign remittances or to help you with any other banking business.

TIME has demonstrated the soundness of the policies on which the first Board of Directors founded this bank, and which have continued throughout its existence. Through the many periods of financial stress, this bank has been amply able to care for its customers and to aid in stabilizing the country's credit, because its daily affairs have consistently been conducted in a sane, conservative, and normal manner.

EVERY commercial banking service is obtainable at this institution, and with the prompt and dependable handling of every matter entrusted to us goes a certain personal and individual interest in the customer and his business.

WE realize fully that our success is dependent upon the success of our depositors, and we naturally do everything in our power to help them succeed along legitimate lines.

MANY women of discernment choose this bank to deposit personal and household funds, and use a safe deposit box to safeguard their jewels and other valuables. They enjoy the opportunity of meeting their own friends and acquaintances here in the home-like atmosphere of our rooms. They appreciate the convenience of our location and the attentive character of our service.

COURTESY at all times is constantly emphasized by those who direct this bank and it is a matter of great gratification to us that our employes have so thoroughly absorbed his policy.

WE want the accounts of new business enterprises. The man with a small business will find that the information, advice, service and co-operation to be obtained as a customer here will increase his opportunities for business success.

FOREIGN trade of the desirable type offers no more risk than home trade. The integrity of responsible and capable merchants is the same the world over. Customs and trade conditions vary, and overseas requirements differ from our own. Sometimes the terms submitted from abroad appear unacceptable, but if analyzed by one familiar with foreign trade requirements, apparent objections may be explained and business made possible and attractive.

So far as sound banking practice permits, we endeavor to offer the use of our general facilities to the public as well as to our own customers. We are glad to have an opportunity to serve as many persons as possible, since this is the best way of making our bank favorably known to the people of this vicinity.

THE "small accounts" we welcome are not those with a perpetually low balance in constant danger of overdrafts. But if you can maintain an average daily balance of at least \$200, we should be glad to handle your account. We have noticed that small accounts which are otherwise desirable, have a way of growing, to the mutual profit of the bank and the depositor.

JUST as every merchant is eager for as large a volume of trade as his establishment can properly handle, so we are eager for the banking business of reputable merchants, manufacturers and bankers, to the limit of our ability to care for it—and *we invite it*.

AUTHORITIES on personal and household thrift agree that keeping track of expenditures is one of the most important methods of getting ahead in money matters. Most amateur bookkeeping efforts, however, are burdensome and not usually kept up. When you have a personal or household checking account at this institution and pay all your bills by check, by means of your canceled checks and the stub record of your check-book you have a very practical means of knowing where your money goes all the time.

WHEN you become a customer of our Foreign Department you take advantage of the best existing world-wide banking facilities because we are co-operating with hundreds of great banks in all civilized parts of the world. You can make use of our service, for example, for

- transferring funds by telegraph or cable
- issuing travelers' credits in dollars and pounds sterling
- buying and selling foreign monies
- collecting of foreign coupons
- securing credit information and reports on trade conditions
- issuing documentary credits payable in all parts of the world
- financing imports and exports.

IN earlier days the banking institution held aloof from the daily life of commerce—a place to which the merchant came, hat in hand, and his business was *accepted* or not accepted. Today, every up-to-date, progressive bank realizes that its own well-being and growth hinges on the extent of its usefulness to the business life of the community. It *invites* business.

UNDER the head of commercial paper is included drafts, checks, bills of exchange and promissory notes issued by commercial houses. We deal in these instruments, buying, selling, discounting and collecting them. In the past few months we have had an increased call for our services in connection with still another form of commercial paper—the TRADE ACCEPTANCE. This is a modern and efficient substitute for the old-fashioned, wasteful and cumbersome open book account method. Some of its salient advantages are that it verifies the account, makes deferred credit immediately available, lessens overbuying, and makes a given amount of capital more effective.

STRANGE as it may seem, every once in a while we run across someone who has the erroneous idea that our collection service includes efforts to collect slow accounts for merchants and others. This bank has nothing to do with such collections except that it recommends the use of trade acceptances and other methods to prevent bad debts. Our Collection Department gives prompt and dependable service in the collection of checks, notes, drafts, etc., not only in this city and vicinity, but, through its banking connections, in all parts of the United States and throughout the civilized world. Our charges are moderate—in many cases collections are made free.

MANY successful business men and farmers maintain at least two bank accounts—one an active checking account and the other a savings or certificate of deposit account. Often these accounts are kept in separate institutions. We are asking you to consider this bank as a safe and profitable place of deposit for money not immediately required. We pay a satisfactory rate of interest on both savings accounts and certificates of deposit, giving as security all the assets of this strong bank.

CHAPTER IV

SAVINGS ACCOUNT ADVERTISING

THE great war and the Liberty Bond and War Savings Stamp campaigns caused a remarkable stimulation of thrift in the United States. In the period of high wages and extravagance which has followed the war many have forgotten the lessons of thrift so recently learned. To bring these wanderers back into the savings fold and to train the new generation in the ways of thrift is the mission of the savings advertisement. Even in spite of the high cost of living and the high taxes partly responsible for it, people should save. It must be admitted that it is increasingly hard for the average person to save anything at all even with a greater income than formerly. However, this only makes it more incumbent upon the banks to preach the gospel of thrift.

Here is a keynote for savings advertising in these times: A dollar saved now will be worth two a few years hence when we are back on a normal price level again. At least it is certain that prices will fall even if they never again reach the pre-war level, and the purchasing power of dollars saved today will be correspondingly greater at that future time, to say nothing of the effect of compound interest in adding to savings accumulated.

The subject of thrift is an old one, but it has not been exhausted yet. And a new generation is constantly rising up that needs instruction in the straight and narrow path of saving that leads to financial independence.

The first and most important part of a campaign for savings deposits is the newspaper and street car advertising. All other advertising is, as a rule, subsidiary to this.

If there are daily newspapers in your community, use the best of them at least twice a week. Every day in the week would be better. If your appropriation will not permit large space every day, it is better to use smaller space continuously than large space infrequently.

Six smaller ads., one each on Monday, Tuesday, Wednesday, Thursday, Friday and Saturday, will bring better aggregate results than a single weekly advertisement of a size equal to the total space of the six smaller ones.

FREQUENT CHANGE OF COPY

No matter if it does involve considerable work, there should be a change of copy once or twice a week. The same style, and if possible the same position in the paper should be maintained constantly. In this way, by frequent change of copy, but steady use of the same place and typographical style, you are able to convey the impression of continuity and stability and still give a freshness and educational value to your advertising that will attract, interest and convince the public, your possible depositors.

Haphazard advertising will not accomplish the best results. Plan a campaign as a whole. Then carry it out systematically.

The conditions vary in different communities and with different institutions, but the following outline of a campaign for savings deposits successfully carried out in a Western city, ought to be of value as an example:

The daily newspapers formed the backbone of the campaign, of course. Four daily newspapers were used three times a week, the space being 50 lines, double column. That is, the advertisement occupied about three inches and a half in two columns.

Plain display without cuts was used and there was change of copy with each insertion. As a means of "keying" the advertisements and to strengthen the copy psychologically by inducing readers to do something definite at once, each advertisement contained a request to send for a free booklet on savings, and a small home savings bank.

The arguments used were not directed exclusively to the wage-earner or the person of small income, but the appeal was also to the man of high-salaried position and to the business man.

Concrete examples of how real persons were actually saving money were given and the reader was urged to go and do likewise. The copy was dignified, but personal in style.

The personal pronoun "you" had a very prominent place, as it should have in all advertising.

FORM LETTERS AND CIRCULARS

In the street car advertising, cards with striking designs and short, snappy copy were run in all the cars of several of the principal lines. New cards were put in every month.

A series of form letters and circulars was also prepared to be mailed to special lists, including teachers, clergymen, policemen, firemen, members of fraternal organizations, etc.

Among the talking points used in the advertisements of this savings bank campaign were the following:

Small accounts welcome.

Interest—the rate, frequency of compounding, method of computing, how it makes money grow.

Deposits by mail.

Safety from fire and thieves.

Importance of thrift—moral value, becoming independent, preparing for old age and the “rainy day,” adding to self-respect, the foundation of success, the basis of credit, saving for a home, for an education, being ready for opportunities.

Saving the first \$100.

Withdrawals at any time.

Savings create capital—a reserve fund.

Convenient location.

Conservative management.

Perfect equipment.

Teach children to save.

Age of institution.

Officers interested in depositors' welfare.

State regulation and supervision.

Experienced officers.

Figures of institution's growth.

Prompt and courteous service.

Large capital and surplus.

Conservative loans—how secured.

System in saving.

Examples of actual experience.

Home safes.

“Burglar insurance.”

Physical protection—massive vaults, time locks, electric alarm signals, bank always lighted.

Personnel of board of directors or trustees.

In good times prepare for hard times.

Certificates of deposit.

Free booklets, home bank, calendar, etc.

Putting money to work.

NOW is the time.

Quoting prominent men.

Limit spending, not saving.

Insuring the future.

The needs of dependents.

Open one evening in the week, until 8 o'clock.

The large amount of new copy required in this campaign necessitated a constant effort to present old ideas in new form. Probably all there is to be said about saving money has been said a great many times. The problem of the savings bank advertiser, therefore, is to say these things in a new way and to make a personal application of the truths to the individual reader, his possible depositor.

As to the results of this particular campaign, it need only be said that the large number of new depositors secured as a result of the six months' campaign brought enough business to the bank in the course of that year to much more than pay the expense of the advertising. It should not be overlooked that every depositor secured is likely to bring at least one other into the fold.

ADVERTISING FOR THE FUTURE

The benefit of a campaign of advertising extends far beyond the period during which the advertisements appear. This is readily seen when it is considered that persons who are secured as depositors and customers of the bank today through the advertising may continue with it, becoming constantly more valuable customers of the institution not only because of the increasing size of their own accounts but also because of the many new depositors they bring to the bank from among their relatives and friends.

In fact, advertising may be an endless chain and in cumulative effect its value may multiply as in an arithmetical progression.

The details of the advertising campaign must be carefully looked after. It is especially important to keep a complete record of all facts in connection with the newspaper advertisements. There should be a careful checking up of space, position and insertions before paying the bills for the advertising.

LARGE SCALE SAVING

In connection with the suggestion that savings arguments in advertising should be adapted not alone to persons of small or moderate income, the following extract from an address made by the general manager of a large manufacturing company, to the company's traveling salesmen is interesting:

Every man connected with our selling force ought to give himself a saving quota, just as we give him a selling quota.

Our business is too hard a business, and requires too much mental and physical effort for a man not to save money out of it.

You ought not to carry those trunks, and that baggage, and ride over the country day and night, for a mere living. I can name you a dozen businesses where you can make a living much more easily than this. But if you are looking for the one chance of your life to accumulate dollars, you have it in this business.

Save your money—save all you can. Five thousand dollars a year is not too much for some of you to save. I know when I had an agency for five years there was not a year that I did not save \$5,000, and I had only a one-man territory to do it in.

If there is a man selling our goods who cannot save at least \$2,000 a year, let him look for some other business. This may sound harsh to you, but it is right. It depends largely on you whether you are going to do this or not. If you live up to \$5,000 a year you cannot save \$2,000.

How *not* to advertise a savings bank is best seen by a glance at the illustration showing the advertisements of a number of New York City savings institutions, taken from a single issue of a New York paper several years ago. With few exceptions they are no better today.

The author has in his possession a copy of "The Ulster County

Irving Savings Institution

115 Chambers St., New York.

The Trustees of this Bank have declared Di-

per annum on all sums from \$1 to \$3,000—entitled thereto on Dec. 31, 1907, payable on and after Jan. 15, 1908. Deposits made on or before Jan. 10 will draw interest from Jan. 1st.

4%

W. H. B. TOTTEN, President,
GEORGE B. DUNNING, Secretary.

THE MANHATTAN
SAVINGS INSTITUTION,
NOS. 644-646 BROADWAY,
113TH SEMI-ANNUAL DIVIDEND,
December 10th, 1907.

The Trustees of this Institution have declared interest at the rate of

FOUR PER CENT.

per annum on all sums not exceeding \$3,000 remaining on deposit during the three or six months ending on the 31st inst., payable on and after January 20th, 1908.

Deposits made on or before January 10th, 1908, will draw interest from January 1st, 1908.

After January 1st, 1908, open daily from 10 A. M. to 2 P. M. Saturday from 10 A. M. to 12 M.

JOSEPH BIRD, President,
FRANK C. STILES, Secretary.

CONSTANT M. BIRD, Asst. Secretary.

The Metropolitan Savings Bank.

1 and 3 THIRD AV. (opp. Cooper Institute) CHARTERED 1852

109th DIVIDEND.

New York, Dec. 10th, 1907.

INTEREST FOR THE HALF YEAR ENDING DECEMBER 31ST, 1907, at the rate of

FOUR PER CENT. Per Annum

will be credited to depositors entitled thereto under the by-laws of the bank on sums from \$5 to \$3,000.

INTEREST PAYABLE JANUARY 15TH, 1908.

MONEY DEPOSITED on or before January 10th will draw interest from January 1st.

JONATHAN B. CURREY, President,
EDWARD SHERER, Secretary.

HENRY SIEGEL FRANK E. VOGEL
HENRY SIEGEL & CO

PRIVATE BANKERS
MAIN FLOOR



4½ PER CENT INTEREST

Paid on Deposits from \$1 to \$3,000

MONEY DEPOSITED ON OR BEFORE JANUARY 20 WILL DRAW INTEREST FROM JANUARY 1. INTEREST READY AND PAYABLE, IF DESIRED, PROMPTLY ON THE FIRST BUSINESS DAYS OF JANUARY AND JULY.

Deposits may be withdrawn at any time without giving notice

WE HAVE NEVER AT ANY TIME REQUIRED NOTICE FROM OUR DEPOSITORS FOR THE WITHDRAWAL OF DEPOSITS.

THE INVESTMENTS AND CONDUCT OF OUR BUSINESS ARE UNDER THE DIRECT SUPERVISION AND CONTROL OF RESPONSIBLE, WELL-KNOWN BUSINESS MEN ENGAGED IN LEGITIMATE MERCANTILE ENTERPRISES.

WRITE FOR CIRCULAR.

Hours 9 A. M. to 5.30 P. M.

F. L. CHAMPION, CASHIER W. J. DOHERTY, ASST. CASHIER

The Bowery Savings Bank,

128 AND 130 BOWERY,
NEW YORK, Dec. 16, 1907.

A semi-annual dividend at the rate of

FOUR PER CENT.

per annum has been declared and will be credited to depositors on all sums of \$5.00 and upward, and not exceeding \$3,000, which shall have been deposited at least three months on the first day of January next, and will be payable on and after Monday, January 20th, 1908.

Money deposited on or before January 10 will draw interest from January 1, 1908.

JOHN J. SINCLAIR, 1st Vice-Prest.,
HENRY A. SCHENCK, 2nd Vice-Prest.,
WILLIAM E. KNOX, Secretary.

THE BANK FOR SAVINGS

IN THE CITY OF NEW YORK,

280 Fourth Avenue, Dec. 13th, 1907.

177TH SEMI-ANNUAL DIVIDEND.

The Board of Trustees has declared an interest dividend for the Six Months ending December 31st, 1907, at the rate of **FOUR PER CENT.** per annum on all sums of \$5.00 and upwards entitled thereto, and payable on and after Jan. 20th, 1908.

The dividend will be credited to depositors as Principal, January 1st, 1908.

Deposits made on or before January 10th will draw interest from January 1st, 1908.

WALTER TRIMBLE, President,
CHARLES A. SHERMAN, Secretary.

JAMES KNOWLES, Comptroller.

Union Dime Savings Institution

BROADWAY, 32D ST., AND 6TH AVENUE,
GREBLEY SQUARE, NEW YORK.

Interest Four Per Cent.

Per annum from \$5 to \$3,000. Credited January 1st, payable January 15th, or any time later.

CHARLES E. SPRAGUE, President.

FRANCIS M. LEAKE, Treasurer.

WILLIAM G. ROSS, Secretary.

The Brooklyn Savings Bank,

COR. PIERREPONT & CLINTON STREETS,
BROOKLYN, N. Y.

December 14, 1907.

INTEREST AT THE RATE OF
FOUR PER CENT. PER ANNUM

will be credited to depositors with this bank, January 1st next, on all sums entitled thereto, payable on and after January 20th.

MONEY DEPOSITED on or before January 10th will draw interest from January 1st, 1908.

BRYAN H. SMITH, President.

FELIX E. FLANDREAU, Cashier.

EDWIN F. MAXNARD, Comptroller.

SEAMEN'S BANK FOR SAVINGS,
74 and 75 Wall Street.

THE TRUSTEES HAVE ORDERED THAT INTEREST be paid to depositors entitled thereto under the by-laws, and in accordance with the Savings Bank laws, on the six months ending Dec. 31st, 1907.

On accounts not exceeding three thousand dollars at the rate of **FOUR PER CENT.** per annum.

Payable on and after Monday, Jan. 20th, 1908.

DANIEL BARNES, President.

GEORGE M. HALSEY, Cashier.

New York, Dec. 10th, 1907.

Deposits made on or before Jan. 10th will draw interest from Jan. 1st.

GREENWICH SAVINGS BANK

3, E. Cor. 8th Av. and 16th St.

INTEREST AT THE RATE OF **FOUR PER CENT. PER ANNUM** will be credited to depositors for the SIX MONTHS and THREE MONTHS ENDING DEC. 31, 1907, on all sums from five dollars to three thousand dollars, entitled thereto under the by-laws, payable Jan. 20, 1908.

JAMES QUINLAN, President.

CHARLES M. DUTCHER, Treas.

J. HAMPTEN ROBB, Secretary.

Deposits made on or before JAN. 10, 1908, will draw interest from JAN. 1, 1908.

How not to advertise a savings bank

Gazette," printed in Kingston, N. Y., more than a hundred years ago. Some of the advertisements in this interesting old publication are exact prototypes of the formal business card announcements used by some banks today, ostensibly for the purpose of getting more business.

Cold figures and bald statements, devoid of interest and life, are not the best thing in the world with which to touch human nature.

So long as it is true that the great majority of us act upon feeling to a large extent it behooves the advertiser to mix as much human

INCORPORATED 1861
**The Boston Penny
 Savings Bank**
 1375 Washington St., Boston
 Opposite Cathedral
Resources
**Over Thirteen and One-Half
 Million Dollars**
 Money deposited on or before Wed-
 nesday, July 10, 1918, will draw inter-
 est from that date.
 Deposits Received from One Dollar to
 One Thousand Dollars
 The last interest dividend was at the
 rate of 4½ percent compound interest.
 Checks for dividends mailed to de-
 positors when requested.
 Deposits may be sent by mail.

Expensive space on the front page of a Boston newspaper was used for this ad.

interest as possible with his logic in advertising. You make a very strong bid for business when you appeal both to the common sense and the impulses of your prospective customer.

In newspaper advertising, the stilted, official card announcements of banks are well nigh useless because they are not business getters.

That style of advertising is cold and austere. Like the massive stone walls and iron bars of the bank building itself, it is more repellent than attractive. Nevertheless, it is probable that some banks will be using that style of publicity a hundred years from now, but it won't be the same banks that are doing it today if they once learn the better way, for then they will find results so much better that they will never revert to that style.

There is no better illustration of the card announcement style in bank advertising than the stereotyped form of newspaper advertising being done by the New York city savings banks.

These advertisements are all cut from the same cloth.

It would seem that if the purpose of this advertising was to get more depositors for the banks, the advertisers fell far short of their opportunities and wasted good money in expensive newspaper space.

Of the ten advertisements reproduced, only one—that of a department store private bank—makes a direct personal appeal for depositors, although several of the others do so by inference or implication.

It is not for lack of talking points, either. One of the banks, the Bowery Savings Bank, is said to be the largest savings bank in the world. One states that it is paying its 177th semi-annual interest dividend, another its 109th. All of them are paying four per

cent. interest, which is higher by from $\frac{1}{2}$ to 1 per cent. than is allowed by many savings banks throughout the country.

There is no law that compels the New York savings banks to advertise in this perfunctory way. But even if it were compulsory,

Is Your Money

making money for you? The more of it you have employed for you, the less you need to work yourself. If you keep on saving and putting your savings to work, the funded capital of your earning years will gradually take up the burden and you will not need to work at all.

In the meantime you are insured against hard luck or hard times.

Have you ever thought about having some money

At Work For You?

If not, it is time you did if you have any regard for your future comfort or for the well being of those dependent upon you.

Now is the time to begin to save. If you want to start on the road to financial independence, or if you have started and would like help and encouragement, it will pay you to send for "You and the Rainy Day," a handsome booklet just issued by The National Bank of Commerce in St. Louis.

It contains 28 pages of practical financial advice, telling how to save and make money. It also describes the 3% Certificates of Deposit of this \$86,000,000.00 bank, which are issued in sums of from \$50 up and are negotiable and renewable annually or semi-annually.

Send today for your copy of this valuable free book.

The National Bank of Commerce

in St. Louis

Broadway and Olive Street

Putting money to work

is there anything to prevent their doing some real advertising in addition?

The advertisement of the Boston Penny Savings Bank shows how hard it is for the old line savings banks to get out of the rut. This ultra-dignified copy occupied expensive space on the front page of a Boston newspaper. Few of the great New England savings banks, with their big assets and careful management, which would make the strongest kind of appeal to money savers, have taken advantage of the great opportunity since the era of high wages to gather in the savings of the community. Moreover, the attitude of many of them has been one of discouragement rather than encouragement of new accounts. Meanwhile many smaller and weaker institutions have been building up their deposits at a rapid rate.

By way of contrast, a real savings advertisement is shown. The interesting thing about it is that it is not the advertisement of a savings bank at all, but of one of the greatest of the national banks. In common with the advertisement of the department store bank, it has a particularly strong feature psychologically—the offer of a free booklet and the request that the reader do something definite at once, viz., send for the booklet.

“INSPIRATIONAL” COPY

Too much savings bank advertising consists solely of glittering generalities on the subject of thrift.

Savings maxims are good, but it's a long time since Benjamin Franklin got out his “almanacks,” and some of “Poor Richard's” sayings are rather trite now.

Most persons realize that it is a good thing to save money and that it is foolish to spend it extravagantly.

The true mission of the savings advertisement, therefore, is to induce the reader to *act now*, to do something definite—to begin at once to save systematically and deposit regularly.

The question naturally arises: What is the best way to do this?

The answer is INSPIRATIONAL COPY.

Reading that kind of literature makes men and women *resolve* and *do* things.

As the chief object of all advertising is to induce action—to get people to do as the advertiser suggests, is it not reasonable to say that advertising copy that is enthusiastic and inspirational is best because most likely to bring action in the desired direction?

Now, for some concrete illustrations.

Following are portions of the copy for five advertisements prepared by the writer for the saving department of a national bank in a Middle West city:

CONCENTRATION AND ENTHUSIASM

These are two big words—big not only in the number of letters they contain but big in the importance of what they stand for.

These two qualities of mind have been responsible for a tremendous total of success in the history of the human race. Very little that is great has ever been accomplished without them.

Concentration provides the guiding rails—the direction; enthusiasm is the steam—the motive power. Together they are irresistible.

This applies to the matter of saving. You need to concentrate your efforts to save money. Having an object in view—getting an education, establishing a home, providing for old age, will give you enthusiasm.

AN ANCHOR TO WINDWARD

Sailors know the wisdom of having an anchor to windward. That precaution has prevented many a disaster.

To have a money surplus—capital in reserve—is simply throwing an anchor to windward. It will prevent your drifting on to the rocks of dependence and want.

The time to build up a reserve, a safeguard for the future, is now when you are strong and able to work and sacrifice. You don't know about the future, but you do know that now, today, you are able to earn and save. Make the most of your present opportunity and prepare yourself for greater ones later on.

LINE OF LEAST RESISTANCE

It is natural and easy to follow the line of least resistance. But it is doing the hard things that develops strength and character.

It is the easiest thing in the world to spend money foolishly or carelessly. It takes strength and determination to resist the temptation to do so, but successfully resisting the temptation brings two rewards—a stiffening of your mental and moral backbone and an increase in your material resources.

We want to help you all we can in your efforts to get ahead financially—to create a tangible proof of your accomplishments in the shape of money saved.

YOU CAN BE RICH

Poverty and riches are relative terms. That is, some persons can be rich with a thousand dollars and some poor with fifty thousand.

But there is no reason, aside from physical disability, why you or any other person in this country cannot acquire at least enough wealth to make it possible to spend the declining years of life in comfort and without work or anxiety concerning the necessities of life.

It is merely a matter of so regulating the habits of life that you will systematically save a portion of your income and deposit it regularly in a safe interest-paying bank like this.

The truth of this is proved by the experience of thousands of successful men and women.

WHAT WILL YOU DO ABOUT IT?

You undoubtedly realize the importance of systematic saving. You have read and heard a great deal about the folly of extravagance and the wisdom of economy.

You have seen actual instances of the disastrous results of the former and the happy consequences of the latter.

Now, the question is, What are you going to do about it as regards your own habits? Will you start today to save a portion of your income regularly or will you continue to procrastinate and postpone the start until "a more convenient season?"

Doing something definite will help you. Come into this bank as soon as you possibly can and open a savings account even with no more than a dollar.

In these advertisements an attempt has been made to get away from the common style of savings advertisement which makes use of many platitudes,

Now, it is not meant to criticise the good old savings ideas, but only the use of the same words in the same old way that has been used by savings bank advertisers from time immemorial. Nor should we forget that there is constantly coming up a new generation to which these stock phrases are new.

Success for Young Men

MOST MEN are agreed on the underlying factors that contribute to making a young man successful.

Many very sound and plain statements about success have been made by men who were successful.

For instance, Jas. J. Hill, empire railroad builder, said :

"If you want to know whether you are destined to be a success or not, you can easily find out.

The test is simple and is infallible. Are you able to save money? If not, drop out. You will lose.

You may think not, but you will lose as sure as fate, for the seed of success is not in you."

With logical saving there should go hand in hand a sound judgment as to how you can benefit most as a result of your thrift.

We believe that to establish early in your life a deposit account with a bank such as ours, and through this relationship have it known that your account is acceptable, will mean for you a constantly increasing asset in your business life.

We have on our books the deposit accounts of many high-class and deserving young men and we are always glad to welcome others.

Why not come in and let us talk this matter over with you?

THE AMERICAN EXCHANGE NATIONAL BANK

128 Broadway

New York City

Total Resources over \$150,000,000

Success through saving

Rugged truths expressed in a jerky, disconnected way may be enough to remind the reader that he ought to save money. They may make him say to himself: "I *ought* to do that." Whereas, a stronger, more logical and more action-compelling appeal is likely to lead him to say: "I *will* do that."

It is the human will that the advertiser has to deal with, and in writing an advertisement it is well to consider the various factors that tend to influence the will.

Turn the searchlight inwards. What is it that proves your will? You do not need to be a profound student of psychology to be able to trace cause and effect in your own case.

You will be surprised, perhaps, if the result of this self examination proves to you that oftentimes you do not act as the result of cold logic or reason, that perhaps in the majority of cases calling for a decision you decide in a certain way because you have been moved in that direction by your feelings, your emotions. Possibly you have

first been convinced logically that the thing is right, that the course is the proper one, but your action has been impelled by some enthusiasm or inspiration that has been communicated to you by an extraneous source.

In short, the gist of the whole matter as it relates to savings bank advertising is this:

Use a strong, unusual heading and good typography, or illustration, to get the reader's attention.

Then hold him with all the personality, enthusiasm, human interest and literary charm you can command. Give enough facts to satisfy the mind, and, finally, give expression to optimistic, inspiring ideas, thoughts that will *make* the reader do as you want him to do.

Jonathan Edwards and the preachers of his day in Colonial New England were in the habit of dividing their sermons into three parts: 1, The Introduction; 2, The Argument; 3, The Application.

It was in the latter part that Edwards was accustomed to make his wonderfully successful appeals. He preached a sermon entitled "Sinners in the Hands of an Angry God," in which he made sinners feel that they were hanging by a single hair over the yawning mouth of hell.

A contemporary writer relates how persons with guilty consciences hearing this would frantically grasp the benches and pillars as if to keep from sliding into the awful abyss.

It is not the writer's wish to convey the idea that people can be or should be so scared into saving money, but this illustration is used to emphasize the fact that it is possible to move the human will by the use of words, and it is the author's belief that a study of this subject cannot help proving advantageous to the writer of advertising whose success is measured by the results obtained from the advertising matter which he prepares.

It is a noteworthy fact that this element of enthusiasm, or inspiration enters into the work of practically every person who has been unusually successful as a writer of advertisements.

INTERESTING THE CHILDREN

A man whose habits are all formed and who has felt the burden and responsibility of a family for a number of years, often finds it difficult to change his plan of living, even though he realizes his errors. It is entirely different with a child, for he is susceptible to any influence that is brought to bear upon him, and when shown the sins of extravagance and made to realize the pain and deprivations which are attendant upon wanton waste, he readily concurs in all endeavors to better his condition, and as a result acquires the habit of thrift.

Thus we see the salvation of the bank and all commercial enterprises to a great extent lies in the education of the child, and that by his instruction along proper lines very desirable results will be obtained.

CLOSE CONTACT NECESSARY

The great problem of savings banks is how to reach and come into close contact with the people. Many schemes have been evolved; many plans tried and many theories advanced for the accomplishment of these results, yet the question still troubles the minds of many. We have heard stories of successful insurance agents and their ability to get hold of the very heart strings of a man by merely mentioning the name of his child, and thus write a large policy, but few of us have thought out the reason for this. It is simply the appealing to a man through that which is nearest and dearest to him—his child. Nature has given to every parent a love peculiar to itself; the love that sacrifices all for the object of its affection. And we see there really is a wonderful and eternal force which the insurance agent, like many others, had blundered upon and which, it is true, is often abused. However, a proper use of this element can be made to be very beneficial to a savings bank.

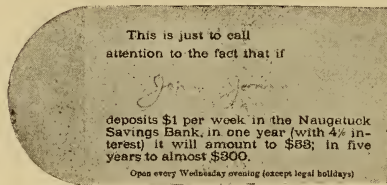
School savings banks are all based upon the same fundamental principle and differ only in operation. The Thiry System, which is in most common use, was deduced from the most successful European plans. It is simply the depositing of the savings of pupils with their teacher on a specified day each week. The teacher gives them credit on a blank provided for that purpose and directly or indirectly turns the money over to a local bank, which pays for the necessary stationery, etc. The deposit slips are filled out by each individual pupil and the whole procedure requires about ten minutes or less per week. As it is a regular part of the school routine, no extra work is forced upon the teacher.

Another plan is the stamp system, which differs from the one just referred to, only in that the teacher when receiving the deposits of pupils gives them stamps, which they stick on folders provided for the purpose, instead of a receipt or crediting the amount in books. This method has been adopted in the schools of Grand Rapids and other cities of Michigan and elsewhere. It is very successful, and especially attractive to the young depositors on account of the colored stamps, which seem to fascinate them.

By taking care of the children's pennies, the Commercial Savings Bank & Trust Co. of Toledo, Ohio, brought to its vaults over \$80,000 in a few years, and added some 4400 new accounts.

The stamp plan was used to cultivate the habit of thrift and regular saving among the school children. The bank distributes its stamps to the teachers, who sell them to the children. The stamp book contains spaces for 50 1-cent stamps. When the book is filled it is sent to the bank, and an entry made in the child's pass book.

"The greatest value of this savings plan," says an officer of the bank, "rests in the fact that we gain the attention of the future depositor when he first begins to think about banking and thus develop a connection that will be profitable in the years to come. And in a



A pay envelope to stimulate savings

large number of cases, the children have been the direct means of having their parents open a regular savings account or becoming a customer in some other department. This children's plan, along with our Christmas club plan, has been a tremendous good-will builder and should fit into the plans of many banks."

HOME BANKS AS ADVERTISEMENTS

Probably more than half of the banks in the United States that have savings departments are using some kind of a small home bank. While the kind of a bank used and method of handling has much to do with its effectiveness, it has been fully demonstrated that the use of even the cheapest and most unattractive and inconvenient variety is very helpful in encouraging savings and increasing deposits. It is no unusual thing to find savings banks, trust companies and national banks with savings departments having from 15,000 to 25,000 in use. A trust company in Chicago has over 30,000 small banks in use, and a large trust company in another large city is said to have recently contracted for 100,000 home banks or safes.

For quickly and effectively advertising a new bank the small safe cannot be excelled. It puts the bank in direct touch with the people, and gives the bank an opportunity to reach and talk with the depositor and explain the advantages it can offer, either through canvassers or by letter calling attention to the fact that a home safe will be loaned the depositor if he or she will indicate a desire for one, either by calling at the bank or asking to have it sent.

BANKING BY MAIL

As banking-by-mail accounts are largely savings accounts a consideration of the advertising of that branch of banking logically comes in this chapter.

Just as the growth of the "mail order" idea has broadened markets in the general business field, the establishment and growth of the "banking-by-mail" plan has widened the circle of many a bank's usefulness and greatly increased its deposits.

There are several classes to which banking-by-mail can be made to appeal with special force:

To those who live where there are no banking facilities at all.

To those who live in places where banks either pay no interest at all on deposits or allow less interest than the banking-by-mail institution offers.

To those who for any reason are dissatisfied with banking connections already established.

While it is true that banking-by-mail has reached its highest development in cities where the banks are able to pay as high as four per cent. interest on savings accounts, there is no reason why banks that pay less than that can not successfully develop a business with out-of-town depositors who want to deal with a strong and safe institution even if it offers no higher rate of interest than the smaller institutions at home.

The fact of particular interest about banking by mail, looked at from an advertising standpoint, is that the business is absolutely dependent upon advertising for its very existence.

People must know about the bank before they will trust it and send their money to it.

They must be told about it convincingly or they will not respond.

So here is a department of banking created and maintained by advertising, and the extent of its development is in direct ratio to the quantity and quality of its advertising.

Newspaper and magazine space costs so much that the typical banking-by-mail institution does not expect to get more than a comparatively small part of its business direct from the original advertisements.

It is a "send for booklet" proposition pure and simple.

The advertisement must be attractive enough and strong enough to get the inquiry; the "follow up" must do the rest.

TELLING THE WHOLE STORY

Space is needed to tell the full story of banking by mail—more space than it would pay to take in expensive mediums such as that

in the magazines and "mail order" papers of large circulation. The booklet, circulars and form letters must be depended upon to give the subject the complete exposition it needs.

The prime necessity naturally is to give inquirers ample ground for putting implicit confidence in the institution's strength and the honorable intentions of the men back of it.

As a rule, persons who send deposits by mail to a bank in a distant city are not thoroughly familiar with business methods and are often ignorant of banking practice. One of the greatest requirements in a good banking-by-mail booklet, therefore, is a very definite and complete statement of just what one has to do to open an account.

The following excerpt from a particularly good booklet of this class will illustrate the right way to do this:

1. Detach the slip attached to the back cover of this pamphlet—date and sign it, and mail it to us. This will give us a record of your authorized signature.

2. Enclose with it your remittance—whatever amount you wish to deposit as a starter (\$1.00 will do—no amounts received less than \$1.00 and no interest computed on fractions of a dollar) and we will promptly open an account with you, credit the amount received on our books and in the Depositor's Pass Book which we return to you.

3. The Pass Book serves as your receipt for amounts deposited—and is also a complete duplicate of your account with us—showing at any time just how you stand.

4. Send us the Pass Book with the remittance, whenever you deposit. We return it to you.

5. If you desire to draw out money—all you need do is to send us the Pass Book and say how much you want, on a conveniently printed form which we furnish for that purpose. If a portion of your account, we return the Pass Book with the withdrawal duly entered, showing how much you have left in the bank. If the whole amount on deposit is withdrawn we retain the Pass Book, as the account is closed.

6. If the Pass Book is at any time lost, stolen or destroyed—notify us at once.

HOW TO SEND MONEY BY MAIL

Send it in any shape most convenient to you—just as you would naturally remit to an out-of-town business house in making a purchase or paying an obligation.

By currency.

By currency in *registered letter* is more advisable, especially in amounts larger than \$1.00 or \$2.00.

By P. O. Money Order.

By Express Money Order.

By your personal check.

By check payable to yourself, received from a hay or grain buyer or other party. Endorse the check by simply writing your name across the back—which makes it negotiable.

By draft, drawn by you in our favor—or

By draft received by you in payment of an obligation from another party, and made payable to us by your endorsement.

By postage (two-cent stamps, in sheets) for small amounts, when no other form of remittance is available or convenient.

You can also send by express a large sum, received by you after banking hours, and which you do not wish to carry around with you.

Or even by telegraph, in case you desire to deposit a sum in time to draw interest for the current month.

We have a special arrangement by which we are able to receive and cash checks on local banks in any section—at face value—making no deduction for exchange fees.

The slip referred to is arranged thus:

People's Savings Bank & Trust Co.19....
Savings Department.

Below is my authorized signature, in which name I desire to open an account with you, in accordance with your rules and By-Laws.

(Signature)
Depositor
(Address)
.....

As far as the main part of the copy for a banking-by-mail proposition is concerned, it is largely the same as should be used in the advertising of any savings bank, as outlined elsewhere in this book.

Following is the text-matter of banking-by-mail booklet prepared by the author for a New York State institution:

If you open an account with the Syracuse Trust Company, of Syracuse, N. Y., and make deposits and withdrawals by mail, you will be doing a perfectly reasonable and satisfactory thing, because a thorough trial of this plan has proved beyond a doubt that

- It is safe
- It is convenient and
- It is profitable.

Depositing by mail with this Company is safe because of the financial, physical, mental and moral strength of the institution and the men back of it.

A very important feature of the protection afforded by any financial institution to its depositors is the ability and trustworthiness of the men who conduct and supervise it and invest its funds.

OUR DIRECTORS—WHO THEY ARE

A reading of the names and business connections of the directors of this Company, printed herewith, must convince you that they are worthy of your entire confidence.

They are men of ripe experience, sound judgment and undoubted integrity, representing some of the leading business interests of the City of Syracuse. Many are also of great wealth. They are directors who really direct the Executive Committee meeting regularly and frequently to discuss the affairs of the Company and the interests of its customers.

A Savings Account to the Rescue

THERE is a certain Macon woman who has had an account in our Savings Department for several years. She built it up from her household allowance without her husband's knowledge.

But he found out about it when he had an accident and was laid up for three months. It came in handy then, not only for living expenses but to meet the husband's life insurance premium which fell due while he was still unable to work and earn.

*Now he is "back on the job" again
and so is the savings account.*

Fourth National Bank

Cherry and Third Streets
MACON, GA.

A sound argument for savings

They all have made legitimate success of their own business affairs, and like the Company itself, they have records above reproach in every particular.

There is such a thing as "collective" honesty, ability and experience, and we have it in the combined integrity and knowledge of the group of men making up our Board of Directors.

PHYSICAL PROTECTION OF THE SYRACUSE TRUST COMPANY

As far as physical protection is concerned, in our offices at 330 South Warren Street, Syracuse, we have the most approved mechanical safety appliances, including burglar and fireproof vaults, and in the work of our various departments we exercise safeguards extraordinarily strict.

Then as to the

ALL IMPORTANT PROTECTION

The Syracuse Trust Company has capital, surplus and undivided profits of well over two and a third million dollars for the protection of its depositors and the estates it handles.

This Company is constantly under the SUPERVISION OF THE STATE BANKING DEPARTMENT to which it must make reports several times a year and by which it is thoroughly examined periodically without notice. It is also a member of the Federal Reserve System, the largest bank in the world.

Official bank examiners have access to the vaults, books, securities and papers of this Company at all times. This is done so that it may be known for a certainty what our condition is, that we are complying with the provisions of the law and are entirely able to fulfill our obligations.

The Executive Committee is constantly in touch with all affairs of this Company. All loans made must be passed upon by this committee of the directors.

THE UNITED STATES MAIL IS SAFE

Depositing by mail is safe because the United States mails are safe.

Every day the banks of the country send millions of dollars to each other through the mails and not a cent goes astray.

Every day millions of dollars pass through the mails safely between various business houses and from customers to firms in distant cities.

The Government has provided two absolutely safe ways to send money through the mails—by Post Office money order and by registered letter.

Registered letters are transmitted under separate envelopes and tags which must be indorsed by postal employes handling them in transit. A system of receipts is provided to enable the Department to trace registered matter. It is dispatched in pouches secured by locks of a special pattern.

Post Office money orders are absolutely safe because in case of payment to the wrong person the Department will see that the amount is made good to the owner.

Other safe ways to send money by mail are:

By express money order,

By bank draft,

By your own personal check.

By certificate of deposit.

In all our experience, not a dollar that has been sent to us through mails, or that we have sent ourselves in that way, has ever been lost and we have never heard of any bank or individual losing money in the mails, when use was made of the safeguards provided.

WHY IT IS CONVENIENT TO DEPOSIT BY MAIL WITH THE SYRACUSE TRUST COMPANY

Depositing by mail with this Trust Company is convenient because—

With the aid of the Post Office, and especially the Rural Free Delivery system, the advantages and facilities of this strong and helpful institution are brought right to your door.

This means a saving of time and work. Whenever you have received a cash payment or have saved some money and want to deposit it at once rather than leave it at home where it may not be safe, you do not have to wait until the next time you come to town, or hitch up your wagon or take out your car on purpose to go to the bank. Just put the money into an envelope addressed to this Company and have the letter carrier register it for you. If it is a check or money order, you do not need to register the letter.

It is just as easy to make withdrawals.

If you have a 4 per cent. interest account with us and wish to draw out money, you just mail your book and state the amount you desire.

The signature of your letter will be compared with the one on file in our office, and if it corresponds, the amount you ask for will be sent to you by return mail with your passbook.

And here is another point—your transactions with us will be strictly confidential. You will enjoy a privacy impossible when you keep an account in your local bank, if there is one in your vicinity. Nobody—neither relative, friend nor neighbor—has any chance to learn how much money you have on deposit with us or even that you have an account at all.

You avoid the possibility of anything like that when you do business with this big institution. You enjoy absolutely confidential relations. Our business is so large and our employes so well trained that you can be sure of this, just as you can be sure of the courteous and prompt handling of your business with us.

INTEREST ACCOUNTS

You can deposit with us money you have saved in small sums, say \$1.00 at a time. Each time you deposit, the sum is put down by us in a little book

which you keep and which will show you at any time the exact amount you have with us. On all moneys you deposit in this way we pay 4 per cent. interest and compound it twice a year. That is, we figure the interest due you every January and July and add it to the principal, so that the interest draws interest from that time. This money may be withdrawn in whole or part when needed, subject to the usual rules.

Four per cent, is a profitable return on idle money. It increases your principal in a really surprising way. It would double your money in a comparatively few years.

Consider this matter carefully and you must come to the conclusion that it is much better to let your surplus money work for you, earning 4 per cent. compound interest in a strong, reliable institution like this, than either to leave it unprotected at home or put it into a small bank.

Is this not reasonable?

HOW TO OPEN AN ACCOUNT BY MAIL WITH THE SYRACUSE TRUST COMPANY

An interest account may be started with a deposit of one dollar or as much more as you wish.

To open an interest account by mail fill out the blank printed on page 9, detach it from the booklet and mail it to The Syracuse Trust Company, Syracuse, N. Y., with your first deposit.

As soon as we receive your letter and remittance your name will be entered upon the ledgers of the Company and a book with the amount of your first deposit properly credited therein, will be sent you promptly.

Additional deposits may be sent at any time in the same manner.

Now, if the reading of this booklet has not satisfied you of the reasonableness of depositing by mail with this strong, conservative institution—or if any point is not clear in your mind, do not hesitate to write us for further information. We will be pleased to answer fully and candidly any question that may arise in your mind.

You will be making no mistake, but taking a very wise step in filling out the blank herewith now and sending it to us TODAY with the amount of your first deposit.

Send money by check or certificate on your local bank, or by bank draft, Post Office or express money order, made payable directly to this Company on the face, or by endorsement on the back as follows:
Pay Syracuse Trust Company or order.

(Sign your name).....
Address.....

CHRISTMAS, VACATION AND OTHER SAVINGS CLUBS

It was estimated that in December, 1919, some 3,000,000 persons throughout the United States received approximately \$100,000,000 in the distribution of Christmas Club funds. More than 3,000 banks conducted the Christmas Clubs during that year, and after fifty weeks of steady payment the members received what they had paid in, plus the interest which the banks gave them for the use of the money.

In New York State the amount paid back was in the neighborhood of \$12,000,000. In New Jersey about \$7,000,000 was disbursed. Payments in New York city aggregated about \$600,000, and Long Island

EVERY MONTH						THIS YEAR
SUN.	MON.	TUES.	WED.	THUR.	FRI.	SAT.
				1	2	Save
				3	4	Save
				5	6	Save
13	14	15	16	17	18	Save
				21	22	Save

HABIT

Join Our Christmas Thrift Club

If you bought Liberty Bonds on the installment plan you know how easy it is to save money by paying a dollar or two each week.

Our Thrift Club offers you this easiest way of saving money. A certain amount is due each week (see table below). The small amount is "not missed" each week and in a short time you have quite a sum saved.

You can start your payments at any time. The Club term runs fifty weeks and you can then take a new membership and report as long as you want to.

You are invited to use this plan to save money for any special purpose, to educate a child, buy a home or for any other principal.

It is our purpose to help people save money and this we believe is by far the easiest way to save.

The classes are:—

- Deposit \$.25 weekly, in 50 weeks you get \$ 12.50
- Deposit \$.50 weekly, in 50 weeks you get \$ 25.00
- Deposit \$1.00 weekly, in 50 weeks you get \$ 50.00
- Deposit \$2.00 weekly, in 50 weeks you get \$100.00
- Deposit \$5.00 weekly, in 50 weeks you get \$250.00

Start Today By Making Your First Deposit.

The Union Trust Company

86 North Main Street
Washington, Pa.

The Christmas thrift club

subscribers received \$250,000. Westchester County received about \$100,000 more than New York City. Payments in the New Jersey counties of Union, Hudson, Essex, and Bergen totaled something like \$2,500,000. About \$3,000,000 was paid out to Christmas Club members in Chicago at that time.

Christmas Clubs have been in existence for more than a decade. At first they were few in number, but the idea caught on and spread rapidly. In 1916, before our entrance into the war, there were approximately 3,500 banks handling Christmas Clubs. They disbursed an amount slightly exceeding the sum which was distributed in 1919.

In 1917 and 1918 a good part of the Christmas Club machinery was turned over to the Government, to assist in the floating of Liberty Bonds. Something more than \$700,000,000 of Liberty Bonds were sold on the Christmas Club installment plan. In New York City alone, a syndicate of banks underwrote \$100,000,000 of a single issue of Liberties, which were disposed of in this way.

Man is a gregarious animal. The average person will go into any-



THE THRIFT CLUB Opens on Wednesday, December 10th.

THE purpose of the Dauphin Deposit Thrift Club which opens at 9 o'clock next Wednesday morning, is to help you save money regularly; to help you cultivate the habit of thrift by putting aside a small amount each week.

IF YOU have never been able to save any money, why not begin now? You can have a membership by depositing as little as fifty cents a week, a sum which you will never miss and at the end of fifty weeks you will have \$25 with which to start an interest-earning account.

IF YOU start saving money and keep it up, you will acquire capital to use for investment, for a special purpose, or for a sudden emergency. You will seldom be without money to meet those unexpected expenses which always seem so hard to meet.

Bring your first deposit to the bank now. You can deposit in any or all of the following classes:

\$.50 a week for 50 weeks,	you get \$ 25.00
1.00 a week for 50 weeks,	you get 50.00
2.00 a week for 50 weeks,	you get 100.00

*Don't forget the time—9 A. M. Wednesday Morning of this week—
and the place—the*

Dauphin Deposit Trust Company

MEMBER FEDERAL RESERVE SYSTEM

Harrisburg, Pa.

Seal your gifts with American Red Cross Christmas Seals, which are being sold here by the Pennsylvania Society for the Prevention of Tuberculosis. Customers of the Dauphin Deposit Trust Company may buy them from us.

Good thrift club copy

thing that "everybody else" is doing more readily than he will undertake something alone. He finds inspiration in numbers and in the knowledge that many of his neighbors and friends, persons in like circumstances with himself, are also striving toward the same goal.

Then most persons are rather unsystematic in their money matters

and therefore the average individual finds it beneficial to put upon himself the gentle compulsion which is the result of membership in a club like this. Making a more or less formal and binding pledge to save a stated sum regularly, he will find that he can and will save in accordance with the plan.

To illustrate how the idea is advertised several savings club advertisements are reproduced, and following is the reading matter of two typical circulars:

JOIN OUR 1920 THRIFT CLUB

OPEN FOR MEMBERSHIP DECEMBER 22ND

Deposits of \$.25 weekly. Members receive at the end of 50 weeks \$12.50 and Interest.

Deposits of \$.50 weekly. Members receive at the end of 50 weeks \$25.00 and Interest.

Deposits of \$1.00 weekly. Members receive at the end of 50 weeks \$50.00 and Interest.

Deposits of \$2.00 weekly. Members receive at the end of 50 weeks \$100.00 and Interest.

Deposits of \$5.00 weekly. Members receive at the end of 50 weeks \$250.00 and Interest.

Deposits of \$10.00 weekly. Members receive at the end of 50 weeks \$500.00 and Interest.

Everybody needs money. Many people have trouble in providing a sufficient amount to buy all the presents needed when the time comes. We offer an easy plan to meet such a contingency. On December 22nd we start a *Thrift Club*. Members will pay a small amount each week for fifty weeks and at the end of that time will receive checks for the total amount they have paid in, plus interest. The plan is simple and systematic.

DID YOU HAVE ENOUGH MONEY FOR CHRISTMAS?

Were you able to do all the little things you would like to have done? Were all your family, friends and associates remembered at the Holiday Season just as you would have wished? Wouldn't a little extra money have come in mighty handy? If so, then start now for next Christmas by joining our

THRIFT CLUB

Make a small deposit every week and when the Club matures next December you will be surprised at the snug little sum you will have accumulated, made larger by interest. Plans to suit every size purse are offered. Join and get your friends to join.

UTICA TRUST & DEPOSIT COMPANY

CHRISTMAS SAVINGS CLUB

ANSWERS TO Questions We Have Been Asked About It
What is the purpose of the Christmas Savings Club?

The purpose is to help you and others accumulate a fund for Christmas.

In what manner does the Christmas Savings Club accomplish this purpose?

By each member paying in a small sum each week for 33 weeks. Two weeks before Christmas each member will receive the total amount paid in with 3 per cent. interest.



Are You One of the "Lucky" Ones Who Received a Check Today?

TODAY our customers are receiving checks,
from our Thrift Club. The checks
vary in size from \$12.50 to \$500.

THESE people are "lucky" because they have stuck to their determination
to put by a little each week, when it would not be missed.

NOW they have a nice sum of money for Christmas gifts to gladden the
hearts of those they love. Many are spending only part of this money
and putting the rest into an interest account.

TODAY you can join our 1920 Thrift Club
and get in line to receive a check a
year from today. Ask someone who joined last year,
whether it is worth while!

The classes are as follows:

WEEKLY PAYMENT	AMOUNT OF CHECK YOU WILL RECEIVE
\$.25	\$ 12.50
.50	25.00
1.00	50.00
2.00	100.00
5.00	250.00
10.00	500.00

Make Your First Payment Today

UTICA TRUST & DEPOSIT COMPANY

GENESEE, LAFAYETTE AND SENECA STREETS

Making thrift attractive

Does everybody pay in the same amount

No. There are two classes, numbered respectively 2 and 5. The payments are different in each class.

What are the payments in Class 2?

The payments are 2 cents the first week, 4 cents the second week, 6 cents the third week, and so on for 33 weeks, make the payment for the last week 66 cents.

Do the payments in the other class progress the same way?

They do. The only difference is that in Class 5 the first payment is 5 cents the first week, 10 cents the second week, 15 cents the third week, and so on for 33 weeks.

Is there a membership fee or is there any cost to join?

No.

What do I do to become a member?

All that is necessary is to go to Dover Trust Company, ask to be enrolled as a member and make the first week's payment, or more.

What will the first payment be?

It will be 2 cents or 5 cents, according to the class you join.

How are the payments to be made?

Weekly, or in advance for as many weeks as you desire.

What will happen if I cannot keep up my payments or discontinue?

You may discontinue for any reason at any time, and at the period when the Club closes you will get a check for all you have paid in, but in such a case no interest will be allowed.

When and how can I withdraw?

Under no circumstances will any withdrawals, either in whole or in part, be allowed. What you deposit will be held for you until two weeks before Christmas.

What form of receipt do I get when I make payments?

For every week paid you will receive a small receipt in coupon form which you will keep in the envelope we give you when the account is opened.

What would happen if my coupon receipts were lost, stolen or destroyed?

As we have a complete record of the payments of every member, we will pay your share to you whether you have the receipts or not. The receipts are of value to you only for the purpose of verifying our records.

Can I reverse the payments?

You can, and by doing so you will have your payment grow less every week and your money will earn twice as much interest.

Can I become a member of more than one class?

Yes; you can join one or both of the classes.

Can I take out more than one membership in either class?

Yes; you can take out memberships for as many friends or members of your family as you desire.

SAVINGS AND LIFE INSURANCE


The thrift that induces a man to build up a savings account in a bank and to make sound investments is similar to that which leads him to insure his life as liberally as he can for the benefit of his dependents. Indeed, it is probably fair to say that the man who insures his life shows more foresight and shrewdness than he who merely saves something from his current income. Certainly his thrift is the more truly unselfish and altruistic.

But there is no quarrel between life insurance and the savings

Franklin's Natal Day

will be observed

*by offering to the public the new "FRANKLIN"
War Savings Stamps of the United States Government*



On Friday, January 17th, 1919
213th Anniversary of Franklin's birth
these new War Savings Stamps will be ready for distribution.
"All things are cheap to the saving, dear to the wasteful."—*Benjamin Franklin*
SAVE—BUY WAR SAVINGS STAMPS AT THE

Franklin Trust Company

46 WALL STREET, NEW YORK
166 MONTAGUE STREET, BROOKLYN
569 FULTON STREET, BROOKLYN
1001 WALLABOUT MARKET, BROOKLYN

Linking Franklin and thrift in the public mind

account. They ought to go hand-in-hand, and they often do. In their advertising the bank and the insurance agent can well cooperate, as they have successfully in a number of instances. Save in a savings account to get ready to meet your life insurance premiums when due; when you, as a beneficiary, receive life insurance money, deposit it in a savings bank instead of risking it in uncertain ventures. This is the kind of reciprocity that ought to be practised in savings and life insurance advertising.

Saving and life insurance are both handmaidens of thrift. They are not competitive, but supplementary to each other. A Cleveland bank advertises a plan to make the payment of life insurance premiums easy. The plan is simply to deposit weekly in a savings account so that when the annual or semi-annual premium is due the money will be on hand to meet it. People are urged to pay the premium annually, taking advantage of the better rate secured in this way and also receive interest instead of paying it.

WARNING AGAINST FRAUDULENT "INVESTMENTS"

The Savings Bank Section of the American Bankers' Association recommended the idea of using advertisements to warn the public

against unprincipled promoters who are going about seeking whose Liberty Bonds they may devour.

Such advertisements as the following were suggested:

WATCH YOUR LIBERTY BONDS

An Associated Press dispatch from Washington Saturday said that the best way to detect a stock promoting fake is to judge the promoters' willingness to take your Liberty Bonds in trade for their worthless securities.

If anyone asks you to make such a trade or advises you to sell your bonds to procure the cash, shun him and his plan.

He may have something good to offer, but it's a thousand to one you'll lose your bond and get nothing for it but a "scrap of paper."

Good investments are good and we encourage investing.

But consult someone who can judge before you take any step in this direction.

SECURITY TRUST CO.

BEWARE OF THE "STOCK" PROMOTER

If you wish to invest, first consult your banker or any reliable broker. But our advice to you is to let "get rich quick" schemes alone if you value your cash. Don't let a cheap appeal to greed get the better of your judgment.

SECURITY TRUST CO.

PARAGRAPHS FOR SAVINGS ADVERTISING

MORE than ever before in the history of the nation there is need for thrift and industry in the home, on the farm, in the factory and in governmental affairs.

BUILD up a fund for the future, to be prepared for its opportunities and emergencies—possibly for its actual necessities.

RESOLVE to set aside part of your income every week and deposit it in a savings account, where it will be safe and earning interest for you.

AFTER a year of practising common-sense thrift you won't know the difference as far as the comfort and pleasure you have had is concerned, but you will see the difference from your old way of living in the matter of your substantial resources.

SYSTEMATIC saving is the life plan of countless thousands of persons who have worked out their own economic salvation.

THIS bank takes care of your savings. pays you good interest on the money, and when you get ready to invest your surplus, we stand ready to give you unprejudiced advice as to how to put it out to the best advantage.

THE difference between the successful man and the failure in financial matters is usually the fact that one is systematically thrifty of his energy, his time and his money, while the other is not.

THESE are sure rules for success—work hard and honestly, save part of your income regularly, and deposit your savings in a strong bank, where they will work for you constantly and profitably.

WITHOUT contentment and an easy mind, no man is really happy or successful in his work. Save some of your money as a prudent man ought to, and it will make the future bright before you, instead of gloomy.

HENRY DEXTER, a successful New York merchant, said: "Make it the rule and practice of your life to set aside and save a part of every dollar you earn or receive."

IN time of peace as well as in time of war general thrift is a great national resource. It is extremely necessary now since "Work and Save" is the best remedy for the high cost of living.

THRIFT—the management of your affairs so that the value of your possessions is being constantly increased—is a habit easily and pleasantly acquired.

SOME of the foremost men in every walk of life have gone on record as to the great benefits of systematic thrift—Washington, Lincoln, Gladstone, Bismarck, Roosevelt, Carnegie, Wanamaker, Rockefeller, Hill, Taft, Wilson, and scores of equal prominence and successful attainments, have preached and practised industry and thrift.

RIGHT in this community, inquire, look around you, and you will find that the practice of thrift, directly or indirectly, has been the prime cause of the success of a great many of those who have reached the goal of affluence.

REAL estate options, sales, mortgages, rentals—these all mean profit to someone, but never to the man who has no money saved.

THE cost of high living is as important a question for the American people to consider as the high cost of living. It behooves us to stop and consider in these times the wisdom of old-fashioned thrift.

THIS bank stands in this community as a perpetual reminder of the importance of stemming the tide of present-day extravagance by having an anchor to windward in the shape of a savings bank account.

"CONCENTRATION is the secret of strength," said Emerson. A man of only average ability, with concentration, can accomplish more than a man of unusual talents who lacks that power. When a man is extravagant he permits his mind to be distracted from the really important things in life.

If you have a good-sized surplus in a savings account the interest it earns will materially help you to meet your expenses. If your account is small there is all the more reason for you to make it grow.

BUSINESS houses want their employes to save money, and are anxious to promote those who can manage their own incomes wisely.

ONE of the very greatest aids to thrift is an interest-earning savings bank account because it makes you systematic and provides you with an incentive to save.

THE dollar you spend so freely today will not be missed so much tomorrow as in the years to come. Provide for those years by saving regularly as much as you can every week and place your savings where they will earn a steady interest while receiving the greatest possible protection.

You can't beat "Work and Save" as a remedy for the "H. C. L."

ONE of the best ways to get out and keep out of a rut is to have some fixed object to work for. Save money for some definite, worthy object and you will find it is comparatively easy, while without such an aim it is hard. Try the savings bank account method of getting ahead in the world.

THE anticipation of a future competence takes away the sting of present toil and self-sacrifice. If you have a vision of what you want to have or be, work and save now and you can accomplish it.

ARE you looking far enough ahead to be willing to do without some things now for the sake of having them with interest later on?

SOMETIMES it requires unusual courage to say: "I can't afford it," but having

that courage brings its own reward. There are countless men and women throughout the country who are thankful they early learned that lesson.

HAVING a savings bank account is one of the best possible incentives to saving. If you have one started, keep it up. If you have not opened one, come into this bank at your earliest convenience and find out about it.

PUT something into the bank every week, even if the amount is small. You will find that such regular savings accumulate rapidly and the money thus saved will come in very handy some time when you need it worse than you do now.

IT is the strong and confident man that gets ahead, and nothing gives one greater confidence than to have money in the bank.

WITH money saved and in the bank you will not be afraid or unable to take advantage of opportunities when they come to you, nor will the future look dark before you, because the fear of dependence will have been removed.

IT takes at least two to make household economy a practical thing. The ques-

3 Reasons for a Savings Account

ONE of our savings depositors told us the other day that there were three reasons why he deposits regularly in a savings account. Here they are:

- I. Because it provides me with capital for emergencies or opportunities.
- II. Because it enables me to get compound interest to work for me.
- III. Because it gives me the habit of thrift.

He also said he had three other reasons for his savings account—his wife and two children.

FIRST NATIONAL BANK
42 Church Street Corner Crown

Three reasons for saving

tion of money need not cause domestic trouble if family finance is put on a fair basis of co-operation on the part of all concerned.

EVERY surplus dollar not actually hidden away is earning money for somebody. Ask yourself seriously now, "Have I any surplus money working for me?"

ON account of our complete equipment and efficient management, we are able to give prompt, accurate and courteous service to all our depositors, and we seek the opportunity of extending that kind of service to many more.

BY opening an account for your youngsters with \$1 and the agreement to supplement at regular intervals their weekly or monthly savings, you will foster in them the savings habit, and surely plan for the needs of early manhood and womanhood.

MONEY saved from your earnings is insurance against failure because the cash

is a very handy thing for an emergency or opportunity. Then there's the stiffening of the moral backbone and the development of the judgment which are sure to come with the practice of thrift.

THOSE who have habits of industry and wise economy are the only really happy persons. Industry and thrift are surely rewarded. The bank adds a stimulus to saving by the addition of interest every six months.

THE value of saving with an object in view is proved by the success of the many thrifty persons—especially those on wages or salary—who acquire ownership of their own homes on the monthly payment plan. You can save if you have to save.

THE success of your children to a large extent will depend upon the start you give them when they are young. It is not the amount of money you leave them so much as it is the kind of habits they learn from you. Are you teaching them to save money?

THE thrift habit has been at the root of most business successes. Are you going to give your children a start and encouragement along this line?

THE dollar a child saves out of his own pocket money, if placed in the savings bank, where he can see it grow, means more than just a little money saved up. It will mean the firm establishment, early in life, of the habit of thrift, which will mean a great deal all through his career.

SAVINGS banks deal largely with women, not only because the men are busy during the regular banking hours, but because, as a rule, the women are the "saving element" in the family.

PUT a limit on your spending and hand the rest over to your wife. Let her run the house and start a savings account in this reliable institution, which has helped so many thrifty persons in this community.

MONEY is a hard worker if you give it a chance. Save as much of it as you can, without being miserly or doing without things that you or your family ought to have. Then put it into this strong bank, where it will be safe and busy earning interest for you.

YOU can arrange to make all deposits and withdrawals by mail. Simply send us your first deposit in a letter with your name and we will return a savings account book to you. Currency should be sent by registered letter, a service any R. F. D. carrier will do for you.

DAD and Mother should see that their boys and girls early learn the value of a savings account.

THE tendency sometimes is to give up attempts to save money when it seems hard to accomplish the result. Save five per cent. of your income if you cannot do any better, but save something, and let this bank help you with — per cent. compound interest.

WITH your surplus money in a savings bank you can always get it when you want it, and you are sure that it is safe and profitably employed.

SOME "investments" offer little chance of the investor getting his money back. Even with legitimate investments it is often hard to get your money back quickly. While you may not often feel like drawing upon your savings in the bank, it is quite a comfortable feeling to know that you *can* get at your money quickly in case of need.

A GOOD way to save money is to imagine that your income is smaller than it is and put away the difference. You probably will find that you can live well on less money than you are spending now.

PUT the difference between your income and outgo into this bank. Then you will be getting ahead financially instead of standing still or running behind.

EVEN as the most successful business enterprises are the best organized and managed, so the individual who uses forethought and system in the handling of his personal financial affairs is the most likely to make satisfactory progress.

THE thrifty man will surely get ahead. One of the greatest helps to systematic thrift is a savings bank account because it gives you a save place to keep your savings and enables your money to earn liberal interest for you.

THE salaried man or wage-earner can figure his year's profit only on the basis of the amount of money he has saved during the twelve months. Can you figure a profit or must you figure a loss on your year's work?

DIVIDENDS are paid by net earnings, not by gross revenues. Money made is net profit, not income. If you are not a dividend-payer now, put yourself on a dividend-paying basis by starting a savings bank account as soon as you can, setting aside every week a definite proportion of your income to form a reserve fund.

THERE is special need for the general practice of saving right now because industry and thrift, by increasing production and reducing consumption, will help lower the high cost of living.

IF you are setting aside funds for some special purpose—interest on a mortgage, purchase of machinery, or new buildings, life insurance premiums or a home, why not deposit your money in an interest bearing savings account with us?

IF you always spend less than you earn you will always be "ahead of the game."

THERE is no other investment where one can get at his money so quickly as in a savings account. Only under the most extraordinary circumstances is there ever any difficulty whatever in a savings depositor's getting his money or any part of it when he wants to draw it out of the bank.

YOU will find that when you have money in the bank you won't want to draw it out on any slight pretext. It will be a real necessity that will lead you to spend money when you have it in the bank. For that reason it will make you permanently better off to become a savings depositor.

IF you know just what you are spending each day you will quickly learn where you can reduce your expenses enough to have money in the bank. A record of family expenses will show you where this saving can be made.

WE have seen systematic plans for saving money work out so satisfactorily in hundreds of cases in our own experience and observation that we know it would pay you to adopt some such plan. Let us help you.

PUT money into the bank now while you can. You will not always be earning as much as you are today. And do not overlook the earning power of money deposited at — per cent. compound interest.

BUILDING a bank account is very much like growing corn. You plant your seed, give it regular attention, and in a short time it has repaid you many fold.

DON'T overlook this great help towards independence—an interest-bearing savings account.

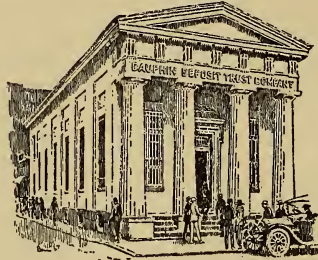
IF you feel that you have not as much money as you ought to have to show for all the hard work you have done, will you not consider the savings bank plan of building up a reserve fund from your earnings?

SAVING money systematically has a two-fold reward—it develops character and builds up capital which can be turned to good use.

A Dollar of Your Money and a Minute of Your Time

That is all it takes to start an account in our Savings Department. It is easy enough to begin, but more difficult to continue saving regularly and systematically.

This old financial institution is here to help you by providing you with a safe place to deposit your savings and by paying you 3% compound interest on them.



There is special need for the general practice of saving right now because industry and thrift, by increasing production and reducing consumption, will help lower the high cost of living.

SAVINGS DEPARTMENT

Dauphin Deposit Trust Company

MEMBER FEDERAL RESERVE SYSTEM

Harrisburg, Pa.

So easy to start an account

YOUNG people, if you are earning now for the first time, start a savings account at this bank with part of your first wages. Then keep it up and the habit of thrift will stay by you and help you as long as you live.

THERE would be a lot more rich people in the world if wishes to have money were all that is necessary to get it. But you have to transform your wishing energy into working energy before you can make much of a start on the road to comfort and financial independence.

DON'T put off starting to save, because the longer you procrastinate the harder it will be to begin. Let nothing prevent you from saving a portion of your income every week or every month.

A SAVINGS bank account is the wisest plan to use in your efforts to get something ahead.

NO one wants to be a failure in life, but procrastination takes hold of many men and paralyzes their wills and weakens their efforts so that they are doomed to failure. Don't put off saving.

As a depository for your money, this old and reliable bank stands ready to help you with counsel, security and — per cent. compound interest.

If you are only saving a dollar a week when you could save two, you are doing only half your duty.

It is not a sensible thing to buy today's pleasure with tomorrow's pain. A savings bank account started now and maintained regularly will prove a real friend in time of need.

THE habit of saving is not hard to acquire, as thousands of successful men and women will testify, but there has to be a desire to get the habit.

STICK to your savings account until you have accumulated something worth while to invest. Then consult your banker about its investment.

If you consider earnestly all the things you could accomplish if you had more money at your disposal, and then stop to think that a great many of these things are surely within your reach if you practice thrift and keep your eyes open for opportunities, you will have all the incentive necessary to save money.

SAVE your dollars when you don't need them so you will have them when you do. That is the whole philosophy of thrift. It is as simple as it is sound and sensible.

If we all paid more attention to our savings accounts than to our charge accounts it would be better for us all around.

THE ever recurring question, "Have you saved any money?" is met every time you ask an employer for a job. For most employers believe that the thrifty individual, the one who can manage his own financial affairs well, is fitted to take responsibility for the affairs of others.

It is so easy to follow the line of least resistance that most men have not the strength of character to do anything else. Saving money is *not* the line of least resistance. Can you stem the tide of extravagance and actually save some money now?

THE editor of a well-known magazine in response to an inquiry said: "There is no better investment in the country for a small sum than a savings bank account, and you will make no mistake in keeping your money there until you accumulate a larger amount."

It has been said that no man ever got rich on a salary alone. But the habit of thrift can be acquired on the smallest salary, and that is much the same thing as wealth. The first thing necessary is a realization of the *necessity* of thrift.

If you are at least thirty years of age, sit down at home this evening and figure out how much you would be worth today if you had saved 15 per cent. or 25 per cent. of your income, from the beginning.

A PURPOSE and a plan are necessary to successful saving. If you can think of some purpose for which you would like to save, this bank will suggest a plan for you to use in doing it.

THERE is a sure and simple way to provide for a comfortable old age. It consists of making the most of the active years of your life, not only in earning money, but also in saving it.

EVERY time you make a deposit in the savings bank consider that it is providing just so much more for your necessities and comforts later on when your earning capacity diminishes and comes to an end, as it surely will, sooner or later.

Do not count on your children or other relatives taking care of you when you become old. Good hard cash in the bank will prove your best friend in time of need, so far as material things go.

A SAVINGS bank account is a first aid to savers. It gives you a feeling of security, both as to the safety of your money now and as to your comfort in the future.

If you want to live and work now with an easy mind and face the future with confidence, start a savings account at once and keep adding to it regularly.

UNLESS you promptly deposit in the bank a certain percentage of your earnings each pay-day, you are likely always to be a wage-earner and solely dependent upon a "job."

GET out of the interest-paying class and into the interest-receiving class by adopting a saving plan and sticking steadfastly to it.

IN providing for the present necessities and comfort of your children, don't forget the needs of the future. You are a wise parent if, even with some inconvenience, you save money for the education of your children. You owe it to them.

THIS reliable bank has suggestions that will help you save; we protect your money and pay you a liberal interest on it when you put it into the bank; and when you get ready to invest it we can give you sound advice on putting your money out safely and profitably.

FOR the sake of cutting a good figure in society many persons cut no figure at the bank. They sacrifice future comfort and independence for the sake of a little present satisfaction.

IT is the man who looks ahead who gets ahead. Maintaining a savings account almost automatically provides its own reward in the form of mental satisfaction, moral uplift and material wealth.

THERE are two classes in every community—the savers and the non-savers. The savers are sacrificing now perhaps. The non-savers are going on in their happy-go-lucky way, spending every cent they earn. It does not take much of a prophet to tell which class of persons will be in the more comfortable circumstances ten or twenty years from now.

THE more you save the better dividend-payer you are, and as results are the best test of efficiency, it ought not to be difficult for every man to prove how effective his efforts are.

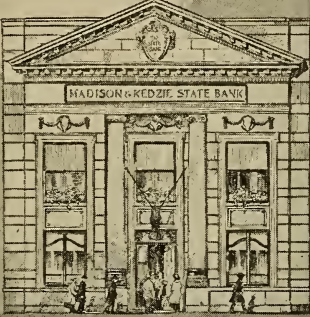
If you want real pleasure live for more than the present, and if you do that, one of the most important parts of your life plan will be to save from your present income to provide a fund for your needs at that future time when you will cease remunerative work—either from choice or necessity.

MAKE every day and every week count in your efforts to build up a reserve fund for emergency and opportunity, and do not overlook the fact that — compound interest will work for you every day you have money in this bank.

IT is questionable whether reckless expenditures are *ever* justifiable, but certainly in the present time of high prices and industrial unrest we should all think twice before we spend once.

— follow
their example

The most successful investors have made the trail for you. This booklet tells how you can follow their example in the investment of your savings.



MADISON AND KEDZIE
STATE BANK
RESOURCES OVER A MILLION DOLLARS

Front cover of a thrift booklet

DEPOSITS are the very lifeblood of a bank's business. Without the money that customers deposit in the bank there would be very little money to lend, and, without money to lend, a bank would not be of much use in the community.

EVERY dollar you deposit in this bank increases your resources more than an equal amount, because — per cent. interest compounded twice a year will steadily augment the results of your own efforts.

A SAVINGS account will make you save. Open one now and prepare for your comfort in that future time when failing strength and lessening income will make money saved and working for you a great blessing indeed.

YOUR dollar in the bank is worth several dollars in your pocket. Money in the bank works for you and you run no risk of losing it as you do when you carry it with you.

IF any young man starting out in life will make up his mind to save one-tenth of his income and stick to this determination through thick and thin, he will have enough to retire on in his old age just from accumulated savings and interest, while judicious investments from time to time would put him in really comfortable circumstances.

WHATEVER your earnings are, conduct yourself as if they were one-tenth less and put the difference into a savings account. You will never miss what you put away, but later on it will be a comfort and a stay to you.

SELF-SACRIFICE does not have a pleasant sound in most ears, but a certain amount of it is absolutely necessary if you would succeed, by your own efforts, in building up a competence.

CHILDREN'S savings accounts can be opened at this bank in either of two ways—in the name of the child, or in the parent's name in trust. By the latter method the parent controls the withdrawals. In either case the child can make deposits and learn early the forms of banking and the value of economy.

WASTE prevention is just as important for your personal finances as it is for the business with which you are connected.

WHEN the hour of dire need draws nigh, it is only the man with money in the bank who faces it with composure. A savings bank account cannot be surpassed as an incentive and aid to savings.

CUT out your extravagance and save some money today for the time when you will need it a good deal worse than you do now.

SAVE your dollars and they will save you from the many worries and difficulties of those who are always without any funds to fall back upon in an emergency.

AT the present time there is great need for systematic saving in this community just as there is everywhere in the United States.

ONE reason why there is so much want, failure, distress, and often ruin and disgrace, is because so many people never deny themselves, but live beyond their means to keep up appearances.

IF you want to succeed, young man, cut out extravagance, and build up a savings account until you have enough to invest. Then consult your banker.

THE qualities of honesty, energy, frugality, are more necessary than ever today and there is no success without them. Each of these qualities is promoted by a savings bank account.

THERE is nothing that makes a man realize his responsibility and opportunity in the community as much as becoming interested in systematic thrift.

THIS bank has helped many persons on the road to financial success and independence, and stands ready to help you.

A MAN with a little money can do much by investing it wisely, and opportunities are constantly presenting themselves to the man who has some cash resources that he can lay his hands on quickly.

UNKNOWN to other members of the family, a thrifty woman will save a dollar

here and a dollar there, where a man could not. Many a period of misfortune has been tided over by the forethought of wife and mother. This institution takes particular pleasure in caring for such savings accounts.

THE savings bank does not compete with the commercial bank. It has a field of its own, but savings accounts are by no means of advantage only to wage-earners and persons of moderate income.

A SAVINGS account affords these special advantages—absolute security, liberal interest and training in thrift.

IT is the unexpected that usually happens—especially in money matters. But there is one sure way to be prepared for unexpected misfortune, that is build up a bank account.

START a bank account at once. Put part of your earnings into it every week, even if the weekly amount seems small. It will mount up faster than you realize.

ARE you prepared for emergencies? Money in the bank will be a great help.

KEEP on saving. Build up your savings account at this bank. You won't be poor if you save regularly and learn to invest wisely.

MANY of our most successful and influential depositors started with a savings account of modest dimensions. Make up your mind to follow this example. A savings account here will help.

AT the close of this year are you going to be any better off than you were at the end of last year? If you have not got ahead so far there is yet some time to redeem yourself.

LAY something aside now for the emergencies as well as the opportunities of the future. Why not open that savings account now and let us add compound interest to your savings twice a year while we keep your money safe for you.

THERE are plenty of good business opportunities nowadays in this country for the person who is equipped in every way to seize them and make the most of them.

THE husband and wife should make their plans together; she is as willing to sacrifice as he is to labor—and her willingness to save is as important a factor in their success as is his ability to earn.

YOU need to concentrate your efforts to save money. Having an object in view—getting an education, establishing a home, providing for old age—will give you enthusiasm.

THE man with money saved and in the bank is in much better shape to grapple with hard luck than the man who has spent all his substance in days when he thought he would always have good luck.

WITH the vast majority of young men and young women, the life plan includes the gradual accumulation of a fortune. The first rule that they need to learn is to live within their means.

IT is a good rule to spend less than you earn and put the difference into the bank. Even though small, this would in time grow into a considerable amount.

OPEN a savings account today and we know that the chances are greatly in favor of maintaining it regularly and gradually accumulating a reserve fund quite worth while.

IT isn't a good idea to carry a lot of small bills and loose change around with you because the money gets away from you too easily.

MEN who make money fast often lose it fast. They run risks and take chances. They are under nervous strain continually and never know just how they are coming out.

THIS bank takes pride in the number of children's accounts it has. Bring your children here and let them learn "business" early.

COME into the bank any time and we will be pleased to tell you some excellent ways to save money—methods of economy that have proved successful in the actual experience of thrifty men and women.

IT is a wise thing to have a code of saving, but like a code of morals, it isn't any good unless lived up to.

MONEY saved will be one of your best friends—a protection in adversity and a preparation for opportunity.

A GOOD many persons say that they believe in the wisdom of saving money, in general, but as far as they are concerned, they will have to wait awhile before starting to save.

EVEN for a moderate degree of success in getting on in the world, systematic saving of a portion of the income is absolutely necessary.

BY regular saving you will surely acquire a competence. Then if anything should happen you would have something to lean upon.

PRACTICALLY all of the country's most successful men of the self-made type attribute the beginning of their success to habits of industry and saving.

IN the long run, the gain is greater if you do not try to "get rich quick," but systematically save a portion of your income and regularly deposit it in a reliable institution like this, where it will be safely at work for you.

How often we hear the expression, "Such and such a man is getting on in the world." The chances are ten to one that good old-fashioned thrift is one of the fundamental causes for his success.

EVERY American wage-earner should save regularly so that in times of reduced earning or enforced idleness he and those dependent upon him may not suffer.

ADOPTING a definite system surely helps you save, because in a way it forces you to economize. You will feel that you must save and you will save.

THERE is a certain woman who has had an account in our Savings Department for several years. She built it up from her household allowance without her husband's knowledge. But he found out about it when he had an accident and was laid up for three months. It came in handy then, not only for living expenses but to meet the husband's life insurance premium which fell due while he was still unable to work and earn.

THINK of that savings bank book in your inside pocket once in a while and you can always look the world squarely in the eye.

YOUR money will earn good interest here and will be kept perfectly safe for your permanent investment or other use later on.

IT is surprising how quickly you can create capital when you go about it in the proper way with determination.

YOUR running expenses ought to be less than your earnings by a considerable margin and you ought to save the balance.

7000-275 NEWBOLD, WYOMING-CALIF. N. C. CHICAGO 10, ILL.

Back of Every Fortune Lies an Early Foundation of

THRIFT

We Offer the Public the Service of Our Christmas Savings Club as a Means of Accumulating Wealth With the Power of Thrift in the Grip of Our Individual Will Through Its Early Commencement

CLUB NOW OPEN TO RECEIVE MEMBERS








THE 14 REDUCING CLASS BEGINS WITH AN INITIAL DEPOSIT OF \$1.00 AND REDUCES IN EACH WEEK. THE 14 CLASS BEGINS WITH \$1 AND REDUCES IN EACH WEEK. THE 14 CLASS BEGINS WITH AN ACID REDUCES IN EACH WEEK, AND WISE WIFE IN THE PROGRESSIVE CLASS.

CLASSIFICATIONS AND PAYMENTS

REDUCING CLASSES		UNIFORM CLASSES	
Depositing \$2.50 first week.	Last payment in five weeks.	Each payment \$1.00 a week.	Trade \$21.00
Depositing \$1.00 first week.	Last payment in ten weeks.	Each payment 50¢ a week.	Trade \$10.50
Depositing 50¢ first week.	Last payment in ten weeks.	Each payment 25¢ a week.	Trade \$5.25

On All of These Classifications and Any Multiplies Thereof 4 Per Cent. Interest Has Been Added

HAVE EVERY MEMBER OF YOUR FAMILY JOIN OUR CHRISTMAS SAVINGS CLUB. MEMBERS ARE INVITED TO MAKE THEIR DEPOSITS AT OUR REGULAR SAVINGS DEPARTMENT IN EACH BANKING HOUSE OR AT CASHIER DEPARTMENT LOCATED AT 215 MAIN STREET

Wachovia Bank & Trust Co. 

The example of others who have succeeded through thrift

THE man who plods on and on, just able to make ends meet, and laying nothing aside, has his nose to the grindstone. There are thousands in this sad plight. How about you?

ARE you ready for the financial oppprtunities that will come to you? Good credit or ready cash—money saved—is needed to seize them.

FUNDING the capital of your working years insures your future. But choose the right place to put your capital, or the hard-earned savings of a lifetime may be swept away in a day.

IF there is anything that will tend to make a man peaceful and benevolent it is to have his mind at rest in regard to financial matters.

THE savings bank account has been the foundation of many a fortune.

CREATING a reserve is not difficult once you start to save money systematically. But if you ever expect to be independent financially through your own efforts you must make the start.

A LEAK is usually noticed at once. A drip may go on unobserved for a long time and in the end cause a great loss.

IT is easy to avoid great unnecessary expenditures, but it is the aggregate of the many small amounts you spend foolishly that keeps you from success.

THE thrifty man squanders neither his substance nor his vitality.

THESE closing days of the old year cause the thoughtful man to consider what progress he is making in various lines, especially in the matter of resources.

CAN you figure a profit or a loss on your year's work? Think about this matter earnestly now and decide to let this strong bank help you be thrifty next year.

BESIDES the actual amount of money you store up, thrift teaches you lessons of self-restraint, industry and business-like methods of inestimable value to you as long as you live.

A REGULAR plan of saving, adopted and religiously carried out, has been proved by the experience of many thrifty persons to be the only way to save successfully.

THE word "economy" often calls to mind hard work and self-sacrifice. But it is really a worthy thing, because money saved is the fruit of industry and determination of character.

NOWADAYS young people cannot be too well prepared for the battle of life. YOU are a wise parent, therefore, if, even with some inconvenience, you save money, for the future education of your children.

WHEN, as a Christmas gift for your son or daughter, you start a savings account for him or her you are doing a very wise thing, because you are making it easy for the young person to acquire the saving habit.

A PROMINENT financier is authority for the statement that we are living in an age of world-wide financial delirium and that lavish expenditure has now grown to be a national trait.

A DOLLAR saved is worth two squandered, because you are a dollar ahead when you prevent one from being squandered and another ahead when you do not spend that dollar at all.

BETTER than a gift of money is the gift of making money. A large part of that is the habit of saving because it provides capital with which to work.

THE dollar you save is worth more than a hundred cents because it has an earning capacity which will work for your benefit as long as you keep it in the bank.

ONE of the best recommendations you can give to your prospective employer is your savings bank book showing regular deposits. One manager of a great business said: "I do not care what a man's capabilities may be, I will not give him a responsible position until he has demonstrated that he can save money regularly."

THERE is nothing most parents would rather do than make their children happy. When you start a savings account for each of yours at this bank, you not only give them pleasure now, but you make the beginning of something which will insure their future happiness—the habit of thrift and money actually saved and working for them.

"SAVE, young man," said Benjamin Franklin, "and become respectable and respected. It is the surest way."

IF you must live on a moderate income it is better to work hard to save part of it than to strive to live in a style that is beyond your means.

EVERY earnest man should early make it part of his life plan to acquire a competence to protect himself and his loved ones from dependence and want.

IF you want to avoid vain regrets in later years, discomfort all your life, and a penniless and cheerless old age, save some of the money you are earning now.

WHILE you may not very often feel like drawing upon your savings, it is quite a comfortable feeling to know that you can get at your money quickly in case of need.

THE very best aid in saving is having an interest-bearing bank account in a good, reliable institution like this. It provides an incentive to you, and security and profitable employment for your surplus earnings.

THE little savings bank in the home and the account in the bank means more for the future of the children of a family, almost, than all the advice in the world. It gives them the right start.

ARE you preparing yourself for opportunities and "the rainy day" by saving part of your income regularly?

YOU can enlist the services of this wonderful worker, interest, in your own behalf. Deposit all the money you can spare and see what — per cent. compound interest will do for you.

IF any resident of this community does not save money, the chances are ten to one that it is because he does not want to and not because he can't.

CREATE your capital by saving a portion of your income regularly. Then you will experience the earning power of money and begin to reap the full benefits of industry and thrift.

MERELY saving, while a good thing in itself, is not all there is to thrift, which seeks not merely to save, but to earn.

IN every community there are always some men like "Mr. Micawber," in Dickens' "David Copperfield," who was always waiting for something to turn up.

THE hustler goes and turns things up himself, realizing that the surest way to succeed is to be prepared for opportunities when they come.

WHILE it is true that every man must hoe his own row, the wise man will seek the co-operation of others whenever possible. Most successful men maintain business relations with a good bank which helps them to create and preserve capital.

SAVING money is only half your duty. The other half is to set your money at work safely and profitably.

THERE are safe investments that pay more than — per cent., but, as a rule, they require a considerable amount of money, and, in any event, it is wise to be careful about going into them.

IT will be a real necessity that will lead you to spend money when you have it in the bank. For that reason it will make you permanently better off to become a savings depositor.

IN a savings bank account your money is always at your command when you feel that you must have it, but you will find that you won't want to draw it out on any slight pretext.

WHILE you are waiting for your opportunity, leave your surplus cash in this strong bank. Your money will be safe and every dollar will be earning — compound interest.

IT is only under the most extraordinary circumstances that there is any difficulty whatever in a savings depositor getting his money or any part of it when he wants to draw it out of the bank.

IT PAYS
to get into the
THRIFT CIRCLE

of the

OLD NATIONAL
BANK
of Spokane



A car card for thrift

SAVING money and depositing it in the bank is just as reasonable for you as it is for the farmer to harvest and store his crops.

THERE are persons whose earning capacity is no greater than their daily needs, especially in the slums of the great cities, but we are certain there are very few in this prosperous community who can truthfully say that they can't save anything.

IT is unnecessary to go into scientific discussion of this question. Common sense and observation must prove to you the wisdom of an interest-bearing savings bank account.

Do you know where your spare money goes? Ask most any reasonably frank person this question and he will tell you he has no idea. His pay envelope or check is gone and he has nothing but food and clothing to show for it. His necessities cost a good deal, it is true, but he should have something left. A savings bank book will help you answer that question. Its frequent deposits will leave you in no doubt as to where part of your money goes. You will know where your savings are and what they are earning for you all the time.

It will pay you to get the habit of saving, as that is one of the most important elements of success. We have helped hundreds of men and women to form this habit and they are thanking us for it.

EVEN if you do have to sacrifice a little now, think of the comfort and satisfaction of being free from anxiety and care later on when you are unable to work and earn.

WHEN you store up a portion of the rewards of your toil you create capital and

build up a fund which will support you and those dependent upon you, or provide you with means to increase your earnings still further.

THE elements of success include a thrifty and cheerful disposition. If you have set your face toward the goal of success, cultivate this disposition. It will surely pay you.

YOU can be ready for sudden demands if you are thrifty. Circumstances will arise when you will need money and need it quickly or suffer great inconvenience for the lack of it.

MOST women know how to save money better than men. In some families it is the other way around, but as a very general rule the women are the savers.

YOU won't be ruled by circumstances if you prepare yourself for emergencies and opportunities by building up a cash reserve by a savings bank account in a trust-worthy institution like this.

THE value of your thrift is not to be measured only by the actual amount of money you save. It is worth a great deal to be able to do *more* and *better* work and to be happy while you work.

CÆSAR said: "I came, I saw, I conquered." The modern conqueror says: "I work, I save, I succeed." Have YOU adopted this motto?

ONE of the most sensible New Year's resolutions that any person can make is to save money systematically and to deposit it regularly in this strong savings bank.

WHEN you save money you are simply "funding your earnings," creating capital, which is: "That portion of the produce of industry which may be directly employed to support life or assist in production."

ONE of our regular depositors, a girl, started her account when she was making only \$9 a week. She is earning \$14 now and has increased her savings accordingly. One day we asked her how she did it. She told us she made her own dresses and hats and put into her savings account what she saved by doing so.

FOR the great majority of people the best form of investment of savings is an interest-bearing account in a reliable bank.

WITH money in bank you are like the farmer who has garnered his grain. You take part of your income not used for daily needs and put it away for use when you will need it more than you do now.

IT really takes two to save money in the household, for a man's notion of economy and a woman's are mutual correctives.

THE best way to learn true thrift is to save a portion of your income regularly and deposit it in a strong bank where interest will give you a practical demonstration of the earning power of money.

EXTRAVAGANCE causes financial ills in the nation it is true, but its effect on individuals is the more important because no nation is more prosperous than its people.

YOUR future success depends upon today's industry and thrift. It is a worthy

desire that prompts every earnest man to accumulate enough money to help over the hard places and provide for the future.

IF misfortune does come to you at any time, you will be better prepared to cope with it if you have money saved and working for you in the bank.

TEMPERANCE and thrift are virtues which act and re-act upon each other, strengthening both, and are seldom found apart.



Resolved

That I shall live within my income.

That I shall save a part for the future.

That I shall be conservative in my investments and not speculate.

That I shall make my will and protect my wife and children.

 **Interest at** 

**Trust & Deposit Company
of Onondaga**

100-104 North Salina Street, Syracuse, N. Y.

A thrift resolution

WE are all creatures of habit. It is easier to form a new habit than it is to break an old one. By the time we are thirty it is next to impossible to do either.

AT the end of the year the business man casts up his accounts to see how he is coming out on his year's business. The wage-earner can figure his profit only on the basis of the amount of money he has saved during the year.

ONE of the greatest benefits of systematic economy is the mental effect—peace of mind and correct habits of life.

WHO deposits your money in the bank? SOMEBODY does. Are YOU saving some of your income and systematically putting it away where it will work for YOUR benefit, or is it all slipping through your fingers into the pocket and bank account of SOMEBODY ELSE?

GRUBBING, cheese-paring, squeezing and saving every possible cent, at the ex-

pense of self-respect, comfort and health—Not for an instant do we want you to think that we advocate anything like that.

WHEN you make up your mind to save make the bank part of your plan. This strong institution has helped a great many persons to financial independence.

HEALTH, self-respect, freedom from worry about the present and anxiety for the future. Do these things mean anything to you? Saving money systematically will help you to each of them.

THRIFT is a very simple thing, but it means a great deal. *It is better to save sensibly now than to want or be dependent later on.*

You and your boy or girl co-operating ought to make a savings account big enough in a few years to pay for a thorough education, or to provide cash to go into business or buy a home.

We do not encourage any one to be stingy. But many persons have never stopped to consider that between saving money *sensibly* and being stingy there is a vast difference.

THE average woman can save if she will only start some system. If you put aside the modest sum of five cents a day it is making a start.

MONEY saved and safely and profitably employed is the best kind of insurance against adversity, as countless thousands of people have found out by actual experience.

LEARNING to save may be worth as much to you as your ability to do things. Make the experiment for awhile. It may open your eyes and result greatly to your permanent benefit.

THRIFT at once earns and saves, with a view to wholesome and profitable expenditure at a fitting time. But although saving alone is not thrift it is an indispensable part of it.

EVERY man, and particularly the young man, should get the success habit. The right way to acquire it is to cling steadfastly to every purpose made and every task attempted until you are successful.

It may be you have reached the age of forty and have not a cent laid by for old age. If so, it is not a pleasant prospect, but system and persistence in saving will do a lot for you yet—IF YOU BEGIN AT ONCE.

YOU have sincere cause for thanksgiving at this time if you have money in the bank. You can enjoy a happy Thanksgiving because you have a reserve fund for emergencies—something to preserve your peace of mind.

THE foundation of thrift is a pretty good one to build upon. This has been proved over and over again in the experience of successful men and women in every country and in every time.

A PARTICULARLY strong point about a savings account as an investment is the fact that there is no worry or bother in connection with it, while at the same time the safe and sure interest return is a profitable one.

FOR ninety-nine out of a hundred persons, saving money regularly is the only

way to reach comfortable circumstances, and savings bank account is the greatest aid to systematic saving.

APPLY to the masses of men any of the tests that indicate success or failure in life, and none more clearly than thrift will separate the respected and useful from the unsatisfactory members of society. That was Andrew Carnegie's opinion.

SAVING money now, while you are making more than you need day by day, is like storing up power for future use. It will give you resources to use when your daily needs exceed your earning capacity.

A SAVINGS bank account is the best debt-preventive, because it provides you with a surplus and compound interest gives you a special incentive to save money.

THE practice of rigid economy will make you a better business man, a better man to your family and friends, and better citizen generally.

WE accept savings accounts of minors subject to withdrawal under parental authority. One dollar is enough to begin an account.

If you have not started on the thrift road to financial success, take the first step now by opening a savings account in this strong bank.

YOU can build up a financial "storage battery" with this bank by keeping an account for regular saving.

DON'T you think you will do better work when you know that no one can come to you with a claim on next week's income?

WORK hard; save part of your income regularly; deposit your savings where they will work for you safely and profitably.

THE simple life has its compensations, not the least of which are good health and contentment, and the rewards of industry and thrift are just as sure as ever.

WITH a lot of money in your pocket you fall an easy victim to your own extravagance and the requests of your borrowing friends. Put it in the bank.

OF course, illness or other hard luck may come to you, and then your outgo will exceed your income, but if you have been wise and saved money you need not suffer for want of necessities and comforts.

TEACH your children the value of money by encouraging them to save systematically and to deposit regularly in a strong, interest-paying bank like this.

THERE comes a consciousness of power from the fact that you have money saved up and from the fact that you have exercised some very admirable qualities of mind and heart in acquiring that surplus.

START a savings account with this strong bank now and put your surplus money where it will be safe from yourself and from others who may have designs upon it.

THE only way to prepare for a time of opportunity is to lay by as much money as you can now. Put it into a strong, safe bank like this and let it earn compound interest for you while you are waiting.

1920		January				1920	
Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	
				1	2	3	
4	5	6	7	8	9	10	

On Any of These Days

Money deposited with us
will draw

4% INTEREST

From January 1st

¶ That is to say, deposits received as late as 6 P. M., Saturday, January 10th, if left until the end of March will draw interest for 3 full months, in spite of the fact that we have only had it for 2 months and 20 days.

The Syracuse Trust Co.

Capital and Surplus \$2,500,000

SYRACUSE

330 South Warren Street
509 North Salina Street

NEW YORK

Member Federal Reserve System

Open Saturdays from 9 a. m. to 6 p. m.

An incentive to start today

THE way to build up a reserve fund is not to wait until you can put a lot of money into the bank, but to save and deposit the small amounts as you go along.

IT will be of advantage to you in every way to become a regular saver and bank depositor.

YOU feel more independent and you are more independent when you have money saved. Don't sell your independence for the sake of a little temporary luxury which you don't need at all.

ARE you earning more than you need? Almost anybody can be thrifty when he earns less than he needs. It is the unusual man who can be thrifty when he earns more than he needs.

WHEN you experience the pleasure of seeing the figures in your pass-book show a steadily increasing balance, aided by the semi-annual compound interest credits, it is easy to keep up the good work.

THERE are a lot of people who are seizing the present only to have a good time, neglecting to provide for the future, which may be a time of storm and stress for them.

WITH money in the bank you can laugh at a great many troubles that would "floor" you if you had no financial resources to fall back on.

SAVING part of your present income to create a reserve fund is one of the wisest ways to prepare for the future.

YOU can always keep out of debt if you spend less than you earn and put your surplus into a good strong bank.

THE boy who early becomes familiar with banks and the earning power of money will have a distinct advantage when he starts on his business career.

AFTER the start the rest is easy. You find that you acquire the saving habit, and then the thrift instinct grows. The extent to which small sums grow in the bank is astonishing.

WHEN you speculate you do not *know* you will win. You only *hope* to win. Stick to the savings bank.

A PROMINENT millionaire put \$100 into a savings bank fifty years ago and has never withdrawn it. He says: "Its influence as an anchorage in all crises of a long life has been incalculable."

WHEN you reach the conclusion that another field would prove more profitable to you, the great question will be, "Can I finance the change?"

THERE are various paths that lead to fortune, but if you expect to acquire a competence through your own efforts, there is only one starting point—the regular saving of a portion of your income.

THE possession of money you have earned and saved yourself makes you independent mentally as well as in regard to material things.

YOU can do what you want to do if you work hard enough. You can be what you want to be if you want it hard enough.

A SAVINGS account helps you mentally and morally by making you systematic in your business methods and teaching you to say "No" to importunate present demands for money which you ought to save for future needs.

A PROMINENT educator says: "The time for a boy to begin to save is when he is in the High School, say from twelve or thirteen on for the next four years."

A SAVINGS account provides you with surplus cash, to use for emergencies, unexpected necessities, or even such luxuries as you feel you ought to have.

To become independent one must pay the price, which is Industry and Thrift. For the vast majority of us, the only road to competence lies through hard work and economy.

IT is only by being systematic in saving a part of the weekly or monthly income that the average person can ever hope to get very far ahead financially.

IF you have reached 30 and haven't saved \$1,000 just blame yourself—much more if you haven't saved anything.

WE believe that with money in bank a man is a better citizen than he otherwise would be. For the average person the only way to get ahead in money matters is to save systematically a portion of the income and deposit it regularly in a good, safe bank where it will be earning day and night.

THE average man in this country should have at least \$1,000 saved up and in the bank by his thirtieth birthday.

PERHAPS you can be happy without money, but we are sure that your Christmas-tide will be merrier with money in the bank, especially if you put it there yourself.

WITH your money in a savings account at this bank, you can command your reserve the moment you need it.

IF you have been a regular savings bank depositor, you not only have surplus funds to fall back upon, but you have been developing invaluable habits of thrift.

YOU cannot buy a home, even on the instalment plan, without making a considerable cash payment. That is the first thing to save money for. Having such an object in view will help you wonderfully.

IF you have not been saving part of your income regularly this year let us suggest that now is a good time to lay your plans to do better next year.

YOUR steadily growing bank account provides a powerful incentive to save more money.

A BANK account benefits your standing in the community. There is a great satisfaction in being known as a man who has a surplus on hand to meet his bills and obligations.

THIS bank pays special attention to the comfort and convenience of its women customers.

IT is a pretty safe thing to say that about everybody can use more money. For most persons, there are just two ways to have more money—earn more or save more. Why not do both?

KEEPING a bank account encourages habits of saving, not only on the part of the head of the house but among members of the family as well.

THE wisest course for the person of moderate resources is to keep entirely clear of speculation, no matter what form it takes.

BECOME a regular depositor in a good strong institution like this. Create a reserve fund and show that you are one of the "fittest," who survive.

FEW persons are so poor that they can not save something.

THE president of a large manufacturing company urges his employes to save twenty per cent. of their salaries regularly, because the company is glad to promote those who can manage their own incomes well.

THE actual accumulation of money is the outward and visible sign that a man is really thrifty, and although thrift means more than just saving, to a large extent saving is the measure of a man's progress.

YOU might as well have the feeling of security that comes from a prudent handling of your financial matters. Start a savings bank account. That is the first step.

'Saving Is the Secret of Success'

THE BEST INVESTMENT IN THE WORLD

A SAVINGS BANK ACCOUNT

IT'S A PLEASURE TO WATCH IT GROW

A DOLLAR SAVED IS A DOLLAR EARNED—IT'S NOT NEW MUCH YOU MAKE, BUT HOW MUCH YOU SAVE THAT COUNTS.
 A man's prestige and credit are judged by his financial relations and standing. It makes no difference how much, if your good interests are protected with care and industry, they start you on the way to bigger things.

Don't keep your money in the bank because of others—make up your mind to start **ONE YOURSELF—NOW!**
 Don't keep turning the question over in your mind in vain, if ever to answer it. It removes your lines of worry and puts you above the common run.
RIGHT NOW IS THE RIGHT TIME TO START RIGHT.

Archie's Five Cent Savings Bank
 125 Massachusetts Ave., Boston, Mass.

Charlestown Trust Co.
 City Sq., Charlestown, Mass.

Home Savings Bank
 75 Tremont St., Boston, Mass.

South Boston Trust Co.
 40 Commercial St., Boston, Mass.

The Back Bay National Bank of Boston
 100 South St., Boston, Mass.

Dorchester Bank
 555 Columbia Road, Dorchester, Mass.

International Trust Co.
 48 High St., Boston, Mass.

The Boston Five Cents Savings Bank
 100 Commercial St., Boston, Mass.

Walker Savings Bank
 70 Mt. Vernon St., Boston, Mass.

Blackstone Savings Bank
 72 Blackstone Ave., Boston, Mass.

East Boston Savings Bank
 431 Broadway, East Boston, Mass.

Melrose Trust Co.
 195 Mt. Vernon St., Melrose, Mass.

Union Market National Bank
 25 High St., Boston, Mass.

Widley Savings Bank
 100 State St., Boston, Mass.

Canton Trust Co.
 100 State St., Boston, Mass.

Fidelity Trust Co.
 140 State St., Boston, Mass.

North End Savings Bank
 27 Court St., Boston, Mass.

Union Institution for Savings
 210 Tremont St., Boston, Mass.

If you are having pretty fair luck in your business, if you get a larger salary, don't let it turn your head. As your income increases, let your savings increase in a larger ratio than your expenditures.

No matter how large your income, nor how great a balance you may carry with the commercial department of a banking institution, you should put part of your income into the savings bank.

The psychological effect of saving is that you are enabled to give your whole attention and best efforts to your work. In short, when you save regularly you can do better work and more of it.

The saying is that "Knowledge is power." It is particularly true that the knowledge that you can overcome obstacles comes through thrift and it gives you additional power.

A co-operative appeal for savings

You can save money without being really thrifty, but you can't be thrifty without saving money.

THE housewives of the country are the "committee of appropriations" in every family, and like most such committees, they are predisposed to economy.

EVERYBODY—even those who believe they are rich—should have a savings bank account. We know of no other — per cent. investment so convenient and satisfactory, nor is there any other where you can get at your money so quickly when you need it.

SUCCESSFUL business men are unanimous in expressing the opinion that success comes through saving.

ECONOMY is a word that sounds harsh. There is very little music in it for most ears, but when you look at it in the right way, thrift is a pleasant thing.

WILLINGNESS to sacrifice now in order to have enough for the future necessities of yourself and those dependent upon you is one of the most desirable qualities you can develop.

THE man who has \$1,000 a year to live on, or \$1,500, may be just as wasteful in his extravagance, proportionately to his income, and may be even more justly blamed for it than the man who has an annual income of \$25,000, \$50,000, or \$1,000,000.

A MAN who is financially dependent, whose daily resources are sufficient only for daily needs, can never enjoy the fullest measure of freedom and self respect.

THERE is pleasure and satisfaction in the orderliness which thrift demands. There is joy in the anticipation of the comfort and relaxation which is the future reward of present industry and economy.

FINANCIAL independence is something everyone wants to enjoy, but at the same time it is something that not everyone wants to work for.

To save money wisely, husband and wife ought to co-operate. A savings bank account has solved the problems of household economy in countless homes.

It is wonderful what an amount of dignity and confidence one gets from the fact that he has a growing bank account.

IF you have not already made regular saving part of your life plan, do so at once. You will never regret it and you may have great cause for thanksgiving later if you practice savings bank thrift now.

IT is the easiest thing in the world to spend money foolishly or carelessly. But successfully resisting the temptation brings two rewards—a stiffening of your mental and moral backbone and an increase in your material resources.

YOU are no exception. You ought to save even on general principles, and you can't tell how soon you will be very glad you have a savings account in the bank drawing interest.

WE have on our books many depositors who live in smaller towns and farming communities in this section. These persons do their business with us through the mails with safety and convenience.

MONEY in the bank will be a bulwark of defense for you in time of need. Begin now to prepare for the future.

USE the savings bank and in a comparatively short time you can have a good sum of money at your disposal for "profitable expenditure" if you wish.

EVEN bad luck and failure may be stepping stones to success if you have the right stuff in you. This has been the experience of thousands of ambitious men and women everywhere.

MANY a man has lost good business opportunities by not being prepared, financially, to grasp them.

YOU need the power which comes from saving money and putting it away safely. There is a two-fold benefit from the practice of economy—you develop character and you accumulate capital.

THE saver is a better citizen and a stronger man in every way. Increase your savings and your self respect at the same time.

DON'T go through life ruled by circumstances. Put yourself in a position to control circumstances and turn them to your own advantage.

THE boy with his pockets full of pennies is not satisfied until he has spent all of them. It is often the same with children of a larger growth.

IT is a good deal easier to spend that five dollars when it is in your pocket than it is when you must first go to the bank and draw it out.

THE feminine inclination is to be "penny wise and pound foolish"; the masculine tendency is a contempt for the small economies which collectively result in a considerable saving.

OUR thrift talks in these advertisements have done you no good unless you have actually begun to save some of your money.

Do something about this now. You have everything to gain and nothing to lose.

YOUNG man, if you have not already begun to build up a reserve, why not make this *your* Independence Day by deciding to begin at once to save systematically and deposit your savings in the bank regularly?

NO one can afford to miss the comfortable feeling that comes with the possession of a savings account.

BANKING by mail is simply the application to the use of individual depositors of the system in vogue among banks. It is perfectly safe.

ENFORCED economy is one of the greatest factors in success. It may be enforced by circumstances or by your own resolution, but in the end it brings its reward.

MONEY is stored labor. The more of it you have saved the less you will need to work because you have stored labor at your command.

CAPITAL is a product of industry. Everyone who works creates it. The question that should concern you is, Do you get your full share of the capital you create?

IT won't do you any harm to imagine your income smaller than it is. You probably will find that you can live on less money than you are spending now.

PUT your savings into this strong bank and you will be getting financially stronger instead of standing still or running behind.

IT is natural and easy to follow the line of least resistance. But it leads nowhere.

START a savings account today for one or more of your children. Can you think of a more desirable Christmas or birthday present?

THE mill will never grind with the water that is past, and the money you spend foolishly is gone beyond recall.

A GREAT writer has said that the measure of a man's worth is his "capacity to do without."

THE savings bank plan is really so easy and simple that a great many persons overlook it entirely or keep putting off their start on the road to independence till "a more convenient season."

IT is not necessary for the average man in this country to give up any real necessity and very few comforts in order to get a competence.

WHAT have you to show for the hard work you have been doing all these years? If you have a home of your own, if you have a little farm or an orchard, if you have money in the bank—this does not apply to you.

WE encourage your thrift by providing you with an absolutely safe place for your savings and by paying you — per cent. compound interest on them.

HAVE you learned yet what is your ability to do without? It will pay you well to learn this.

THERE is no reason, aside from physical disability, why you cannot acquire at least enough wealth to make it possible to spend the declining years of life in comfort and without worry or anxiety concerning the necessities of life.

A LITTLE self-denial is not a bad thing for the character or the bank account.


THRIFT means more than most persons realize. A thrifty person is economical, not alone of his money, but of his strength, his health, his energy and his mental powers.

To thousands of persons their small savings gave them their first opportunity to apply their abilities in a productive field, and the lessons learned from first savings enabled them to stop waste and leaks, making every dollar work.

WASTE not, want not. Do you know of any truer proverb than that? We do not. We have seen it illustrated in the experience of many persons and business concerns, haven't you?

IF you have no savings account, see to it that you have this cause for thanksgiving next year. Now is the time to plan for it.

IS your money safe from yourself? That is rather an unusual question, but if you stop to think about it you will see that it is not an unreasonable one.



Making A Start In Brinqing Down the Cost of Living

Many theories have been advanced as remedies for the economic problems facing this country today. These theories cover much ground—make much ado—yet invariably they lead to the same basic conclusion that the solution is in increased production and decreased consumption.

With foreign nations actually requiring large quantities of merchandise and raw materials of every description, the domestic supply is naturally limited—the demand as great, as ever—and price consequently high. Since you must help supply Europe's necessities until her nations produce, the only solution of our high cost of living problem is in increased production and decreased consumption.

The Federal Reserve Board, the governing financial body of this country, has tersely summarized what is necessary in the phrase "Work and Save". Briefly what you must do is:

Work —

Human effort applied to the production of goods must make up for the wastage of the past five years.

Every individual must realize that if the cost of living is to be reduced, each day's production must be the greatest possible.

Everyone, regardless of station in life, must be a worker and producer. Every worker must be on the job every possible day—ready for or her hand held. They must feel when evening time comes that they have not only put in a full day—but done a full day's work.

Each individual must think out the idea for himself, and get the facts firmly implanted in his mind. When this is done, the job of bringing down the cost of living will have begun.

It means genuine hard work—no is almost as big a problem as carrying the work. The sooner you get at it, the sooner it's done.

Save —

Every man, woman and child should stop spending money for things which do not contribute to their health or comfort.

A "save" program must be instituted instead of the "spend and speculate" fever which has seized the public. Decreased consumption brought about by saving will aid them to meet the present cost of living—and help reduce it.

The buying of things not needed means a waste of materials. It cuts down supply and forces prices up.

Every factory, office and home must see to it that waste stops. No one is exempt.

Buy in today and actually save. Make it practical saving. Do not estimate things you need. Check off the things you do not need and will not really miss. If this program is generally followed, the cost of living will start down.

The most practical men in the country have reached the conclusion that human effort to produce more and to save more is the only solution to this perplexing problem. It is based on fundamental facts and economic laws.

The results of your efforts to reduce the cost of living should be noticeable. The money you do not spend should be placed in the bank, so you will have something definite to show for your efforts. Start today—and remember that a full day's work and the spending of no more money than is necessary, is the successful application of the "Work and Save" idea.

National Bank of Kentucky

Temporary Location
Fifth and Main St.

CAPITAL SURPLUS AND
UNDIVIDED PROFITS OF
OVER \$5,000,000.00

Why your Savings Account should be opened here—

The National Bank of Kentucky, established 1835, is the oldest Bank in the world. It has the largest volume of deposits in Kentucky, is a member of

Strength and Safety!

Its branches in every State and Territory are supervised by the Federal Reserve and connected with the Federal Reserve Bank of New York.

Does not accept deposits in Ohio in violation of the law and will receive courteous attention.

A "work and save" appeal

OTHER things being equal, the more money you have in the savings bank the merrier your Christmas will be.

THE man who has money ahead and has learned that by keeping a bank account he can make his money work for him is free from worry for the present and anxiety for the future.

YOU might as well enjoy the earning power of money yourself. Why not do so? The sure and safe road to financial success is through a bank account.

IN every community there is a "Down and Out" club. Its membership consists of broken down and disappointed persons, who have made a failure of their lives from a financial standpoint.

THE opinion of famous men is not needed to convince you of the value of thrift.

Just look around you. There are right in this community many living examples of the benefits of industry and thrift.

THE time to build up a reserve, a safeguard for the future, is now, when you are strong and able to work and sacrifice.

YOU don't know about the future, but you do know that now, today, you are able to earn and save. Make the most of your present opportunity and prepare yourself for greater ones later on.

WHEN you buy anything on instalments you pay interest in the shape of higher prices. Save in our bank and let us pay you compound interest. Soon you will be in a position to buy for cash at low prices.

A BUSINESS man says: "I know from experience that it is hard to save. The best way to do it is to keep a written account of your income and expenditures."

THE first hundred dollars you accumulate represents a lot of hard work and self-sacrifice. The second hundred will be easier to get together.

AT forty, men begin to ask themselves about the degree of success they are attaining in life. By that time they have lost many of the illusions of youth and have learned pretty well how to gauge their own ability and resources.

IF you always spend less than you earn, you will always be ahead of the game.

WITH a savings account in a strong bank like this you *know* just where your money is and what it is earning for you all the time.

THERE is a great satisfaction in watching a savings account grow by new deposits and interest.

THE devil of debt seems to be on the heels of a great many persons nowadays on account of the many seductive temptations there are to live beyond one's means.

SAVING provides you with actual cash in hand; it enables you to get the materials of success and the assistance of books, teachers and the experience of others; it develops prudence, persistence, courage and other qualities necessary for success.

CONSIDER seriously the earning power of money. Whenever you spend money foolishly you are not only losing this actual cash in hand, but also the interest that this money might earn for you as long as you live.

How much money have you saved up? How much can you save in the next year? It does a man good to look the situation squarely in the face once in a while and see how he is coming out financially.

WE have your interests sincerely at heart when we advise you to save a good portion of your income and become a regular savings depositor.

CULTIVATE a five-year vision, because what your position will be five years hence depends to a large extent upon how you take advantage of present opportunities and prepare yourself for future ones.

THE more a man works the more essential it is for him to save, if he is to get the real good from his labor.

AS to your business, financial and social position, in five years where do you want to be?

YOUR earnings get in the bank whether *you* put them there or not. If you are not thrifty yourself, eventually some man who is thrifty will get your money and he will put it into the bank to work for *him*.

YOUR family and its needs probably occupy a good share of your waking thoughts. If you are wise you are thinking of *future* as well as *present* necessities.

HAVING money in the bank will help you even if you do not use it for a great many years. The moral and mental influence of having something laid by that you could use if you had to will mean a great deal to you.

How many thoughtless and extravagant persons there are who do not see the wisdom of providing in time of prosperity for a possible time of adversity!

WE have seen such wonders wrought by systematic saving that we sincerely believe that you are making a great mistake if you are not making some such plan a part of your life.

THE old proverb, "If wishes were horses, beggars might ride," is a rather pessimistic one. It is all right to wish for things provided you go a step further and *will* to get them.

THE man who really desires anything enough to sacrifice present comfort and pleasure for it is quite likely to get it.

WHEN in doubt, do without.

THERE is no greater steadying influence for young men than a growing account in some good bank.

BEGIN to-day and soon you will not only have saved money and added that strength of character which self-denial always brings, but you will have established friendly relations with an institution that can be of the greatest value to you.

To have a money surplus—capital in reserve—is simply throwing an anchor to windward. It will prevent your drifting on to the rocks of dependence and want.

IF a young man ever expects to succeed in business he must be economical. No matter how small the sum the boy or young man is receiving, he should always save a portion of his income.

THE saved portion of your earnings is the seed of actual accomplishment and independence. This is not theory—it is a practical fact which many learn from experience when it is too late. Don't wait.

TAKE your pencil and paper and do a little calculating on income and outgo. And do not forget that interest on savings will add materially to your income.

IN a way we are performing a public duty by urging habits of thrift upon the part of citizens generally, as a thrifty community is a prosperous and happy one.

WILL you start today to save a portion of your income regularly or will you

continue to procrastinate and postpone the start until a "more convenient season?"

JOHN WANAMAKER said: "The difference between the clerk who spends all his salary and the clerk who saves part of it is the difference—in ten years—between the owner of a business and the man out of a job."

Do not forget that this reliable bank pays compound interest on savings accounts and you can easily deposit and withdraw money by mail.

SAVING money is practically indispensable for business success, not only in itself and in the credit which it brings, but also for the good mental, moral and physical effects that habits of thrift have upon the individual himself.

It is a mistaken idea that one must have a large amount of money to open an account—one dollar is enough.

OPTIMISM is an important factor in success. It has a bearing upon the subject of thrift, because both hoping and working enter very largely into the success attained by thrifty persons.

AT this time when many young people are turning their thoughts toward the subject of higher education, we want to impress upon their minds the importance of saving money for future use.

If you want to get on in the world you must always be willing to sacrifice the present for the future. It is a good thing to have a goal to work for continually.

THE man who has money laid away in the bank is a most desirable employe. His mind is free from debts and money worries, and he is able to give his whole time and attention to pushing the business with which he is connected.

ECONOMY is not meanness; it is management. While this statement has been made in regard to government expenditures, it applies just as much to an individual in the handling of his own finances.

GOING into debt is putting a mortgage on your income. It is discounting tomorrow's independence for to-day's good time.

INSURE your opportunities by means of a savings bank account. In this kind of insurance you are *paid* dividends instead of having to *pay* premiums.

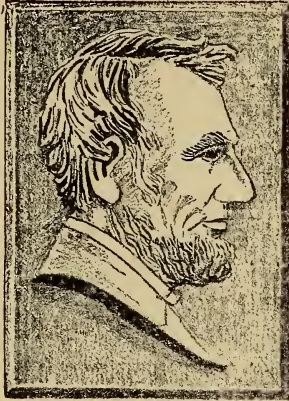
DID you ever stop to consider how compound interest makes money grow? It has been compared to a plant sending up a tiny new sprout every six months.

SAVE money and get married. After you are married keep right on saving money. Your wife will help if she is a true helpmate.

PERSONS who do not have the thrift instinct often misunderstand those who have it. Prudence in money matters is sometimes called stinginess.

BY industry and thrift you can gradually accumulate a cash surplus which will prove of timely assistance to you when a good business opportunity or money-making idea comes your way.

THE trouble with a good many people who don't succeed as well as they might is that they have more "wishbone" than "backbone."



ABRAHAM LINCOLN
Born Feb. 12, 1809—The 16th President of the United States, Called the "Emancipator!"

Lincoln Said:

"PROSPERITY IS
the fruit of LABOR.
That some men should be RICH, shows that others may become rich, and hence is just encouragement to industry and enterprise.


"LET not him who is houseless pull down the house of another — but, rather, let him work diligently and build one for himself, thus by example assuring that HIS OWN shall be safe from violence when built."

"TEACH ECONOMY! That is one of the *first and highest* virtues. It begins with *saving money.*"

Every Dollar at Interest Is One Dollar More Toward Independence! A Dollar Will Start You on the Road.
LET US SERVE YOU!

Northern Savings Bank

In Connection With the American National Bank

Robert at Seventh St.,

St. Paul, Minn.

Quoting Lincoln as a text for a savings appeal

ONE of the very best ways to be prepared for opportunities is to have money saved and put away in a good bank, where it is safe and always within easy reach when needed.

THE amount that you are able to save every week may appear very small, but in time systematic saving, with the aid of interest, will give you some substantial capital.

GOOD ideas are worth nothing unless they are put to practical use. Success comes from thinking along practical lines and acting promptly when the proper opportunity presents itself.

DIVIDENDS are paid by net earnings, not by gross revenues.

No one will earn a home for you but yourself. YOU must earn the money and YOU must save the money.

THRIFT is an important element of character which has been present in the make-up of every man who has made a financial success of his life through his own efforts.

WHEN you have an account with a reliable institution like this your family grows up with the proper idea of accounts and an acquaintance with business methods.

KEEP your eye on the future. It is better to sacrifice a little now than to want later on when your earning capacity is not so great.

EX-PRESIDENT TAFT said that the man who does not hope for better things and does not believe that better things can be brought about, is not the man likely to bring better things about.

CAPITAL is a very important element of business success. Lack of it often means failure. You can create capital by saving—by funding part of your income.

FOR the wage-earner who ought to have absolute safety for his savings and at the same time a fair interest return, there is nothing better than a savings account in this institution.

How is it with you? Are you prepared for opportunities? Or, when they come to you, do you have to let them slip by to be seized by others?

YOU will be more careful about your savings when you fully realize that they will take care of you if you keep on saving long enough and deposit your money in a good bank like this to earn compound interest.

THE best opportunity in the world will mean nothing to you if you are not prepared for it.

WE cannot impress upon employers too strongly the wisdom of encouraging their employes to economize, to save, to start a bank account.

THE question for you to answer is: "Am I saving as much as I can and ought to save?"

NO man ever accumulates a fortune unless he has the habit of making sacrifices today in order that he may have something to work with tomorrow.

ANDREW CARNEGIE, who started out a poor boy and died worth many million dollars after having given away many more millions, amply proved the value of thrift in his own case. He made it a test of success in life.

WE want to help you all we can in your efforts to get ahead financially—to create a tangible proof of your accomplishments in the shape of money saved.

A BANK account and the credit it gives you will be of the greatest aid to you in getting together the first few hundred dollars which you must get in order to advance speedily on the road to wealth.

THIS bank wants to emphasize strongly that one of the surest ways of getting ahead is to form the habit of saving money systematically and depositing it regularly in a safe, interest-paying bank like this.

IT will pay you to learn that you can do without and still get along with the full respect of your neighbors and friends.

THE plan of saving a little, however small the salary, is a prime requisite for the highest success, as it means a self-restraint which prevents expensive and dissipating habits.

THERE is an old maxim to the effect that if you spend your all, somebody else deposits your savings. Deposit them yourself.

FOR their good as well as for our own advantage, we want to get the young people of this community interested in this subject of systematic saving.

SUCCESSFUL people say that thrift is one of the virtues which lie at the root of human progress.

THE cases are rare where men who have contracted extravagant habits in early life come to large and permanent success.

WE do not advocate carrying the saving idea to the extreme. Put it on a higher plane and thus add a fascination to the idea which makes it worthy of the best efforts of any man or woman who is ambitious to get ahead.

IF at the end of the year the salaried man has nothing saved, his year has been a failure—he has made no “profits” on his business.

IF you haven't started to save yet, begin NOW. It will make a better man of you, a better husband and father, and a better citizen.

IT has been the experience of every one who has gotten ahead very far by his own efforts that hoping and planning and working go hand in hand. Plan to save and you can save.

IT makes little difference how able you are or how much money you earn if you live right up to your income.

THE man who cannot and will not save money cannot and will not do anything else worth while.

GOING into debt recklessly has been the ruination of many young men, and in these days of fierce competition, the ability to save is as necessary as the ability to read and write.

CAN you save \$15 a month? The average man between 20 and 30 years of age ought to be able to do as well as that.

THE hardest part of saving is the start. While we are considering when to begin it is often too late to act.

ALL over the country there are millions of people who, in January and July of each year, visit a savings bank and wait in line to have the interest figures entered in their pass books in red ink.

HAVE you noticed that those who are able to take advantage of the opportunities that arises are those who have some ready money? Such opportunities come to you. Are you ready for them?

ONE of our savings depositors said the other day: “The semi-annual dividend not only urges me on to save more money, but has taught me a lesson that extravagance is the root of poverty.”

FOR your sake as much as for our own, we respectfully suggest that you give serious consideration to this subject of saving now. We offer you good interest and absolute security for your savings.

PEOPLE do not lack strength, they lack will. This applies to the matter of saving. If you want to learn the difference between wishing and working stop wishing for money and work harder to save some of it.

ANY person in good health and of average ability ought to be able to save enough between the ages of twenty and fifty to enable him to live from then on without being dependent upon daily earnings for daily needs.

THE bureau drawer is not a secure place in which to deposit your savings. Your money there is not safe from loss by fire or theft, nor is it always safe from yourself.

A SAVINGS bank account stands for purpose, decision, firmness, persistence, unselfishness, prudence, forethought, courage, temperance, continence, ambition and achievement on the part of the one who maintains it.

GETTING the start is usually the hardest part of a business career. Ask any

NO THRILL IN COST OF BUTTER AND EGGS FOR OPULENT TOILER WHO BUYS FURS AND DIAMONDS

Rochester Democrat and Chronicle, Nov. 11, 1910.

St. C. L. may be seen in each covering coat in the city. He is not a poor man, but he is a rich man. He is a man who has a good deal of money, and he is a man who is not afraid to spend it. He is a man who is not afraid to spend it on furs and diamonds. He is a man who is not afraid to spend it on a good dinner. He is a man who is not afraid to spend it on a good house. He is a man who is not afraid to spend it on a good car. He is a man who is not afraid to spend it on a good education. He is a man who is not afraid to spend it on a good life.

—riotous spending

has given most of us a wrong idea of values. We think nothing good that is not expensive.

We shall incline toward normal prices only when we begin to spend wisely and for necessities.

Be dollarwise. SAVE and deposit regularly. We invite your account.

UNION TRUST CO.

Executor Administrator **Rochester, N. Y.** Trustee Guardian

Capital and Surplus over \$1,500,000

Putting the brakes on "riotous spending"

successful man how he got his start and the chances are ten to one that he will say: "By regular saving."

IT is hard to realize what Macaulay called "the present value of a distant advantage." This is seen in the way so many persons neglect to save money in days of prosperity to make provision for a future day of need.

THE man with a salary of \$150 a month often can save more by keeping accounts than the man who has \$200, but does not know how he spends it.

THE only way to have comfort in the future as far as material things are concerned, is to capitalize part of your income now by building up a reserve fund to work for you when you can no longer work for yourself.

IT takes grit, determination, backbone, to save money and get ahead financially. Now, who has these qualities in the greater degree, you or the other fellow?

THE actual amount of money accumulated and earning for you in a savings account is a very valuable resource, but it does not exceed in value the lifelong benefit you will derive from the exercise of such qualities as are involved in the building up of the account.

THERE is a way to provide against the rainy day. It is simple, but safe and sure. Save part of your income regularly now, and when you become old you will have at least the comforts, if not the luxuries, of life.

CAPITALIZE a portion of your present earnings and thus prepare for the time when in the natural course of events your earning capacity shall cease.

ECONOMY can be practised without a loss of self-respect or injury to the physical condition.

MONEY isn't everything. It can't always buy health and happiness, but if by your present thrift you are able to get into comfortable circumstances and banish the worry of debt, will you not be doing something that will surely make for health and happiness?

IF you plan for failure the chances are you will fail. On the other hand, one of the surest ways to win success is to think about it and plan for it.

THE difference between wanting and winning is the difference between wishing and working.

LOOSE change spends itself. Money in the bank is safe and at work. You will think twice before spending money unwisely if you must first go to the bank with your passbook and draw it out.

YOU have worked hard for your money. If you save some of it regularly it will work for you.

To make spare money safe from yourself put it into the bank. It will be secure there and always handy to get when you really need it but not so easy to get at when the impulse comes to spend it foolishly.

POVERTY in old age is one of the most pitiful things in the world. It is hard to be poor at any time but it is especially distressing to have no resources in the evening of life.

SAVING money is one of the very first steps toward success. James J. Hill said that your answer to the question: "Are you able to save money?" determines whether or not you are destined to be a success or a failure in life.

MOST of us need to be forced in some way or other to do many things which would really be greatly to our advantage.

PUTTING money away safely is insurance against adversity. No one should be without this protection.

THE officers of this old and strong institution have seen the enormous advantages of industry and thrift in a great many cases. They advise you to save money and put it into the bank.

IN this country we as a people are so prosperous that we don't think enough of the future. We enjoy the present fat years and forget that lean ones may come.

READY money is too easy to spend. It burns holes in the pocket of the man that has it.

A SAVINGS account in a good reliable bank like this would be an ideal Christmas gift because it would be something of lifelong value to your child.

WILL you not make a personal application of this now by coming into the bank with your first deposit? Declare your independence today!

A GREAT many ambitious men have found that it is a good thing for them to have a regularly recurring financial obligation to meet. It forces them to do their best and makes them industrious and thrifty. Make a savings account your creditor.

THE feeling of independence and self-respect that comes to a man who has money in the bank is worth all the hard work and self-sacrifice involved in accumulating such a reserve fund.

WHEN in doubt as to whether or not you should make a certain expenditure the chances are that you ought not to make it. At any rate it is always better to err on the safe side in money matters.

EVEN if there were no great practical advantages in having money laid by securely, it would still be thoroughly worth while to save it on account of the moral and mental benefits derived from the practice of economy.

BY saving we do not mean niggardliness. Money spent in beautifying the home, in educating the children, in pleasing the wife, is an investment in happiness and pays big dividends.

It is manifestly an evidence of lack of good common sense for any young man to spend all of his income.

ARE you saving part of your income and investing your surplus wisely?

DIVIDENDS on savings are the rewards of thrift. Are you getting that kind of a reward? It is money you don't have to work for except as you work to save.

It is easier to save when you feel that you must. Therefore, realizing this, if you are earning more than you need you will endeavor to give yourself a regular obligation to meet by choosing some object for which to save.

THE sound principles of thrift and getting ahead in the world have not changed since Franklin's time any more than human nature has.

It is all right to earn more money if you can, but a good many persons have reached the limit of their earning capacity. However, practically everybody can save money.

JUST make up your mind that you owe your future so many dollars a month and make a savings bank account the custodian of the fund. Pay this debt to yourself regularly.

BUILD up a reserve which will prove a comfort and strength to you when you may need for actual necessities the money which you are spending so thoughtlessly today for non-essentials.

ONE of the hardest things in the experience of persons of culture and refinement, but moderate means, is the struggle to "keep up appearances."

It is much wiser to do without at least some of those luxuries you have come to

think are necessities than it is to give way to the manifold temptations toward extravagance today and pay for it with tomorrow's sorrow.

WITH money to fall back upon in an emergency you can prevent much needless worry and trouble. We know that a savings bank account is the best aid to systematic thrift.

IT takes some backbone, some genuine courage, to withstand the temptation to spend more money than you can really afford, but you'll feel better to keep out of debt.

THE average young woman who each day walks by this bank on her way to work little realizes how much the bank would mean to her if she would only take advantage of its opportunities.

WORRY saps strength and nervous energy. It destroys working power and is an enemy to success. Perhaps the most frequent cause of worry is the lack of money.

WHEN you fail to get some of your money working for you in the bank you cheat yourself out of something that is rightfully coming to you.

BY net earnings is meant the cash on hand after all expenditures are made. There is one safe and sure way to earn dividends every year. It is to set aside every week a definite proportion of your income to form a reserve fund.

No man is truly independent who has no other source of income than his daily wages or weekly salary because if for any reason that income is permanently, even temporarily, cut off, the man instantly becomes dependent.

IT is every man's duty to acquire as much money as he can honestly and without injury to himself or others.

IF you make \$2,000 a year and don't save a cent, you are not paying any dividends, while if you are earning only \$1,000 annually, but save \$100 of it, you are earning 10 per cent. on your capital stock, which is your earning capacity.

YOU can't own your own home unless you make a cash payment. And, if you are like the great majority of persons, you can't make such a payment unless you have been saving money regularly and systematically.

MOST opportunities call for ready cash or the good sense and energy which comes from acquiring ready cash by saving regularly from income.

LEARN how to do without some of the things which you think you must have now. It will benefit you both directly and indirectly as long as you live. It will strengthen you in respect to both character and material resources.

YOU can earn more and save more too. In fact, our experience has been that the more a man saves the more he makes.

SAVING makes a man keener for opportunities and at the same time it provides him with cash to take advantage of them.

MAN is not self-denying by nature. Unlike the squirrel and the beaver, he has no instinct to provide out of present abundance for future needs. But experience, observation, common sense, teach him to do.

THERE are at the present time more ways of getting rid of a large amount of money than ever before, and there still remains but one way of saving money, which is, not to spend it.

THE mind has a great influence over the body. Saving makes you think success thoughts. It creates in you a desire to get ahead, and desire is the first step toward attainment.

THE value of thrift is one of the lessons that each generation must learn anew.

MAINTAINING a savings account makes your surplus grow in two ways—you save more money than you would otherwise and your savings draw interest.

WHATEVER your income is you ought to plan to save some of it for future requirements.

POOR Richard said: "Work hard," and he practised what he preached. He worked hard not only to build a fortune, but to build a character. A little self-denial now and then helped him to do both.

BESIDES the actual amount of money you accumulate by systematic saving, you get very valuable mental effects.

WORK today for tomorrow's satisfaction, and not to make good on account of yesterday's extravagance—that is what you do when you maintain a savings account.

IF you are prudent and industrious now, your reward will come later on when, as the result of your forethought and economy, you have money enough working for you so that you can "keep up appearances" without any struggle at all.

THE president of a large New York company, who began life as a newsboy in Columbus, Ohio, said: "If it were possible for me to double the income of all our employes, the good I could do in that way would be less than if I could imbue them with an earnest desire and purpose to save and invest their money."

IF a man is not competent to manage a small income or a small business, he is not competent to manage a large income or a large business.

THE mission of the savings bank is to help people to save and prepare themselves for the emergencies and opportunities of life.

HAVE you learned the desirability of having a little capital working for you 365 days in the year, rain or shine, never getting tired, never going on a strike, but persistently and faithfully serving you, its owner?

WHEN a sum of money comes into your possession do you at once think of what it will buy or of what it will earn?

SUCCESS is principally a matter of character. A man who is not willing to be economical at the start is foredoomed to failure.

MANY men starting out on their business careers have a wrong idea in their heads. Most successful businesses do not start big. A man must begin in a small way and deny himself.

Do you think of money as something to spend or something to save?

Training His Children to Be Good Business Citizens



ONE of our customers whose face we see regularly at the deposit window is a foreigner who has been in this country only a few years. Yet he has built up an enviable interest account for himself, and has started one for each of his several children. He brings them in regularly to deposit the money which they have earned.

This is the best business training which can be given to children. Are yours receiving it? We welcome such accounts. Start one now. You will be surprised to see how rapidly money accumulates when you deposit regularly.

UTICA TRUST & DEPOSIT COMPANY

Genesee, LaFayette and Seneca Streets

Beginning with the children

YOU will need a real determination to save if you ever expect to accomplish anything in that way and the first important thing is to realize the necessity for it. Then open a savings account here as soon as you can.

No one can get much out of life who is hampered by a constant want of money. Worry about his hand-to-mouth financial condition takes a man's mind off his work and prevents him from getting the best results from his efforts.

EXTRAVAGANCE beckons on every hand. The temptation to spend foolishly is ever present, so that everybody must choose between the straight and narrow path of industry and thrift that leads to financial independence and the broad one of extravagance that leads to the destruction of comfort and happiness.

THE excess of income over expenditure at the end of the year in the average man's experience has become exceedingly narrow. We cannot hope to widen it through any general falling in prices. It must be widened by increasing economies, by saving pennies.

ENTIRELY aside from your chances of making a fortune, saving part of your present earnings is a necessity if you would insure a comfortable and independent living at a later period in your life when your brain and your hands will not be so alert and strong as they are to-day.

TROUBLE of one kind or another is sure to come to you sooner or later. The chances are that a good bank balance will be quite a solace to you then. Because with some cash in the bank you can face difficulties with a braver heart and a more peaceful mind.

WHILE your money in the bank will always be available when you need it, you will find it will not go so readily as when you have it in your pocket.

A FAMOUS British merchant, who started out a poor boy himself, asserts that if it were possible to inject the quality of saving into every boy, we would have many more real men.

WHEN your boy becomes a man, will he have learned from you those all important lessons of thrift that have been at the root of almost every material success?

CUT out your foolish and unnecessary expenditures and in addition save a definite part of your income month by month. It won't be long before you will have built up a worth-while bank account and it will be earning a good interest for you.

IF you are prudent enough to save money and maintain a savings account now, you will not need to worry when you grow older.

PREVENT the full force of misfortune falling upon you by gradually building up a reserve of cash resources through an interest-bearing bank account in this institution.

THE days to come must be provided for. The whole idea of thrift and saving revolves around that great necessity. A man who does not realize it has no adequate conception of what life means.

IF you foresee the advantages that the possession of capital will give, and you want to get some of it together, you will have to pursue the object steadily, and undergo difficulties for a considerable length of time.

NEITHER wage-earner nor capitalist can afford always to live close to the margin of his resources.

AS you prosper you ought to make provision for a time when you may not be as prosperous as you are to-day. Neither your good luck nor your earning capacity can last indefinitely. So by all means put money into the bank.

REMEMBERING that money in the bank at the end of the year is a good measure of your success in material things, make the coming year a better one by saving and depositing more money than you have ever done in a year before.

THE higher cost of living makes it increasingly important for everyone to save from income because, as the purchasing power of a dollar is so greatly reduced, \$150 saved now is worth no more than \$100 was a decade ago.

IF you have a mortgage to pay adopt the plan of making regular deposits in a savings account to take care of the payments. Thus the interest on your mortgage will be partially paid for by interest on your savings and you will find it much easier to meet your payments when due.

IT takes two to make household economy a practical thing. It is not merely that the husband should save on cigars, lunch and so forth, while the wife is saving on meat, clothing, gas and other things, but in the larger sense there should be co-operation on the general plan of saving.

IF during your productive years you regularly and systematically set aside a portion of your income and deposit it in a savings account, you need never fear for

the safety and comfort of your old age. It will be secure because you prepared for it when you could.

No one else can acquire the thrift habit for your benefit any more than another can eat or breathe for you.

ONCE a person forms the habit of saving a portion of his income, the saving of money becomes a mere matter of routine. It is easy for the man who has learned to save to lay aside a part of all the money that comes into his possession.

JUST figure that you owe a savings account a certain part of your income every week or every month and keep this debt paid up.

YOUR earning capacity will be less and eventually it will cease entirely. Are you so planning your efforts that when you can't earn any more your accumulated savings will take care of you and those dependent upon you?

SAVINGS depositors are "forward looking men," seeing beyond the present pleasure of spending to the future satisfaction and comfort of having.

MODERN business enterprises make strenuous efforts to eliminate as much waste as possible. It has been found that concentration on the utilization of wastes and the stopping of leaks is almost equally important with the development of new business.

THERE is one kind of debt which is always justifiable and that is when you feel that you owe something to a savings account because that means that you are preparing for future opportunities and enjoyments, if not necessities.

THE unique point about money at work is that it is busy all the time and is a tireless worker, earning — per cent. compound interest day in day out, Sundays and holidays, year after year, as long as it is left in the bank.

IF big concerns find it wise to practise small economies the individual citizen can well follow their example.

NOTHING will happen in the way of success for most of us unless we try to make it happen.

To be assured that one's own efforts will, without any doubt, provide for the future of one's self and one's family is a necessity if a full measure of contentment is to be enjoyed. Without contentment no man is happy or really successful in his work.

A MAN'S old age depends upon his youth. In proportion as he saves his health and his money during the years of productiveness his old age will be successful and comfortable.

THE key to success is common sense self-denial. Get along without things until you can afford them. That is the wisest plan. It means only misery to have things before you can pay for them.

THE influence of systematic saving upon a man is that it makes him not only a better husband and father, but a better citizen as well.

THE safest thing for the average person to do is to keep his savings in a savings

bank account where he can be sure that his money is safe and know just where it is and what it is doing all the time.

THE one sure way to have money is to save it, and the best way to save it is to get it out of your pocket and into a savings bank, being sure to choose a safe and dependable one like this, where your money will not only be safe, but earning—per cent. compound interest for you.

OLD age is not the only thing for which a man should save—there are opportunities and emergencies in everyday life that he has to meet.

OUR depositors tell us of successful plans they have used to build up a surplus. We are, therefore, in a position to give you some good ideas along this line.

CONCENTRATE your mind and your efforts on the accumulation of a surplus from your earnings or income and there is no doubt about your succeeding.

THE first great principle of all successes, says Sir Thomas Lipton, is saving. It creates independence, it gives a young man standing, it fills him with vigor, it stimulates him with the proper energy.

A SAVINGS bank book is a book of thrift. The entries of deposits therein represent self sacrifice, foresight, temperance and industry in the past and present. They prophesy comfort, satisfaction and success for the future. The interest credits show the earning power of money.

WITH a reserve fund to fall back upon, you can go on to greater success because your mind is free from worry.

IT is a very satisfactory thing to have something to fall back upon in case debts begin to heap up beyond the point where the income at the time can take care of them.

SAVING systematically creates funds and opens a sure and easy way to comfort, honor and happiness.

WHEN it seems impossible to save money on what you think is your limited income, look at some of your friends with smaller incomes who save money regularly. Maybe then you will have the courage to try it for yourself.

AS a Christmas gift for a young person, nothing is more suitable than the nucleus of a savings account in a good bank like this one.

OPEN a savings account in a good strong bank like this while you are young and your earning power is unimpaired. That is a genuine safeguard against a dependent old age—one of the most pathetic things in the world.

PERSONS who have done well by their own efforts agree that when one has saved \$1,000 from his income he has laid the foundation for a fortune. But you can't save the \$1,000 until you have saved the hundreds, the tens, the fives and the ones.

SAVING money is not a matter of interest only to persons of average or small income. It is something that should and does concern everybody, for the reason that riches take wings sometimes, and when unexpected misfortunes come, money in a savings account is very handy to fall back upon.

START and maintain a savings bank account so that when things come your way

you will be able to take advantage of them with the confidence born of the knowledge that you have funds in reserve.

MAKE up your mind that you must and will save. If your income increases, let your savings increase. And do your saving through the bank, which will protect and reward your thrift.

It is getting along towards the end of the year. At the close of this year are

The **CONTINENTAL and
COMMERCIAL
BANKS**
CHICAGO

**Dollars Earning
Interest Work
24 Hours a Day**

**JULY 1 to July 13 are
Thrift Days.** It is
time to take inventory of
your stock. If you have
saved, remember that during
this period interest is com-
pounded. If you have not
saved, it is time to begin.



The Savings Habit is a Good Habit.
This Bank will help you cultivate it.

Open Saturdays from 9 a. m. to 8 p. m.

**CONTINENTAL and COMMERCIAL
TRUST AND SAVINGS BANK**
La Salle, Adams, Quincy and Wells Streets

Cultivating the saving habit

you going to be any better off than you were at the end of last year? If you have not got ahead so far, there is yet some time to redeem yourself.

THE value of a savings account does not consist entirely or chiefly in the amount of money actually accumulated. The habit of thrift which it creates is one of the most valuable features.

A GOOD many persons overlook the fact that when they spend a sum of money they give up the benefit of its earning power for life. If the expenditure is worth that, all right, but if it isn't you would do better to save the money and let it earn interest for you in a savings account.

THE best way to find a fortune is to follow the example of the great majority of those who have created fortunes by their own endeavors and save systematically, deposit regularly and invest wisely.

SAVE money with a worthy object in view and you will be twice blessed—there will be the actual wealth accumulated and likewise the joy of achievement.

MAINTAIN a savings account in a trustworthy bank. Your money will be protected, and it will be earning for you at a rate which will give you an extra income from interest which will be entirely worth while.

STORED up money will prove a powerful friend to you—one that you can depend upon if you build up your surplus fund in a good, strong bank like this.

No one can afford to neglect making provision for the future, which may be a time of storm and stress.

THE trouble with many persons nowadays is that they think when things are going well that things always will be well and they forget the wisdom and importance of saving.

If you are prosperous now it behooves you to prepare for a possible time when you will not be so prosperous.

ONE of the most important factors of any material success is the ability to save money because money makes money, and the more you have the more you can make.

HUSBANDS and fathers, it is your duty to provide for your wives and children—not only while you live, but you must also consider the possibility of your untimely demise. Build up a fund in the savings bank to protect them.

SYSTEMATIC saving is the only kind that pays. Spasmodic thrift gets nowhere, because what is saved during your economical streaks is spent during your periods of extravagance.

A SAVINGS bank account is an admirable device for strengthening an impulse toward thrift, provided you consider that you actually owe it so much every week or every month.

YOU must make up your mind to do without some things now if you don't want to be without everything later on.

GET the savings bank habit and it will give you a good excuse when you are tempted toward extravagance and don't want to yield to it.

THE thrifty man is the best workman and all employers recognize the fact, as one of them has said: "We are always glad to find that an employe has a savings account, for then we know that there is a strong influence at work developing his character and adding to his integrity of purpose."

PRACTICALLY all successful savers adopt some systematic plan of economy. They have found that this is the only way to make progress in saving. Haphazard methods get nowhere.

DON'T be satisfied with your present attainments in any worthy line—especially with your financial resources. Earn more, spend less, save more.

THERE is no greater feeling of independence than that which comes from having a little lump sum of money snugly put away, be it ever so small. A sum that is kept in reserve, earning interest and only in very extreme instances to be drawn out.

THERE is plenty of time for you to spend your money after you have earned it and "made good." Don't start now to spend all you earn and put a mortgage upon your future earnings in the shape of debts.

YOU can have the comfortable feeling that there is something for you to fall back upon when you have saved money and deposited it securely in the bank.

SUCCESS any time means hard work, but it becomes particularly hard to win success if the years of vigorous youth have been allowed to pass without a start having been made.

EVERY man who works on a salary and spends all of it, whether he receives \$1,000 or \$5,000, is not free and independent.

THERE is a double interest in a savings bank account. First—Our interest payments on your deposit. Second—Your interest in its growth. The first is — per cent. and the second will steadily increase as your account grows and the semi-annual dividend credits become larger.

A SAVINGS account in this institution affords to everybody these three special advantages: Absolute security, liberal interest, training in thrift.

WHETHER it is to get married, own your home, educate your children, start a business or provide for old age, you must have a definite object if you would save wisely and you cannot safely save without the aid of a good interest-paying bank.

SUCCESS is the result of getting what you want. The way to get what you want is to make the best use of what you have.

Do not forget that the dollar you spend for luxuries is gone forever and often draws other dollars after it. The dollar you pass over the teller's counter at this bank is saved and begins at once to earn another dollar.

IF you are not sufficiently master of yourself to curb your inclination to spend your income foolishly, you can never be independent of others. You always will be paying somebody rent, interest or tribute of some kind.

MOST persons who become rich through their own efforts get their start by saving, and a savings account was their first introduction to the earning power of money.

THE best use to make of what you earn is certainly not to spend it all. Save part of it regularly and you will find that you will get ahead financially.

THIS bank does not try to compete with the commercial bank. It has a field of its own, although there are many customers of commercial banks who are also customers of the savings banks.

A SAVINGS account can be started in this strong institution with as small a sum as one dollar. Give your boy or girl a start and an opportunity by opening a savings account here for him or her.

THE greatest joy is not having things but in creating the possibility of having them.

GENUINE thrift is free from all suspicion of meanness or narrow-mindedness. It

is an entirely praiseworthy thing. Nobody need be ashamed to practise it. In fact, you are more open to just criticism if you do not follow some regular plan of saving such as maintaining a savings bank account.

HAVING a savings account puts a gentle pressure upon you through the feeling of pride in keeping up your account. This will make you save where otherwise you would waste.

It is the unexpected that usually happens—especially in money matters. But there is one sure way to be prepared for unexpected misfortune. That is build up a bank account.

As time passes on, do you find that you are making any progress in a financial way, or are you in the same old rut? In other words, have you a savings bank book in your name showing an increased balance with growing interest credits?

THIS bank is here for the use and benefit of everybody in the community. We have accounts on our books of persons of means as well as wage earners. As a matter of fact no one can afford to neglect a savings bank account. We are anxious to serve a much larger number of depositors.

ONE reason that there is so much want, failure, distress, and often ruin and disgrace, is because so many people never deny themselves, but live beyond their means to keep up appearances.

WHEN you once enjoy the sense of security that comes with a surplus fund set aside for future needs, you will be more than compensated for any hardships or self-sacrifices you have endured in accumulating it.

CONCENTRATE your mind on saving a fixed portion of your income and the results you will accomplish are sure to astonish you, especially if you make a savings account the custodian of your surplus and thus get compound interest working for you.

HUMAN nature is so constituted that every time a man increases his earning power, his desire to spend increases in the same proportion. That is the inclination you will have to fight if you ever expect to make real progress in acquiring a competence.

CARE for your money and it will care for you.

Too much show, simply living for today, making no provision for tomorrow—these and similar short-sighted views of life, are the curse of the times.

LAY something aside now for the emergencies as well as the opportunities of the future.

A SAVINGS bank account has been the foundation of many a fortune and it has developed a vast amount of business ability.

THE courage of self-denial is what is required to save money in these times of high cost of living and constantly striving to keep up appearances.

OPEN a savings account in a strong bank like this and make it a matter of duty to deposit here just as certainly as you meet your other regular obligations, such as rent or the grocer's and butcher's bills.

YOU must save to get your start. Then if you have the character, brains and

energy, there is practically no limit to what you can accomplish in this glorious country.

THE owner of a 200-year-old house in New Jersey lately found under the hearth of the fireplace a box of gold and silver coins, said to be worth \$15,000. But 99,999,999 people in the United States never have and never will find any such amount anywhere, but many could save it in a lifetime.

IF you once establish this habit of regular saving, you will never regret it and it will always prove a positive blessing to you and yours.

THE best protection against hardship in the future is a little self-denial in the present, and it ought to be practised in the home by mutual consent of those concerned.

COUNTLESS successful savers begin by putting small sums into the bank regularly and see their resources grow, by larger deposits and the steady interest return, to the point where they have sufficient funds to make a permanent investment.

OF all successes those which a man wins against heavy odds and by his own determined efforts are most worthy of emulation.

THE principal parts of prosperity are save, saving, saved.

WHILE learning their regular lessons, there is one lesson equally important which children ought to learn outside of school if not in it. It is the lesson of thrift. With the aid of the parents and the bank this important lesson can be early inculcated.

YOU might as well make up your mind that nothing will occur to make you rich unless you work industriously to make money and then save a goodly portion of your income to build up a fund for wise investment.

ECONOMY is one of the most essential elements of success, yet it is disregarded by many.

NOR the least advantage of a savings account is the reflex influence it has upon the person who maintains it. Saving makes one think more of the value of money and of the opportunities that lie ready for the man who has capital at hand.

IN this matter of saving you must either take the advice of those who know or learn by your own bitter experience, that it does not pay to live right up to your income, spending every cent you earn regardless of that future which may not be such a time of prosperity for you as the present is.

WE believe that the reason most people do not acquire the saving habit is because they feel that the amount of money they can put away each month is so small that it would not amount to anything substantial during their lives.

HOLD on to some of your money and save it for a later day, save it as a prudent man ought to. It will make the future bright for you instead of gloomy.

INTEREST on money deposited on a savings bank account can be regarded as the wages that money earns.

LEAVE an ample margin between your income and your expenses. What you lose in immediate pleasure will be amply repaid in the sense of assurance and self-respect which go hand in hand with a good-sized bank account.

LIVING on margin is diametrically opposed to the principle involved in "buying on margin." The former is wise conservatism; the latter is speculation.

ENTRENCH yourself against the assaults of such misfortunes as sickness, accident, loss of work, or business reverses, by laying by now, in a savings account, all the money you can possibly spare without neglecting any present obligation.

PEACE of mind is one of the rewards of thrift. The perfect freedom from worry which you will enjoy will be well worth any slight self-denial you may have to practise in building up your savings account in this bank.

THE knack of saving prevents the knock of adversity. The ability to save money is very much to be desired. Whether you have it or not determines your financial future.

A SAVINGS account at this bank has been a school of thrift and the foundation of business success for many people.

THE seed of success is not in the wasteful man. "I don't dare trust a man who is not economical," said the president of a big enterprise. "The one thing I insist upon in a responsible executive under me is that he shall spend my money as carefully as if it were his own."

TALKING points for a savings bank: Saving the first \$100, withdrawals at any time; savings create capital—a reserve fund; convenient location; conservative management; perfect equipment; teach children saving; age of institution; officers interested in depositors' welfare; experienced officers; figures of institution's growth; prompt and courteous service; large capital and surplus; conservative loans—how secured; system in saving; examples of actual experience; "burglar insurance"; physical protection—massive vaults, time locks, electric alarm signals, bank always lighted; personnel of board of directors or trustees; in good times prepare for hard times; free booklets, home banks, calendar, etc.; putting money to work; quoting prominent men; limit spending, not saving; insuring the future; the needs of dependents; open one evening in the week until 8 o'clock; small accounts welcome; interest—the rate, frequency of compounding, method of computing, how it makes money grow. Importance of thrift: Moral value, becoming independent preparing for old age and the "rainy day," adding to self-respect, the foundation of success, the basis of credit, saving for a home, for an education, to be ready for opportunities, to invest in Government securities.

CHAPTER V

TRUST ADVERTISING

THERE is more advertising of trusts now than ever before, both because trust companies to a greater extent are realizing its value and seeing their opportunities along that line, and also because the national banks, having been permitted to enter the trust company field, are quite generally establishing trust departments. The Trust Company Section of the American Bankers Association for some time has been conducting a campaign of education among its members on the subject of advertising and is putting into effect a plan for co-operative advertising of trust company functions.

In this chapter are reproduced some typical advertisements of institutions of trust and of national bank trust departments which will well repay study on the part of those interested in the development of trust service by advertising.

The various functions of trust institutions are of such a nature and variety that they can be promoted with certainty by the right kind of publicity.

And competition is now so active that the trust company must advertise even as a means of self-preservation, to say nothing of pushing its business.


Owing to the great variety of services that it has to offer the public, the trust company has a broad field to work in and a strong and vitally interesting advertising story to tell.

Because of the nature of the services such institutions render, there is great need of the strongest kind of *confidence-inspiring* copy in their advertising.

Trust companies are fiduciary institutions. They ask people to trust them not merely with large or small sums of money left on deposit and subject to check, but they also seek the confidence of the public in the most intimate relations of business life, in the care of estates and in carrying out the sacred provisions of the last will and testament.

In short, the trust company solicits not only the grave responsibility of the custody of money not its own, but it offers in some cases to assume entire charge of the temporal affairs of dependents

**21 PERSONS WERE KILLED
IN THIS WRECK!**



HOW many of them had exercised the right to distribute their property as they desired?
By making a will you can exercise that right. Otherwise your property will be distributed according to law and those benefiting under the law may not be those whom you wish to receive your property.
Take the first step to-day—Now! Call or write for our **WILL** booklet which will enable you to quickly gather the information which your attorney will require to draw your will.

Consultations regarding a plan for the economical and effective administration of your Estate are invited with:

E. H. LETCHWORTH, Vice-President and General Counsel
RUSSELL J. H. HUTTON, Vice-President

THE MARINE TRUST COMPANY
of BUFFALO
SIXTY-NINTH YEAR OF SERVICE
CAPITAL AND SURPLUS
FIFTEEN MILLION DOLLARS

“Make a will” copy

and others who cannot or do not care to look after their interests in person.

It is no light thing this that the trust company takes upon itself and it cannot present too strong proof of its worthiness to undertake such responsibility. When, on account of disability, or for some other reason, a man finds it impossible to manage his important interests properly and thus protect those whose happiness depends upon the wisdom with which those interests are handled, he wants assurance amounting to certainty that the trust company offering its services for the work can be entrusted safely with the care of the property and that, moreover, his own wishes will be carried out conscientiously and prudently.

It is a noticeable fact that in a very large majority of cases the most successful trust companies in different communities are those that do the most and the best advertising in their field.

EXPLAINING THE SERVICES OFFERED

Perhaps also the necessity for *educational* advertising is particularly apparent in the case of trust companies, because in some sections these institutions are comparatively new and their functions are not so well understood by the public generally as are those of the banks.

A campaign of education along this line, conducted with intelli-

gence and skill, ought to be very fruitful for any progressive trust company.

Here is the way it can be done. Plan a complete series of newspaper advertisements, street car cards, and a "follow up" system consisting both of booklets and form letters.

Don't try to tell your whole advertising story in one ad., or in one booklet. Tell it in small chapters, but keep it up regularly. Make each advertisement take up a new subject or treat an old topic in a new way.

In your newspaper advertising try to keep the same position in the papers you use and maintain the same general style of typography, but CHANGE THE COPY and fill your space with strong, instructive, action-compelling text.

ADVERTISING VOLUNTARY TRUSTS

The First National Bank of Boston used the following material to advertise "Voluntary Trusts":

A VOLUNTARY TRUST

is an agreement with this bank whereby money or property is at once conveyed to the bank to be held by it as your trustee, the income thereof to be distributed according to the terms of the trust agreement.

ITS PURPOSE

is to put into immediate operation the benefactions you have in mind for your family and others, thus removing all uncertainty as to their welfare. Provision, of course, may be made that part of the income shall be paid to you during your life.

BENEFITS

A trust created with this bank assures that

1. The principal will be kept intact.
2. Your interests will be guarded by a committee of prudent and successful business men.
3. Your wishes will be carried out impartially.
4. You and your family will have a sense of security otherwise impossible.
5. You will have the opportunity to see the working of your benefactions during your life time.

WHY YOU SHOULD CREATE A VOLUNTARY TRUST

1. Your present estate may dwindle.
2. What you can now set aside may be lost in unfortunate business deals.
3. Delay may mean no permanent provision for dependent ones.
4. Charges are nominal.

THE SAFEKEEPING OF SECURITIES

With one of its quarterly dividend checks the Guaranty Trust Company of New York sent a card reading:

CUSTODY OF SECURITIES

Among the many services rendered, this company—

Accepts the custody of securities against receipt.

Collects and credits or remits proceeds of coupons and dividends, and the principal of matured investments.

Renders periodical statements of securities held, when requested.

Buys, sells and receives or delivers securities for clients upon order, and attends to the transfer of stocks and registered bonds.

Prepares, and executes as agent, under power of attorney, all necessary declarations (certificates) of ownership required under the Federal Income Tax Law.

Prepares for client's signature, return of annual income collected by it on securities deposited.

Reports upon condition of investments when requested, and endeavors to inform concerning called bonds; conversion and subscription rights; dividends; reorganizations; sinking funds; subscriptions to new issues of stocks and bonds.

This is a service rendered by most trust companies which is not advertised as much as it might be. Following are some good points that could be brought out in advertising that service:

Making investments and looking after investment securities is no small task even under the most favorable circumstances.

If your property is extensive, if your other business interests or the state of your health do not permit you to take personal charge of all the detail work in connection with such matters, or if you are planning to be away from home for a long period and want to be relieved of the care of your property, you will find the

SAFE-KEEPING SERVICE.

of this trust company just what you need.

This service includes the safeguarding of the actual bonds, mortgages, stock certificates, etc., in our vaults where they are not in danger of loss or destruction by fire, theft or carelessness.

It includes also the handling of details in connection with each separate document or security—such work as collecting and crediting to your account, or remitting to you, the income and principal when they become due; carrying out your orders touching the purchase, sale or delivery of securities on your account; and making out declarations of ownership in accordance with the Federal Tax laws.

On account of our exceptional facilities for obtaining information in regard to investments, we are not only in a position to give our clients sound advice along those lines, but we also strive to keep owners of securities informed as to called bonds; rights to subscribe to additional stock; extra, increased, reduced or passed dividends; receiverships; the appointment of protective and reorganization committees; and any other matters coming to our attention which have a direct bearing upon the interests of those whose securities we are holding in our safe-keeping department.

ADVANTAGES OF THE SERVICE

While the actual physical protection of your securities in our keeping is just as great as if you kept them locked up in your safe deposit box, there is also the additional advantage of availability at all times even if you are absent or incapacitated by illness. By mail or wire you can direct the sale of any of your securities or their withdrawal for use as collateral for a loan.

The most approved methods are used to insure the genuineness of instructions received touching the disposition of securities in our hands.

**Business that Calls for
Expert Knowledge**

THE settling of one estate often demands
an intimate knowledge of several different
kinds of business—a knowledge that no one
person is likely to have

Our Board of Directors
are men of wide and varied
business experience and
the benefit of this knowl-
edge is given to every
trust or estate that comes
into our care.

—and yet our
charges are no
more than those
of the most
experienced
person.



**BOSTON SAFE DEPOSIT
& TRUST COMPANY**
100 Franklin, at Arch and Devonshire Streets

Why the trust company is qualified to administer estates

Our safe-keeping service is equally advantageous to firms and corporations as to individuals, as it saves them the expense of providing a place sufficiently safe for the storage of securities and possibly also the expense of bonding employees who might have the handling of the securities. By using our service a firm can have its investments as readily accessible to the proper officers as its cash on deposit in the bank.

CHARGES FOR THE SERVICE

The cost of the service rendered by our Safe-keeping Department can be stated only when we know about how much work to be called for in specific cases. Sometimes a flat charge of so much per annum is made; in others the charge is calculated of the securities left in our care.

In any event, the charges are moderate and the service very valuable. You are invited to confer with us personally or write for more definite information concerning how we can relieve you of a great deal of work and worry, which is unavoidable if you have the whole care of your own securities.

THE TRUST COMPANY AS EXECUTOR

Some time ago the "New England Pilot" contained this little article:

You remember that the death of James Gordon Bennett, the wealthy owner of the New York "Herald," took place not very long ago. Here is a striking chain of incidents that followed:

Mr. Bennett appointed his personal friend, James Stillman, an executor. Unfortunately, Mr. Stillman died before any progress had been made in settling the Bennett estate.

But it was found that he had appointed John W. Sterling, the famous New York lawyer, an executor of his estate. Before Sterling could begin work, he died suddenly while fishing in Canada.

Sterling appointed James O. Bloss, the New York banker, executor of his estate. But within a few weeks the third death in the chain occurred. The estates of Bennett, Stillman and Sterling aggregated about \$75,000,000.

What a frightful illustration of how death topples over one rich man after

another—despite all their financial independence and the utmost that medical science could do for the prolongation of human life.

In commenting on this, a publication of the Old Colony Trust Company, Boston, said:

The long, interlocking complications that arise after a man's death, during which the families are left to shift as best they may, while the tedious grind of untangling his affairs drags through the probate court, gives irresistible force to the argument for a trust company as your executor—an executor who never dies or is sick and is forever "on the job." The remedy for the possible inconveniences, even hardships involved, is so simple, so easy and so direct that nothing can compete with it. If all this is true, how much greater is the value of this trust company service for moderate estates where delayed settlements may mean positive calamity to the heirs?

PERSONAL SOLICITATION

Occasionally the idea is encountered that in new business work for trust companies the solicitation ought not to be so vigorous in behalf of fiduciary services as for banking functions. But really there is no sound reason for this differentiation. How often should a trust department prospect be followed up? One New York trust company in a campaign on wills followed up at intervals of not more than a month. The methods of a good life insurance solicitor might be considered as a model. He follows up just enough not to make himself offensive, and at the same time loses no possible chance of getting business.

ACTUAL EXAMPLES OF SERVICE

There is great opportunity for human interest in trust company advertising. Delve into the archives of your trust department and find some actual instances of where your institution has been the instrument through which the kindly intentions of benefactors were carried out. The results of that kind of research are to be seen in such newspaper advertisements as those of the Bankers' Trust Company, New York, and of other institutions as shown in this chapter.

A TRUST COMPANY BOOKLET

The following booklet features one special point of trust company service:

MANAGING YOUR PROPERTY

Why It is Wise to Employ a Good Trust Company

For the benefit of those who could advantageously use this institution's equipment for handling property, we propose to explain this feature of trust company service which is not as generally known and appreciated as it should be.

We Never Take A Vacation

AS a trust company we are always on duty, and can help you enjoy your vacation, by relieving you of all care in connection with your securities while you are away. Leave them here for safe-keeping. We will collect dividends and coupons, remitting to you or crediting to your account in exact accordance with your instructions.



FULTON TRUST COMPANY OF NEW YORK

Established 1890
Member Federal Reserve System
Singer Building
149 Broadway

Emphasizing the continuity of trust company service

If you were asked to name the important factors entering into the successful handling of property interests, undoubtedly you would include the following:

Honesty	Organization
Ability	Equipment
Experience	Energy

A corporation like the Trust Company possesses all of these elements to a higher degree than any individual possibly can.

IN UNION THERE IS STRENGTH

The fact should be considered that in employing a trust company like this, you have the full benefit of the *collective* honesty, experience, training and ability of a group of men whose life work is the handling of just such matters as you may entrust to them. It is the constant business of this company to discharge all the responsibilities that arise in the handling of property.

Every officer and director of the company is not only a help to every other one in the performance of his duties, but is likewise a check tending to prevent wilful or accidental departures from the path of strictest integrity. While it is possible for an individual to go wrong, it is inconceivable that *an entire group of men* should at one and the same time become recreant to their duty, especially

when each and every one of them has for many years maintained an unblemished record in the community, as is the case with the officers and directors of the Trust Company.

AN ORGANIZATION OF SPECIALISTS

Then, as to the other factors making for the best results—ability, experience, organization, equipment and energy—let us call your attention to these facts:

We have in our organization men especially expert in the various branches of real estate and trust administration, and you, as a client of ours, have the benefit of the experience, not of one man, but of many. The officers and directors of this company are men who have made a success of their own business affairs. Their reputation for integrity, ability and sound judgment is well known in this community, where they have been prominent in business circles for many years. We want to impress upon you the fact that this reputation for reliability has not been made only in their conduct of the affairs of this company and in caring for the interests of its customers, but in every particular of their own private and public lives.

In employing this company to handle your property you are only doing as you would do in many other cases in your experience where you employ experts to perform services which you cannot so well perform yourself. You are just as sensible to employ the services of a group of experts in the care of your real and personal property as you are in employing an architect to plan your house, a physician to give you medical advice, or a lawyer to look after your legal interests.

Every important step is taken by us only after thorough consideration. An executive committee meets frequently to pass upon loans and consider other matters of importance. Moreover, we have the full benefit of expert legal talent. This counsel is available, without additional expense, to every estate or interest we handle—large or small.

TAKING ADVANTAGE OF OPPORTUNITIES

There are a great many occasions when expert knowledge and the ability to act promptly and decisively would mean a great saving to you. There are many cases where taking prompt advantage of opportunities by making cash advances at the right time would effect a large economy or an added profit.

It is not only unfaithful or incompetent individual management that wastes property. A great many times losses are sustained because of inability to grasp opportunities or to use one dollar to save the expenditure of two. The wide experience of able and upright officers in the matter of investments, their familiarity with the law, their financial responsibility, the many opportunities that come to them, their sound counsel and advice, all these are of inestimable value to those whose interests are placed in the charge of this institution.

Besides having brains, experience, integrity and financial responsibility fitting us for the performance of the work entrusted to us under the supervision of the State, this company uses the most up-to-date and scientific methods of accounting and the best available equipment for the quick and accurate handling of business. We consider our great safe deposit vault part of the equipment of our trust department, as it gives absolute safety to the perishable, but very valuable papers of those whose interests we look after.

A trust company is free from all weaknesses and mistakes which are frequently to be found in an individual. Undertaking the handling of property, a trust company does not resign, become physically incapacitated or die. It never takes a vacation, it is always ready for business, it never disobeys orders, it considers the affairs of its clients confidential, it can never use trust funds to bridge over reverses of its own.

This company is absolutely impartial, uninfluenced by any personal consid-

erations. Its fixed purpose is to serve the best interests of its clients and to comply with the legal safeguards which are thrown around its operations. The fees which it charges are fixed by law on an equitable basis, and are no greater than an individual trustee would charge for performing similar duties in a much less efficient manner.

The Trust Company is authorized to rent and manage property, collect incomes, interest, dividends, mortgages and notes, and to pay taxes and insurance. In short, in regard to any property, we can do anything you yourself can do.

We are also authorized, under careful legal restrictions, to act as trustee under life insurance policies, to invest the money and pay the income to the wife or child until any specified time—for example, until the child's coming of age or the marriage of the widow, at which time we pay the principal also, as directed in the will.

LEGAL RESTRICTIONS AND FINANCIAL RESPONSIBILITY

All trust funds and accounts are kept strictly separate from the company's own funds and are paid out only on vouchers signed by two authorized persons.

If, on account of disability, advancing years, absence from home, or for any other reason, you find it impossible to manage your important interests properly and thus protect those whose happiness depends upon the wisdom with which those interests are handled, consider earnestly the advisability of employing this strong, State-protected institution to manage your property.

This may be the wiser plan even if you are still in a position to give your whole time and energy to the care of your own interests.

LET US CO-OPERATE WITH YOU

The Trust Company can co-operate with you in the handling of your property so safely and efficiently that it will relieve you of a great deal of anxiety and hard work, and at the same time prevent losses and put you in the way of additional profits at a cost to you probably less than the increased returns which would accrue in case you let us share with you the responsibility of looking after your property interests.

Necessarily, this is only a brief outline of what our facilities and services are. If you are at all interested in this subject, the officers of the company will be very glad to correspond with you or to meet you personally either at our offices or at your own convenience to explain our managing or "safe-keeping" service under trust agreement.

Call or write. It will cost you nothing to consult us, but we may be able to work out something very much to your advantage.

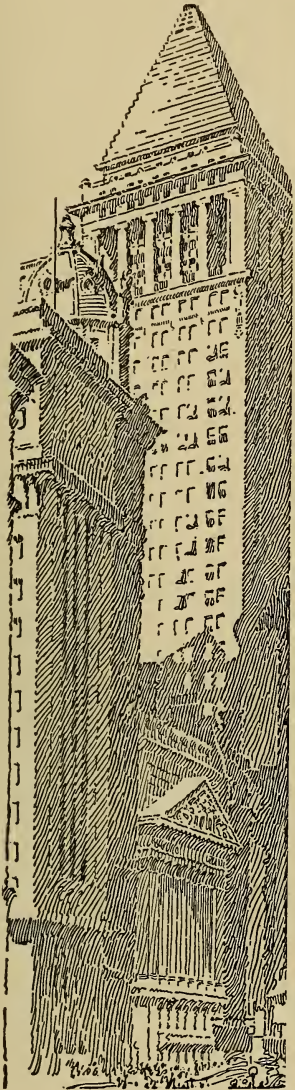
PARAGRAPHS FOR TRUST ADVERTISING

YOUR life-long ambitions for the financial future of your dependents may be realized by establishing the right kind of trusts for their benefit. Our Trust Officer may be able to help you.

AN individual in handling a trust, no matter how honorable his intentions, is subject to many influences which may lead to a speculative use of the funds in his charge.

THE trust company is impersonal and can have no interest to serve other than the safe handling of the funds entrusted to it.

THE business of a trust company is conducted by officers who are carefully selected, and are under bond for the faithful performance of their duties.



To the needy of France, first— to his heirs, afterward

Have you a favorite charity?

A wealthy American who had long been an admirer and friend of France died some time after the outbreak of the war. To his will, which had been made long before, he added a codicil placing funds in trust with this Company, for the benefit of certain non-combatant victims of the war. The income is payable to them as long as they live, and at their death the principal reverts to his own heirs.

You can establish trusts with this Company for charitable purposes or for your own heirs, by having your lawyer make a simple codicil to your will. Ask for "The First Step in Making Your Will."

BANKERS TRUST COMPANY

Member Federal Reserve System

Downtown Office:
16 Wall Street

Astor Trust Office:
5th Avenue at 42nd Street

Trusts for charitable purposes

THIS company and its customers have the benefit of the collective or combined honesty of a group of men whose individual integrity has been proved.

THE management of this company, through a board of directors, provides a safeguard in that the various members of that board are not only a help to each other and the company, but they act as a check to any temptation to carelessness or worse.

A VERY serious objection to the employment of an individual as executor or administrator is that a man who at one time may be thoroughly responsible financially, at another may be entirely without resources or responsibility.

THIS company has as a guarantee of its responsibility the personnel of its officers and directors, who are men of integrity, ability, experience and financial responsibility, and also its large capital and surplus.

IN most cases, an individual chosen as an executor has had no previous experience in the administration of estates. A loss due to such inexperience is just as real as though due to dishonesty.

THIS trust company is experienced in the handling of the many questions which arise in the administration of estates, and every beneficiary under a will, in which this company is named as executor, secures the benefit of this experience.

THIS Company does more than merely hold real estate belonging to the estates in its charge. Our real estate officer investigates it carefully at frequent intervals, makes repairs and improvements when necessary, and sells property if it is deemed advisable.

To give your heirs adequate protection you should not only make a will, but you should also insure that they will get the benefit of what you leave them. This can be done by putting the property in trust instead of giving it outright.

THE various branches of the work we are called upon to do are in the hands of men who are specialists and experts in those lines.

THE same reasons which lead a man to employ a lawyer, a physician or an architect, when he has need of the special services which these men give, should impel him to turn to an efficient trust company in all matters of a fiduciary nature.

EVERY man must die, and the death or the disability of an individual executor may occur at a time most prejudicial to the interests of the estate in his charge.

WE are constantly building up an organization and a personnel which will carry on the work of the company and look after the interests of its customers, no matter what happens to any individual member of the company.

WHEN you choose a corporate trustee or executor like this company, you need never worry about the careful carrying out of your wishes concerning the handling of your property now or hereafter.

THE trust company is an indispensable factor in modern business and finance.

AS a bank, this company can receive deposits in checking and savings accounts; buy and sell exchange; issue certificates of deposit; loan money on good security; buy and sell bonds, stocks, negotiable paper and other securities; and give advice on all matters of business and finance.

As agent, we can invest money for our customers; manage their real and personal property; collect taxes and other obligations; manage estates—collecting rents, insuring property, drawing deeds and making contracts; look after investments—collecting dividends, coupons, notes or other obligations.

THE banking service rendered by this institution is high class, because our strength is unquestioned, our equipment is adequate, our location is convenient, our staff is able, experienced, courteous and trustworthy.

IF you desire to make provision for any member of your family, or any other person after your death, a life insurance policy payable to this company as trustee, together with instructions as to the disbursement of funds, will take care of the matter automatically.

YOU can insure fair weather for yourself and those dependent on you by putting funds in trust *now*, with the income payable to you or to them. And if you wish, you can keep adding to the principal amount, thus increasing the income.

A PERSON solely dependent upon a fixed income, especially if it is of only moderate amount, is in a rather uncomfortable position while prices continue high. Therefore it seems especially important now that estates should be handled with the utmost efficiency in order to secure for beneficiaries a satisfactory income with safety. This is the kind of service which our Trust Department is equipped to give to estates placed in its care.

As trustee or guardian, we can receive money in trust; act as guardian of the estate of a minor or incompetent person. All our business is handled in a strictly confidential manner.

As executor or administrator, we faithfully carry out the provisions of wills, acting alone or as joint executor; write wills and preserve them in our vaults till called for.

THE requirements of the ideal executor and administrator are honesty, responsibility, capability and permanence. The company possesses all of these in a high degree.

WE will undertake to collect life insurance and apply the proceeds in accordance with such trust agreement as may be made. In this way you secure the disbursement of your life insurance without the publicity inevitable when your desires are expressed fully in the provisions of a will.

THIS company is authorized and makes a business of serving as administrator or executor, consequently its ability in such lines is greater than that of the individual who, as a rule, does it only once.

WHEN you employ this company in any capacity of trust, you have the benefit of the *collective* honesty, ability and experience of the officers and directors of the institution.

IF you have money awaiting permanent investment, a good plan is to deposit it with this institution and obtain an interest-bearing certificate of deposit. It is a safe, convenient and profitable method.

THE safe and efficient trusteeship which this company gives costs you no more than similar services rendered by an individual, while the advantages of the corporate over the individual trustee are manifold.

THE most competent individual has only his own experience and knowledge to qualify him. This company has large financial resources, the combined ability of experts and specialists, corporate integrity and composite judgment, unbiased by family or other influences.

THIS company takes sufficient time to perform its work well, it neglects none of its duties and it lives to execute the longest trust.

WHY allow yourself to be annoyed with the many details of looking after your securities when—at a very low charge—we can relieve you from all the responsibility? Our service includes: Holding the securities in our own vaults; de-

To Provide Financial Security for Your Heirs

To assure for your wife, children or others, now partially or wholly dependent on you, permanent financial protection after your death, we recommend a Trust Fund established by Will.

The care of Trusts is the special business of the Brooklyn Trust Company perfected by the experience of more than fifty years.

Our Trust Officer will be glad to tell you about Trustships.

Brooklyn Trust Company
177 Montague Street
BROOKLYN

Bedford Branch: Fulton Street and Bedford Avenue
Manhattan Office: Wall Street and Broadway

Security for heirs

taching and collecting coupons and receiving dividend checks; collecting principal at maturity and re-investing it if desired; making out tax certificates; advising our customers of news regarding the value of investments, such as stock rights and called bonds.

THERE is no need to subject an estate to the severe drain upon its resources inevitable when heirs go to law. If the will is legally and clearly drawn, and a competent executor is appointed, there need be no trouble.

PRESERVE the integrity of your estate by putting it into the hands of this institution which has these factors of dependability:—Assured existence, collective experience, state supervision, and large financial responsibility.

A TRUST company as executor means absolute protection for those you wish to protect and against any who might take advantage of them.

It is wise to employ expert service in connection with the making and executing of your will. It often means the material enhancement of an estate while in process of settlement, instead of its partial or total dissipation.

MAKE your will now. If you put it off till too late, the estate probably will not be divided just as you would like to have it done.

IF you wish your wife to own any real estate at all, you must make a will. Otherwise she will have only the use of, or income from, one-third of the real estate you own.

THE opportunities of a trust company for genuinely helpful service to its patrons are many. May we not have the privilege of explaining them to you?

WE desire to come into confidential relations with our customers. We gladly give depositors the benefit of our business knowledge and experience—especially in the matter of investments.

THIS company is organized under laws enacted especially to protect it and any business, estate or funds entrusted to it.

EVERY modern equipment, convenience and system for facilitating the business of the company and its customers is in use here, thus avoiding losses and delays.

THIS institution is a depository for others acting as executors, administrators, guardians, etc., and for court funds. As a safe, convenient and profitable method of caring for such trust funds, we recommend our interest-bearing certificates of deposit.

A "LIVING" or "voluntary" trust is made by placing money, securities, or other property in the care of a trust company under a trust agreement. This trust agreement can be terminated when you wish, or it can be made irrevocable. The income can be paid to yourself or to others. In fact you can make almost any arrangement for the payment of interest or principal.

AN efficient staff of expert employes at this bank meets the banking requirements of its customers and keeps the records of the institution.

THE success of this institution is due largely to its facilities for giving good advice on money, real estate, investments and the many things involved in the handling of such matters.

THE business of this company is under the close supervision of our Board of Directors, which meets every week, and an executive committee, which meets several times a week. These men pass on all loans made and consider all matters of importance in connection with the institution and the trusts in its charge.

WE act as trustee for individuals, investing their money for them and paying to them whatever income is derived from it, less a small commission for our service.

INDIVIDUALS die. They become sick or infirm. They go away. When you put a trust matter in our hands you put it where it is beyond the possibility of interference from such causes.

SET your house in order by putting everything into the hands of a great, impersonal, incorruptible and thoroughly efficient and dependable institution like this.

USING our certificate of deposit plan, you get all the security afforded by the large resources, careful management and strict supervision of this institution, and at the same time receive liberal interest on the money deposited.

WE are examined at least once a year by the State Banking authorities, to whom we make five reports annually. Moreover, the company's books are examined twice a year by a committee of our stockholders, who employ expert accountants to assist them.

OUR certificates of deposit possess all the advantages of the highest grade bonds, and many more. They are not subject to fluctuations in value.

MAKE us your agent now and your executor under will so that the trustee work of your family may be kept in the same hands from one generation to another. The thorough knowledge of conditions which comes from intimate connection with certain interests over a long period of years is of inestimable value to an estate.

THOSE persons whose interests a trust company serves are not only those who have accumulated large fortunes and left great estates. A trust company like this is just as active in the interests of the man of moderate wealth. We consider it equally important that his property be cared for to yield the highest possible income and that his estate be carefully safeguarded for the benefit of his family.

THE trust company plan is the only sensible and businesslike way to take care of the all-important matter of the handling of your estate after the inevitable takes place.

IN probate business of all kinds this company is accountable to the court for the faithful performance of its duties, and must render complete statements which become part of the public records.

THE trust company would be regarded as a public benefactor if people generally had a clear understanding of its work.

OUR methods of caring for estates and the economies we effect in their management entitle us to the consideration of every thoughtful man and woman in the community when it comes to carrying out matters of trust.

YOU can depend absolutely on the service of this institution which is strong financially, and is free from all the drawbacks and limitations of a single individual endeavoring to perform the same service.

THE trust funds of this institution must be kept separate from all other funds in our custody, and the accounts are audited several times each year by the State Banking Department, while the accounts of an individual executor, trustee or guardian are audited only on final settlement.

THE final test of efficiency is results. Therefore, the most competent executor is the one who best serves and conserves the interests placed in his charge. Emphatically the trust company gives the best service in this respect.

THE cost of employing this impartial and disinterested trust company—the most competent executor—is no more than for an individual acting in that capacity.

IF there is anything connected with the care of property, investing your money or the making of a will which is bothering you, come in and consult us or write us about it. Our business is to help people in such matters.

THOSE who rest with an easy mind and arise in the morning with the confidence of an assured position are those who have made proper provision for their own as well as their family's future. Dismiss this vital obligation in the shortest, most satisfactory and safest way by consulting your lawyer and us regarding the proper making and execution of your will—in which our experience and organization well qualify us to assist you.

THERE are many things this company can do more promptly, with greater skill and with less expense, than is usual with individuals acting in the same capacity.

MANY men leave their financial affairs in disorder when they die without having made a will. Their property is at once involved, and the aid of the courts is often necessary to straighten matters out. Have you made your will?

RISKS attendant upon individual fallibility are minimized or eliminated by corporate strength.

IN dealing with this company you are not depending on the knowledge of an individual, but upon the combined wisdom of a board of directors of ample experience.



Your Wife's Welfare

YOUR wife is a good, capable homemaker, but unless she is very much different from the average woman she is as deficient in the money-making instinct as you are in housekeeping ability.

When you have passed on and left her amply provided for with insurance and the fruits of your forethought, don't let her suffer from your lack of foresight.

By putting your estate in trust, you save her peace of mind and absolutely protect her from possible financial disaster.

The expense of your foresight is so slight compared with the benefits secured as to be almost negligible.


THE UNION TRUST CO.
OF THE CITY OF CHICAGO
 Capital & Surplus  \$36,000,000.

Providing for a wife

WE seek an opportunity to explain fully to all who are in possible need of our services our qualifications for the handling of every matter of trust.

THIS company has at its command for the benefit of its customers a great deal of expert knowledge—not just information, but knowledge, which is more exact and systematic.

ESTATES are sometimes frittered away because of unfaithful or incompetent INDIVIDUAL management.

Do you appreciate honest, energetic and sane business methods and would you like the co-operation in the handling of any matter of trust of an organization with such ideals, ability and sound backing as ours?

IN the routine details of the company's work the utmost accuracy and the most systematic and up-to-date methods are used.

THE trust company has come to be a necessity of modern business. This company is filling a place of constantly increasing importance in the commercial affairs of this city.

WE invite the fullest investigation of our methods and would like to tell you of actual benefits that have accrued to estates we have handled and trusts we have executed.

THE indifference of the average individual administrator to the requirements in regard to reports, appraisements and such details often results in trouble and actual loss of money to the estate.

A YOUNG woman owning considerable property, real estate, mortgages and ground rents, was to marry a man from a distant State. Shortly before her marriage she put her local property into this trust company's care under a "living trust" agreement. For some years we have thus entirely relieved her of every detail in connection with its management.

WE are under strict and constant supervision not only on the part of the State banking authorities but also by the directors of the institution themselves.

THIS company is careful. It exercises caution, foresight and good judgment in all of the various departments of its business.

ALL the many safeguards thrown around financial institutions would amount to little if the men behind these institutions were not absolutely trustworthy in every respect.

WE seek the opportunity to show you how we can help you in your business.

WE are prompt to seize opportunities for the benefit of our customers. We prevent unnecessary expenditures, but at the same time are not narrow or unprogressive.

IN the handling of trusts we act exactly as if the matter were our own private business, only more carefully, if anything.

THE carefulness manifested in every branch of our business is a pledge of the carefulness we would use in the transaction of any business you might place in our charge.

THE trust company's field of operation is broad and it appeals very strongly to that large part of the public whose needs are not met by other institutions.

AN estate may consist of equities or of mortgaged property which may need the outlay of considerable sums to preserve it or to prevent the sacrifice of the assets by sale in a declining market. That is where a trust company as executor is better able to cope with the situation.

WITH your surplus money invested in our certificates of deposit, you have the absolute guarantee of a fixed return on your money and you are freed from all worry which is incident to more speculative forms of investment.

UNLESS he be a man of commanding business capacity and unusual fidelity to his trust, no individual can equal the efficiency of a corporate trustee or administrator.

OUR judgment is the combined judgment of a number of upright, able and sound-minded business men.

THIS company has had long experience in making trust investments and we are in intimate touch with the investment market and constantly watch every investment which we hold.

THE honesty of the officers, directors and employes of this company is more than on-the-surface. It is the result of inherent character and principle, extending

through every feature of our business and in things beyond the legal requirements.

WE invite careful inspection of the personnel of this institution. These men stand on their record of character and achievement in the business life of this community.

ASK for full information about the work of this company as executor, administrator, guardian, trustee, etc., and how we can safely invest money for you or handle any matter of trust.

THE individual trustee may not be called upon to handle more than one estate in his lifetime, but it is the CONSTANT business of this company to discharge such duties and responsibilities.

THIS company is free from the personal relations which always influence an individual more or less. It is governed solely by business considerations and cannot be tempted into speculation of any kind.

WE have in our organization men especially expert in the various branches of trust administration, and it is not the experience of one man, but of many.

THERE is such a thing as "collective" experience, ability and honesty. We consider it one of our best assets and one of the strongest bids we can make for your business.

WE always act under the strict supervision of the State.

FROM experience we know that depositing and withdrawing by mail is entirely satisfactory. We want to tell you in detail why it is safe, convenient and profitable.

WE are confident of our ability because we have knowledge and experience derived from the successful handling of many estates.

AS executor, this company faithfully carries out the provisions of a will.

OUR qualifications include:—Wide experience in the matter of investments; familiarity with probate law, the law of descent and distribution; financial responsibility and connections, and opportunities for advantageous disposition of the property to be sold.

A NUMBER of years ago, at the birth of his first grandchild, a wealthy man put a sum of money into a "living" trust with this trust company. The interest is to accumulate until the child becomes of age, when there will be a considerable amount to turn over to him. The child's parents are amply able to support and educate him, and this trust will provide a fund that will enable him to go into business, or that will furnish a comfortable income throughout his life.

WE consider our impregnable safe deposit vault part of the equipment of our trust department, as it gives absolute safety to the perishable but very valuable papers of our clients.

ENERGY is not often considered in connection with the work of a trust company, but we believe that it is a very important factor in the success which has come to us in pushing the mutual interests of this institution and its customers.

A TRUST company cannot be too well prepared to perform the very important duties that devolve upon it—even in the mechanical features.

THE books of this institution are kept by experts. They show at any time the exact condition of every account. They are examined by the State and audited by the court.

ALL of the officers and directors of this company are men of demonstrated business ability. Their combined or "collective" ability works for YOUR benefit when you employ us.

KNOWLEDGE is power. Successful experience in the handling of trust matters enables us to know exactly what to do to accomplish the best results in the quickest and most satisfactory manner.

ABILITY is another word for power—it makes honesty and experience effective. Employing this company in matters of trust, you have the benefit of multiplied ability.

YOU run a great many chances when you place a trust, such as the handling of an estate, in the hands of an individual trustee.

A PORTION of your property may be set aside, under a declaration, for the benefit of your children. Such a trust ought to be safeguarded against the possible improvidence or misfortune of your beneficiaries.

RENTS and other income will be collected and credited, or remitted if desired. Leases will be executed, repairs made and the payment of taxes and insurance attended to carefully.

WE are legally authorized to act in every capacity of trust and are better fitted than an individual to do so because of the collective honesty, ability and experience of the men who direct the company and perform the services required by its customers.

EVERY year the settling of estates grows more involved, because of new and complicated tax and other laws. Our organization keeps in constant touch with all new legislation and other conditions that affect estate and other property—and yet our charges are no more than the charges of the most inexperienced individuals.

WE place at your disposal expert service and a very complete organization.

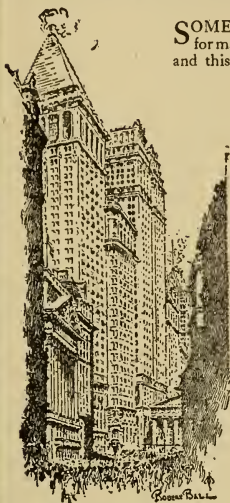
THIS company is prepared to assume the entire management of real estate and personal property of persons who, on account of absence, ill health or other cause, desire to be relieved of the responsibility.

EVEN without the strict oversight of the State, and the large financial responsibility back of us, your interests in our bank would be perfectly secure and looked after with great advantage to you.

CALL or write for full particulars of the many ways in which this strong and efficient institution can help you.

ONE of the most important services that a trust company may render an estate is to preserve the property when debts are pressing.

This might happen to your estate



SOME months ago a fine old gentleman died who for many years had acted as trustee for a large estate and this Company was appointed to succeed him.

WHEN he assumed the trusteeship he was in the prime of successful business life and was well able to manage the property, but as he grew older his vigilance relaxed. When we took charge we found that a large part of the principal of the estate was in mortgages, some of which had run for twenty years without being renewed or the property appraised.

WE immediately had conservative appraisers examine the properties and began to put the mortgages on a sound basis. We found, however, that about \$20,000 had been lost through failure of the elderly trustee to keep careful watch over the security behind the mortgages.

IF this Company had been appointed trustee in the first instance, this loss would have been avoided. The Company keeps a constant scrutiny over all investments in which trust funds are placed.

Downtown Office:
16 Wall Street

Astor Trust Office:
5th Ave. at 42nd St.

BANKERS TRUST COMPANY

Member Federal Reserve System,

A concrete example

THERE is such a thing as "collective experience." That is another strong point of our service.

IN the general administration of trusts in all their details a corporation like this has the advantage of employing men who do that very business and nothing else.

AN individual executor, assignee or receiver, for example, is bound to be more or less biased in many cases. It may be unconsciously, but nevertheless the bias exists.

FREQUENTLY this company has saved more than the cost of administration to estates in its charge.

NOT the least point in favor of a trust company as compared with an individual in matters of trust is its absolute impartiality.

A CORPORATE is better than an individual trustee because it never dies and it is never absent or too busy for immediate action.

DOING its work by the collective judgment and efforts of several experienced persons, this company is superior to individual human frailties of judgment and conduct, which so often result disastrously in the case of a one man trusteeship.

WE write wills and preserve them in our impregnable vaults. We have the constant benefit of expert legal advice.

ALMOST any purpose desired can be accomplished by means of a trust that becomes effective now, while you are still living. Another great advantage is, that you can watch your affairs, and if conditions make it advisable, you can alter or entirely revoke it.

ONE of our depositors wished to make absolutely certain that his daughter, who had recently married, would have a comfortable income during her life, no matter what her husband's circumstances might be. He lost no time in setting aside property in a "living" trust—that is, one in effect during his lifetime. The income was paid to him as long as he lived, and is now remitted regularly to the daughter.

THIS company is authorized, under careful legal safeguards, to act as trustee under life insurance policies to invest the money and pay the income to the wife or child, until any specified time, when we pay the principal, also, as directed in the will.

ADMINISTRATION of estates left without wills; receiver or assignee of enterprises in financial difficulties; agent for persons who want to be relieved of the management of their own business and property affairs—These are a few of our services.

IN addition to the faithful and efficient performances of trust functions, this company does a general banking business, providing all the facilities and safeguards of a properly conducted bank.

THERE are many important services which trust companies are constantly called upon to perform, and for which they are peculiarly adapted.

MEN who have devoted a good part of their lives to securing a competence for their families realize that it is quite as important to preserve the results of their labors.

IN case an individual trustee dies or for any reason cannot continue to act, the appointment of a successor by the court involves delay, trouble and expense—possibly litigation.

THIS company can act alone or with the wife or some friend of the testator.

WE may be named as trustee to hold property in trust for a wayward son or to protect a daughter from a spendthrift husband.

AN escrow is a trusteeship where securities or a deed of property are placed in trust until certain conditions have been fulfilled.

IF you are planning to make your will and choose an executor or have other trust business in mind consult us to learn how well we can serve you.

EXPERIENCE is one of the greatest elements of value in the service of trust company—not the experience of one man alone, but of many.

THE work within this institution is divided into different departments, each under the supervision of a man whose integrity and ability have been thoroughly tested.

A "RAINY-DAY" provision is another name for the Voluntary Trust. You can insure fair weather for yourself and those dependent on you by putting funds in trust *now*, with the income payable to you or to them. And if you wish, you can keep adding to the principal amount, thus increasing the income.

OUR directors' collective experience works greatly to the benefit of the estates and the other interests placed in their charge. It enables us to be most economical in administration, to grasp favorable opportunities, to avoid mistakes.

OUR advice and information on investment matters is always at the disposal of our customers.

THIS company acts as executor, administrator, assignee, trustee, guardian, attorney in fact, or agent.

OUR directors are constantly in touch with the work of the institution and the officers must make frequent reports.

THE matter of supervision is an all important one as regards the work of a financial institution. The laws of the State are very strict in this particular.

THE cost of the services of an efficient corporate executor, administrator or trustee is no greater than that of an individual acting in the same capacity.

THE officers and staff of this company have had a vast amount of experience in matters of a fiduciary nature.

THE trust company has the experience, the organization, the ability back of it, and being impersonal it is impartial. It is always in its office, always attending to business and always accountable to the courts.

A CORPORATION designed and authorized expressly to perform such duties is better fitted than any individual trustee or administrator could possibly be to conduct a trust company with businesslike fidelity.

IT pays to employ the kind of service we render in fiduciary matters.

WE take an enthusiastic interest in getting the best possible results in every matter placed in our hands. We have no slipshod methods. System, accuracy and promptness are our watchwords.

WE always have the very latest information concerning all corporate securities actively dealt in on the New York Stock Exchange. This information is kept on a card system and is revised daily.

THIS trust company will place its resources, experience and organization behind the provisions of your will and execute those provisions with a skill and thoroughness which could not be equalled by an individual trustee.

FUNDS left in trust with us and invested in first mortgages, are as safe an investment as you can find. We manage all details and the income is paid to you twice a year.


YOU obtain, for the same fees as you would pay an individual, the services of a company whose particular business is to deal in intricate matters of trust. Very often an individual trustee or executor is overburdened with his own business and cannot give undivided attention to estate business.

Resources Over \$20,000,000

**THE ATTORNEY'S SERVICES
ARE ABSOLUTELY NECESSARY**

AS executor of many wills, it is only through the closest co-operation with the lawyer who has drawn up a customer's will that the most efficient administration of his estate can be accomplished.

We are convinced that this co-operation is also desirable in all other forms of trust business, if the best interests of all are to be served.



We, therefore, employ the attorney who brings an estate to us, and continually consult him.

**THE COLONIAL
TRUST COMPANY**

317 Fourth Ave. PITTSBURGH 318 Diamond St.

Member Federal Reserve System

Resources over \$20,000,000

**Lawyers, Your Services
Are Important To Us**



YOU deal with matters of law; we, with problems of trust. Frequently, to solve our problems, we need your special knowledge just as the individual does.

It is our policy to adhere to our special functions, while recognizing the necessity of yours. In pursuance of this policy, when questions of law arise in the administration of an estate, in the guardianship of a minor or an incompetent person, or in the performance of duties as trustee, or when in any of those cases any instruments are to be drawn, we employ the services of the lawyer who has brought the estate to us. We consult him always.

THE COLONIAL TRUST COMPANY


317 Fourth Avenue PITTSBURGH 318 Diamond Street

Member Federal Reserve System

Member Federal Reserve System

Our Proper Province

is dealing in matters of trust. Therefore, we consult lawyers on all legal questions connected with the business of our Trust Department. Further, we send our patrons to their attorneys to have their wills drawn and we employ the services of those attorneys when questions of law arise in the execution of the trust or the administration of the estate. We believe that it is only through this sort of co-operation that the best interests of our clients can be served.



**THE COLONIAL
TRUST COMPANY**

317 Fourth Ave. 318 Diamond St.
PITTSBURGH

Resources Over \$20,000,000

Co-operating with lawyers

A CORPORATE executor like this is better than an individual because it has superior knowledge, wide experience, a complete organization for service.

WE are free from all influences which might affect an individual executor in the performance of his duties and are always to be found and always at work.

WE accept deposits subject to check; safeguard securities in our impregnable vaults; collect bonds, mortgages, interest, dividends, coupons, etc.; care for investments and handle estates.

THE only safe way is to choose as your trustee or executor a corporation like this. Its existence is perpetual, its services are always available and it invariably complies promptly with every legal requirement.

WE are constantly subject to the inspection of the State Banking authorities.

WE must make several full reports of condition every year and at all times are to be prepared for an official examination.

IN many cases we have been able to save estates more than the entire cost of administration just on account of our economical, business-like methods.

THE laws of the State make a bulwark of strength for the benefit of every individual or interest whose affairs are placed in our hands.

A FEW years ago an elderly man left under his will a fairly substantial sum of money, the income from which was to be paid to a life-long friend, also an elderly man, who was alone in the world, and in reduced circumstances. The trust provided that if illness or other necessary expenses used more money than the income, such expenses should be paid out of the principal. This thoughtful provision assures the friend a comfortable maintenance the rest of his life.

TRUSTEES of hospitals, libraries, schools and such institutions have put their endowment funds in the care of our trust department, thus obtaining relief from care of securities and advice regarding the investment of the funds. Since the management of such institutions is subject to constant changes, trustees have decided that the care of funds—a financial matter—should be put in the hands of a financial institution.

AUTHORIZED by the State, under stringent safeguards, to act as executor, administrator, trustee, receiver, assignee, agent or guardian, this company brings to such work the trained ability of men who have long specialized in this department of business.

WE have the strongest legal, physical and financial safeguards which it is possible for a customer to demand or receive.

YOU can have absolute confidence that your interests will be cared for with accuracy and fidelity in every respect and that every requirement of the law and business common sense will be complied with strictly.

YOU can do nothing wiser than to place your interests in the hands of this experienced and thoroughly responsible trust company.

THE honesty of the officers, directors and employes of this company is beyond question. It is tried and proved and extends through every feature of our business—even beyond the legal requirements.

THIS company has large capital and a constantly increasing surplus, our investments are conservative and secure, and no sort of speculation enters into our business affairs.

FIDELITY and conservatism govern all our acts, our officers are men of proved integrity and ability, trained and experienced in the discharge of their duties, and we operate under the strictest legal safeguards.

It is an almost unheard of thing for a *group* of men associated together to go wrong at one and the same time, especially when each one of them has behind him a long, clean record in the community.

WE invariably retain expert legal talent. This counsel is available to every estate or interest we handle, large or small.

IN investments, loans and expenditures we take no chances. This is not a one-man institution.

THE logical choice for a successor-trustee is a trust company, able to take charge of the duties of the office permanently and not subject to the limitations of an individual.

NO matter how small your property, we will give it just as careful attention as if it involved millions. We cordially invite you to call and talk to our president or trust department officers about how we can relieve you and your dependents of worry about the management of your property.

ON account of its stability, organization and collective character, ability and experience, this trust company acts with greater wisdom, economy and efficiency than any individual possibly could.

THIS company exercises caution, foresight and good judgment in all of the various departments of its business.

IF you decide to put money into a new enterprise, provided other capital can be interested, or if an option can be secured, use us as agent to hold the money until every condition is satisfied. You can make the investment and at the same time keep it safely in your own control.

THIS is only one of a score of ways in which a modern trust company like this can help you. We will be very glad to give you further information.

IN the case of an individual trustee, one man, possibly inexperienced, must supervise all the details of the trust, whereas in an institution like this the work is divided up among specialists and trusts are looked after or estates handled with the greatest possible economy of time and money.

EXPERIENCE has shown that a reliable corporation like this company as assignee is likely to turn over a much larger percentage to creditors than an individual would, no matter how honest and well meaning he might be.

AT this institution action is taken in every important case as the result of the collective judgment of several experts.

THE security of funds deposited in this institution is assured. Every possible safeguard—physical, legal, financial and human—is thrown around deposits and every feature of the operation of our business.

IN a certificate of deposit investment you do not have to bother about taxes, rents, insurance, depreciation of property, default of interest, foreclosure proceedings and the hundred and one other things that cause you loss of time and money when you invest in real estate or mortgages, for instance.

SINCE this Company's foundation, many hundreds of trusts have been put in our care. Many of these established by a grandparent, have been continued untouched by the children and grandchildren, because of the satisfactory service we have given them. A wealth and variety of experience has thus been gained that is invaluable in managing estates.

UNDER a contract known as a "living trust" we care for the large property of a young woman which came to her at the death of her parents. Although her relatives were well qualified to manage her estate successfully, none wished to assume the care or responsibility, and they advised her to put it in trust with this institution.

THE mutual interests of this institution and its customers are protected by the co-operation of officers, directors and employes, who are at once a check and a help to each other.

ONE of the great elements of strength in a corporation like this lies in the fact that the "collective integrity" of its board of directors provides a system of checks and balances which make anything but the strictest honesty an impossibility.

To most business men there come times of uncertainty—days when they are not quite sure which way to turn or what step to take. It is at such times that the help of a good bank is most appreciated.

THE individual executor may be inexperienced; he may prove incompetent or dishonest; he may be burdened with other duties; he may be absent when his presence is most needed; he may meet with an accident, become ill or mentally unbalanced; he will surely die, possibly soon.

IN investments, loans, expenditures we take no chances. Our important steps are taken only as the result of careful deliberation on the part of a sound, sane and conservative a board of directors as is to be found anywhere.

ALTHOUGH an individual trustee is required to give bond, the maker of the bond may die or become financially irresponsible.

THE combined experience of specialists gives this company a vast amount of efficiency in the handling of all matters of trust.

THE united ability and experience of such a group of men as the officers and directors of this company is at your disposal when you entrust any of your interests to our care.

ERRORS of judgment are not at all likely to occur when any course is taken as the result of the combined discretion of a large number of experienced men of recognized standing in financial and commercial circles.

BESIDES having the brains, experience, integrity and financial responsibility fitting us for the performance of the work entrusted to us, this company uses the most scientific methods of accounting and the best equipment for the quick and accurate handling of business.

THERE is a real satisfaction to us in caring for trust funds, because we know our service has saved estates that might, in inexperienced hands, have melted away. In a number of instances young persons receiving legacies had lost money because of making alluring but unwise investments, and wisely put the remainder in trust with this Company.

AMONG the many small trusts we have on our books is one made by an old negro servant, a former slave. After she had obtained her freedom she worked hard and saved as much as she could. When she became too old to work she put her money in trust with us, at the advice of her former mistress. She receives her small income annually and knows that the principal is safe.



A Simple Transaction— Relieving Yourself of the Care of Your Securities

IF YOU wish us to assume all details in connection with the care of your securities, all you need to do is to bring or send them in. We will check them over quickly, and give you a receipt describing them, in which we assume responsibility for their safety.

WE then hold the securities in our vaults, detach coupons, collect and remit income, and attend to income tax details. If you so authorize, we make re-investments and sell securities.

WE also endeavor to watch for called bonds, rights to convert bonds into stock, rights to subscribe to new bonds or stock, opportunities to sell bonds at a premium to sinking funds, also reorganizations, and like developments.

Our charge for this service is moderate. We cordially invite you to call on us for further details.

THE FIFTH AVENUE BANK of New York

530 Fifth Avenue, N. W. Corner 44th Street

Caring for securities

REMEMBER, the strength of this company is five-fold—unquestioned integrity, proved ability, extensive and successful experience, ample resources and legal safeguards.

AN individual is subject to every human misfortune, and your interests in his charge are imperiled accordingly.

Not a few individuals and business houses in this community can thank us for timely aid and counsel.

THIS trust company can provide you with letters of credit, made payable to yourself and available everywhere.

ONE of the best recommendations for a trust company as administrator is that when a trained, efficient organization like that of this company handles an estate the records required by the court are sure to be full, exact and definite.

AVOID risks by committing your trust to this strong company, which is legally empowered to act as trustee, is surrounded by every possible safeguard, has had wide and successful experience, and **WHOSE LIFE IS PERPETUAL.**

MONEY in inexperienced hands is often a burden to the owner because he does not know how to invest it to the best advantage and is worried by the unac-

customed responsibilities. Our Trust Department is prepared to undertake the management of large or small amounts of property under a voluntary trust arrangement. We take charge of all details of management and credit the income to your account.

WHERE an estate is controlled by a corporation like this trust company the greatest advantage may be gained from the fact that this company is in a position to make temporary cash advances and avoid sacrifices on the part of the estate.

IT is sometimes more profitable to deposit money here and let it draw interest on a certificate of deposit than to buy a mortgage because the delay in making mortgage loans and the consequent loss of interest, time and effort, lessens the earning capacity of such investments.

AMONG the factors of strength back of our certificates of deposit are these: Resources largely in A No. 1 real estate mortgages. Strict State supervision, and the management of directors and officers who are men of probity, ability and experience.

A FULLY equipped trust company has superior facilities for finding investments, for judging of their value, for keeping constantly advised as to changes that affect them, for maintaining custody of them, and, for disposing of them.

FEW individuals who are available have wide experience in the handling of estates or the investment of funds.

SKILL, talent, experience—these all have a very important bearing as applied to the service of a trust company. The right kind of ability for the work of an executor or administrator may mean a difference of many thousands of dollars to an estate.

IN the past year this trust company has earned for beneficiaries on all investments made by us an average of — per cent. above taxes, commissions and all legal expenses.

THIS company is the best executor and trustee, either individual or corporate, that could be selected. Whatever a man may think about speculating with his own funds, he does not wish any speculation in the management of his estate.

THE ills to which all flesh is heir may prevent *your* executor and trustee, also, from acting. This company, on the other hand, grows stronger and more efficient with each succeeding year.

A LIVING trust will safeguard any part or all of your property; will relieve you of its care; will assure a steady income for yourself or for others. A living trust can be so drawn that at your death the property can pass directly to your heirs.

WE have worked out records and systems for charitable and other institutions, which we shall be glad to explain to trustees or others interested.

PROFESSIONAL and business men and women, elderly persons, those who travel, and others who wish to be free from the management of their personal finances, are using the services of this company to care for their business affairs under a "trust agreement."

THE men who have touch with the heirs of estates in our care have been chosen for their ability to handle the human, as well as the technical problems connected with trust business.

AN ability to see things from the point of view of each client—born of an innate sympathy and long experience—and balanced by the ability to be absolutely impartial—these qualities, among others, have made the persons whose trusts and estates we handle, feel that they have not only a trusted agent, but a warm friend in this Company.

Is it not essential to the safety of your estate that you make its management a strictly business matter? Would not this result be more surely obtained by putting your estate under the management of a sound trust company, strictly



Where Progress Begins

TRUST company functions are common to all trust companies. All operate under the same legal safeguards. The difference comes in the individuals who administer the institution's affairs, and the individuals who use its banking and trust facilities. For the officers and depositors of a banking institution not to know each other, argues a mutual lack of recognition of how to get the most out of the banking relation. Are you getting better and better acquainted with your banking connections? They, with you? Progress begins at this point.

Accounts of \$500 and over invited

MERCANTILE
Trust & Deposit Company
115 BROADWAY NEW YORK

Making the most of a banking connection

responsible to the laws of the Commonwealth, and with many years' experience in closing up estates and handling trust funds?

WE have been for years handling the funds of large institutions, and have worked out excellent systems for that purpose, which we shall be glad to explain to those interested in the subject.

AMONG the duties of an executor or administrator are:

To secure the assets of the decedent and to preserve them for the benefit of the heirs.

To protect and pay creditors and to distribute the property as the will directs or as the law provides.

THUS the administrator or executor is both the representative of the deceased and the agent for the living—a position of the most sacred trust and confidence.

A TRUST company is best fitted to perform such duties with intelligence, economy and fidelity because it is absolutely unbiased by any personal considerations and does its work with the combined training, ability and honesty of a number of men of proven character and successful business experience and is surrounded by the strongest legal safeguards.

As an agent this company can—

INVEST money for other persons and corporations.

MANAGE their property, real and personal.

COLLECT income and interest, pay taxes or other obligations.

MANAGE estates, collect rents, insure property, draw deeds.

TAKE charge of mortgages, or other investments.

COLLECT dividends, coupons, notes, bonds or other obligations.

EXECUTE all escrow agreements.

As guardian this company may—

CARE for the estate of a minor or an incapacitated person.

ACT as trustee, agent or attorney.

ACT as receiver, assignee, advisor.

OUR business is handled confidentially. We divulge no information except to those entitled to it.

OUR ability, experience and organization enable us to handle all matters with the maximum of efficiency and the minimum of expense.

THE fiduciary services which trust companies render are not confined to acting as executor under wills, although the efficiency and fidelity with which they serve in that capacity is the feature for which they are best known by many people.

A PROMINENT judge, dealing with probate matters, says: "I have been particularly impressed with the fact that trust companies are much more prompt and able than individuals. I favor the trust company for the expeditious, business-like and prompt settlement of estates."

To select as executor an individual, no matter how trustworthy he may be, or how close a friend, is to take chances with fate. The individual is mortal and fallible. If he does not die before the estate is settled, he may make mistakes injurious to the interests of your heirs.

POINTS of trust company superiority include: Corporate impartiality and disinterestedness; the combined judgment, ability, experience and integrity of a group of men who are specialists in just the things they are called upon to do; large financial responsibility; and state supervision.

**She Has Protected
Her Daughter's Future**



A YOUNG mother came in several months ago to put funds in trust to provide for her child's care and education. "Most of my money was lost through poor management of my father's estate before I was old enough to know anything about business and I'm never going to allow such a thing to happen to my daughter," she said.

The trust provides a regular income throughout the daughter's life. Have you protected your son or your daughter against their own inexperience or unscrupulous business advisers? A "living trust" or a trust established by your will will make your children financially independent. Ask us for booklets on "living trusts."

UNION TRUST COMPANY

A "living trust"

IN all these particulars the trust company is more competent to serve than any individual because it is impartial, tireless, strictly supervised and has a great aggregate of ability and experience to draw upon.

TRUST companies may conduct a general banking business, finance business undertakings, manage estates, act as fiscal agents and perform a great many services which cannot be so well performed by any other corporation or individual acting as an executor or administrator.

THIS company never becomes incapacitated, and never neglects your affairs for its own. Neither does it speculate in any way. Because of the combined integrity, skill and experience of its officers, it handles your affairs more ably and more economically than can be done in any other way.

THE administration of an estate is a serious responsibility. It requires experience and an accurate knowledge of the many legal and financial points involved. Through ignorance of these facts, many estates are left to the care of personal executors, who lack the knowledge and experience required.

THIS trust company acts as agents for firms and individuals in all kinds of legitimate transactions. It will buy for you securities or real estate, invest your funds, take complete charge of your property, rent it, keep up repairs, pay taxes and insurance, relieving you of all details connected therewith.

ESTATES placed in our charge are managed with greater safety, produce larger income and incur smaller expense than those handled by individuals as we are especially fitted by experience and equipment to perform work of this nature in a most satisfactory manner.

THIS company is fully equipped to do anything that an individual can do and it can render more satisfactory service because of its efficient organization and broad experience.

OUR officers will consider it a distinct pleasure to consult with you regarding your trust requirements and you will not, of course, be placed under any obligation whatsoever by such a consultation.

THERE is an erroneous impression abroad that fiduciary institutions like this are of service only in handling the estates of decedents. We can serve you equally well in such matters while you live, managing your property and executing commissions for you.

THIS trust company's existence is perpetual, and it is absolutely responsible, its fidelity being guaranteed by large capital and strict State supervision. The cost of our service is moderate and fixed by statute.

THE death or incompetence of a personal executor or trustee may defeat the plans of a lifetime. That is why persons with property holdings should be much interested in the trust powers of this institution.

TRUST company service insures satisfactory results. This institution is capable of the most superior service and offers the greatest degree of security and economy of administration.

WE are prepared to perform faithfully all matters of a fiduciary character which may be intrusted to us.

THIS trust company can act as an executor of your will, or trustee of your estate, or guardian of your children's property with greater safety and benefit than any private individual acting in those capacities.

THOSE who transact their financial affairs through this trust company are assured of safety and at all times exactly the class of service which suits their individual requirements.

IT collects interest, coupons, dividends, annuities, pensions and any other form of income, notes, accounts, bonds, mortgages, etc., looks after repairs and improvements, keeps up insurance, pays taxes and collects rents.

IF you desire to endow institutions or set aside funds for the maintenance of individuals, you can name this institution as trustee, thereby procuring for the beneficiary a service of the highest order in the care of the property.

A PROMINENT financier says: "The trust companies have it within their power not only to develop their business functions along broader lines of usefulness than ever before, but also to become a most important factor in advancing the social welfare of the nation—which, indirectly and ultimately, will exert its beneficent influence upon all other nations. The opportunity of the trust companies lies in their especial facilities for effecting a more scientific and systematic husbandry and distribution of our wealth."

THE long experience of this Company in handling estates makes possible the satisfactory settling of matters which few individual executors could adjust. We were executor of the will of an elderly gentleman whose affairs were in great disorder. Many debts and mortgages were due him of which there was no record, since he had kept no books of account. Our organization, with the counsel of his attorney, sifted and audited masses of papers, and searched through various court records many years back. At last we were able to make settlement to the entire satisfaction of the heirs.



*Off to
South America*

A YOUNG local business man recently went to South America. Before leaving he made an agreement with our Trust Department by which we relieved him and his family of all cares and anxiety regarding his personal affairs. The management of his entire property is left in our hands. We will collect all incomes, settle accounts, attend to property and repairs, and other details. He has arranged for a liberal allowance to be sent to his wife every month, and a portion of his income will be credited to his account, on which he will be able to draw drafts while he is abroad.

He has the privilege of ending this trust at any time, or he may continue it until his death, in which case it provides for the disposition of practically all his property.

We can, in a similar manner, relieve you of the worries and cares of your property. Call upon our Trust Officers today. You will be under no obligation.

Guaranty TRUST & SAVINGS Bank
 Spring at 7th St. BANKING COMMERCIAL TRUST Los Angeles

Managing property during the owner's absence

THE wisest course is to place matters of trust in the hands of a strong institution such as this, organized, authorized and equipped for this very purpose.

YOU may have a trust which you desire created for the benefit of some relative or friend. This can be incorporated in your will. But the will should be properly and legally drawn; otherwise, the trust may fail.

IT frequently happens that men wish to provide for their families a fund which shall be beyond the reach of their creditors and safe from any unforeseen calamities. For such purpose they convey sufficient property to a trust company as trustee, with a definite contract as to the disposition to be made of the principal and income.

YOU are cordially invited to consult our trust department, which is equipped to execute satisfactorily all trusts as authorized by law.

THE full benefit of our knowledge and experience in the matter of investments is placed at your disposal as one of our clients.

FOR persons who are too busy or too inexperienced, trust company service is a great boon, as it is a time, worry, work and money saver.

A MAN who wishes to see that his estate is properly managed will use wisdom

in calling on us and letting us explain our fitness to act in this capacity. We know that a trust company managed as this one is can render to an estate far more valuable service than an individual possibly could.

If you so desire, this institution can be of valuable service to you by acting as agent in handling your stocks, bonds and other securities.

As an institution, we never tire and never take a rest, but are found ready for business every business day.

THERE is but one safe course to pursue to protect your heirs, and that is to appoint as executor an institution like this which makes a specialty of that kind of work and provides all the necessary safeguards.

THE only privilege enjoyed by a national bank which is denied to a trust company is that of obtaining, issuing and circulating notes.

IT may be to your advantage, if you are a man or woman of property, to call on our officers and see if this Company cannot assist you materially by carefully guarding your securities—

COLLECT your dividends, coupons and maturing obligations as they come due; and dispose of the proceeds as you may direct—

CARRY out your orders to buy and sell securities—

AND do many other things that we do as Agent and Trustee.

THIS institution is authorized by law to act as executor and trustee. It is fully equipped to handle any and all questions which may arise, and to guard its clients' interest at every point.

To have your estate distributed according to your wishes, the first essential is to make a legal will and to select a proper executor to carry out its provisions.

THE cost of employing this trust company—the most competent executor—is no more than for an individual acting in that capacity.

ACTING as trustee of an estate or for an individual, this trust company takes entire charge of the property, whether real or personal or both, just as an individual acting in like capacity would do.

THE trust company combines many of the most desirable features of the national, state and savings banks, and adds to these the advantages of a corporate trustee, which are very many.

IT would seem that it ought to be unnecessary to emphasize the importance of making a will, but the large number of persons who die intestate shows the necessity of such a reminder.

SUCH a trustee as the Blank Trust Company is always readily accessible and is never subject to the thousand and one interruptions of service which may overtake the individual at any moment.

Do not overlook the possibility that an individual to whom a trust is committed may die or become incapacitated on the very day that he undertakes the trust.

The choice of another trustee will then involve delay and additional expense—perhaps serious loss.

THE final test of efficiency is results. Therefore, the most competent executor is the one who best serves and conserves the interests placed in his charge.

It is not merely a reasonable theory, but a demonstrated proposition that a corporate executor, like the Blank Trust Company, is better prepared to get satisfactory results than the average individual executor, who of necessity lacks many of the strong points of the good trust companies equipment.

SOME other points worthy of consideration are the following:

PERSONNEL of management; capital, surplus and reserve; directors that direct; carefulness in loans and investments; State supervision; registry of bonds and stocks; transfer and fiscal agent; personal supervision by officers; investment development, bonds, etc., for trust funds; handling real estate, paying and collecting rent; paying taxes, insurance, etc.

AUDITING and regular examinations; employes handling securities are bonded; modern and complete office equipment; free advice of officers; making and carrying out provisions of wills; promptness, fidelity; courtesy; collections on all points promptly and cheaply made; quality of assets, doubtful paper charged off; interest on time deposits and checking accounts; executor, administrator, trustee, guardian, assignee, receiver; interest on daily balances.

TRUSTEE under mortgage securing bonds; making loans to depositors; banking by mail; handling conservative and meritorious construction enterprises.

AGENT and attorney in fact of inexperienced persons and of benevolent and religious institutions and orders; agent and attorney for non-residents; depository for fiduciary officers; liberality, accuracy, stability; comparative statement of growth of institution; send for free booklet giving information to the public; legal depository for trust funds; discounting business notes; safe deposit department; making audits for corporations, municipalities, institutions and individuals.

As much attention to small as to large accounts; trust funds kept separate; guaranteeing real estate titles; handling fraternal and secret society finances; total amount of interest paid in history of company; trust company does not die, go insane or otherwise become incapacitated; other advantages of corporation over an individual; large reserve in cash on hand and in banks; clearing-house arrangements; detailed report to banking department; inquiries about assets, management and policy welcome; company independent of control of any single interest.

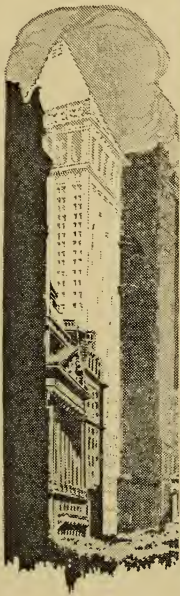
DEPOSITORY for State, city, court and trust funds; tell all about checks; tell all about physical safety (from fire, burglary, etc.); property in escrow; let us be your bookkeeper; women's department; checking accounts for women (convenience, safety, etc.); distributing incomes; investing trust funds for widows and orphans; interested in welfare of customers; convenience of location and facilities in banking quarters; correspondent banks and collection facilities; facts about industries and geographical advantages of community.

It is a tribute to the American man's thoughtful foresight for his family, that more than half the trusts on our books have been made for the benefit of wives and daughters. The men who made these trusts—both under will and during their lifetime—have taken no chances on the financial future of their dependents.

A CO-OPERATIVE TRUST COMPANY CAMPAIGN

Two prominent financial advertising men have prepared an outline of why leading trust companies should undertake a joint national advertising campaign on estate service.

Few people know about trust company service. Even men of wealth are surprisingly uninformed. The very terminology of trusteeship is not understood.



Will your heirs conserve what you leave them?

TWO young men were each left a large amount of money by a relative whose estate we settled, and without using even a dollar of the principal, they immediately made trust agreements with us, under which we hold the principal and pay them the income. The result is that the principal is intact.

In contrast is the action of a young man and woman, who were each given \$150,000 under their father's will. Within two years the son had entirely dissipated his share. Since he had not been educated to support himself, he is now dependent on relatives and is exceedingly unhappy. Much of his sister's money has also melted away and the remainder is being used and controlled by her husband.

As trustee under will or trust agreement, this Company will safeguard the interests of your heirs. Our officers at either the Uptown or Downtown office will be glad to talk with you about this matter.

BANKERS TRUST COMPANY

Member Federal Reserve System

Downtown Office:
16 Wall Street

Astor Trust Office:
Fifth Ave. at 42nd Street

Safeguarding the future

Court records show that comparatively few testators name trust companies in their wills. They also show an appalling amount of loss and trouble incurred by inexperienced heirs and by individual executors and trustees.

TRUST COMPANIES SHOULD UNDERTAKE A JOINT EDUCATIONAL
CAMPAIGN ON THIS SUBJECT

Until properly informed, men will continue to leave their property outright to their heirs or name individuals to represent them, and the local advertising and sales effort of individual trust companies will be seriously handicapped.

TRUST COMPANY ESTATE SERVICE SHOULD BE AS WELL KNOWN
AS LIFE INSURANCE

They both make a similar appeal, but how vastly greater is the public response to life insurance, because it for many years has been aggressively advertised. It is an accepted institution. Millions of people employ it. Trust company service also is capable of wide, popular extension.

A BROAD NATIONAL ADVERTISING CAMPAIGN NEEDED

What is needed is a national advertising campaign of sufficient volume and impressiveness to make people *think* and *act* in this matter. It should acquaint them with the desirability of making a will and naming an executor; it should inform them of the advisability of creating a trust by will and deed of trust; it should point out the limitations of individual trustees; it should explain in a simple, popular way, the service a well equipped trust company can render, at a cost which is no more than individual executors and trustees are entitled to charge.

MODERATE WEALTH NEEDS TRUST COMPANY SERVICE

The appeal should be made especially to the great middle class which is well off, but not rich, whose estates run from say \$25,000 to \$250,000, and are rapidly increasing in number. These are the ones who need protection most and get it least. They seldom look into the matter. Moreover, it is highly important to the trust companies that they seek and obtain this middle class business, in view of the profound changes which the great war will effect in the redistribution of fortunes and in the public's attitude toward them. The estates of the future are going to be smaller. Income taxes will curtail private fortunes. Inheritance taxes will cut down bequests. A large number of medium sized estates can be made profitable to trust companies if they organize their service facilities to handle them. They also afford a good will asset far more extensive and protective than a few large estates.

CHAPTER VI

SAFE DEPOSIT ADVERTISING

IN the whole realm of banking there are few things more tangible than the service the safety deposit institution or department has to offer.

When a man rents a safe deposit box he sees what he gets and he realizes at once that he is given his money's worth in convenience, protection and peace of mind.

Therefore, it ought to be a pleasant and easy task to apply to the safe deposit business the principles of advertising set forth in this book.

The importance of advertising is now quite generally appreciated by safe deposit men, but there is reason to believe that many bankers neglect opportunities to increase the business of their safe deposit departments.

When the cost of a modern vault is considered, it would be folly not to advertise and do personal work to keep it profitably employed.

Where a safe deposit vault is part of the equipment of a bank or trust company, it should be the rule that every regular customer of the bank should be shown through the vault and have its various features explained to him. He should be made to feel that the protection offered is insurance as necessary as that against fire or on his life.

Paul W. Muller, of the Passaic (N. J.) Trust and Safe Deposit Company, says that this method of advertising, in his experience, has proved particularly effective in the case of the apparently poorer classes. The shabby man usually has no safe, and the very struggle he has made to get together what he possesses makes him eager to hold it. His safe is an old cigar box or the mattress in his bedroom. At the first alarm, his thought is for his papers. When the proposition of renting a safe deposit box and thus doing away with the constant worry of guarding them is presented to him for the first time, the very novelty of the idea becomes a great aid in securing his patronage.

Some of the talking points of the safe deposit business are as follows:

ARRESTING ATTENTION

The statement, "There can be no real peace of mind without security of property," is an epigram which makes one stop and think. It strikes a note of alarm, and a moment's reflection satisfies one that it is not misleading. To investigate a better place to keep the family jewels than under the carpet is a logical result. Such striking sentences as the following serve the same purpose:

"It is better to be safe than sorry."

"Indifference to a vital necessity cannot be excused on the plea of economy."

**You Will Enjoy Your Summer
Better If Your
Valuables Are Safe**



YOU can avoid anxiety about the safety of precious articles in your home, by placing them in our storage vaults.

Objects of art, silverware, winter clothing, hangings, can be packed away in boxes or trunks and stored in our burglar-proof, fireproof and dampness-proof vaults, at a very moderate charge.

Telephone us for storage rates, and telephone us when the package is ready. We will call for and deliver it, assuming all liability while the package is in our hands.

UNION TRUST COMPANY

Caring for valuables

"Money and valuables in these vaults are safe from prying and thieving persons."

"The unprotected woman who must look after her own property has direct or indirect need of a safe deposit company's protection."

"When a thing is important and will be of direct benefit to yourself, act quickly and wisely."

"Thieving and burglary demonstrate that the average office safe is no more proof against the scientific thief or dishonest employe than an ordinary desk."

And so on. The more graphic you can make the danger of non-protection within the limits of truth, the better. Sometimes illustration helps. The Union Safe Deposit Company of Pittsburgh pictures a burglar entering the window of a man's bedroom at night and compelling him, at the point of a revolver to give up his valuables. The public can no longer reply to this cartoon by citing the case of the vault custodian who was compelled at the point of a burglar's pistol to disclose the combination to the vault. Time locks have eliminated that danger.

Every hazard that formerly menaced the safety of one's treasure has been met by the makers and guardians of the modern safe deposit vault, and every one of the checks and guards which overcomes such danger is the pride and glory of the safe deposit business. So far as consistent with necessary secrecy, every

one of them should be mentioned by some striking phrase in each company's advertisements.

Some companies use watchwords, such as "Strength! Security! Secrecy!" (this one being, perhaps, too suggestive of the patent medicine ad.—"Swift's Sure Specific"). Or, better, "Experience! Vigilance! Strength!" These set forth general, salient features.

WHAT TO AVOID

The features which should not be mentioned in any ad. are those which might give undue publicity of private methods or business. They may be disclosed in answer to questions on the part of reliable persons who have a right to the information for satisfactory business reasons; but not otherwise. Especially unprofessional is it to disclose in an advertisement or write-up, without permission, the names of distinguished men who are patrons of the vaults; and, indeed, it may well be doubted whether it is a wise business policy to disclose them even with consent.

EMPHASIZE VAULT STRENGTH

Each vault has some peculiar advantage worth "playing up" in the advertisement. It may be the location, or the good light, air, and roominess of the interior, or a long record of success, or some recent improvement in construction, or, best of all, the courtesy, technical knowledge, accuracy, promptness, watchfulness and judicious care on the part of the custodians. If the safes for the storage of silver are velvet-lined, that is worth mentioning. The private reception room and coupon rooms for ladies, or the extreme precaution taken to identify safe-holders and their deputies are as advantageous and well worth mentioning as the fact that the proximity of the United States Sub-Treasury gives the vault "exceptional protection in the event of riot or other mob violence, through the immediate presence of national troops," or that a steam pipe, set directly above the outer door to the vault, "is ready at any moment to discharge from its open mouth an unlimited torrent of steam."

EMPHASIZING VAULTS SPECIAL FEATURES

If one vault has not all the advantageous features of some other vault, it has some features worth mentioning, which in their way may be just as good or possibly better. The ingenuity of the author of ads. can be brought into play in innumerable ways to present each important "angle" of the business by some bristling, pointed paragraph.

Now that the advantages of safe deposit are generally known and recognized, and putting valuables in vaults is as common, in this country at least, as subscribing to the newspapers, the "long winded" historical and descriptive booklet is no longer necessary. After the busy man or woman has been aroused to the need of protection, he or she wants to know the important details of the vault's construction and management. "Personal inspection invited" is then in order.

The live company renews its advertising matter every two or three years or oftener. It is seldom, if ever, that a safe deposit company becomes so settled and prosperous that no advertising is necessary. This happy condition is more than likely to result in an enlargement of the vaults. Seldom does any business become so self-progressive that its merits can be made known solely by the good report of its customers.

If advertising is dispensed with, there is always the danger that rivals will forge ahead. It would be a paradox indeed if a company were to fancy it could afford to spread abroad the epigram, "We never advertise"! It would be an evidence only of self-sufficiency, disclosing the danger of settling back and retrograding.

A SAFE DEPOSIT BOOKLET

The author has written a safe deposit booklet which has been used by quite a number of institutions to advertise their business. The copy of the booklet, as used by the Plainfield (N. J.) Trust Company, is as follows:

PROTECTING YOUR VALUABLES

It is impossible for the average private individual to have a safe of his own as secure and convenient as the Safe Deposit Vault of The Plainfield Trust Com-

Robbers forced an entrance into a rear room of the store of [illegible] at wholesale imports of [illegible] some time late last night, or early this morning, and after drilling open a safe stole Liberty bonds, cash and jewelry amounting to more than \$4,000. The loot included a \$1,000 Liberty bond, another for \$500, six \$50 bonds and seventeen \$100 bonds, \$25 in gold and a diamond ring, valued at \$600, and two gold watches worth \$100.

Where are you keeping your Liberty Bonds and other valuables?

YOU can rent a safe-deposit box in our burglar-proof and fire-proof vaults, for from \$10 to \$500 a year.

BOSTON SAFE DEPOSIT & TRUST COMPANY
100 Franklin, at Arch and Devonshire Streets

Getting good copy out of a news item

pany, for the simple reason that this vault cost more than the average individual could possibly afford to spend for protection.

But the co-operation of a large number of individuals makes possible this place of perfect security and renders personal care and anxiety in watching and guarding valuables unnecessary.

This booklet is written in order to explain the safety, convenience and economy of using a private safe in our massive Safe Deposit Vault.

In the first place, we want to describe the vault. Then we want to impress upon you personally the importance of taking advantage of the protection it affords.

SAFE DEPOSIT VAULT

Our Safe Deposit Vault, the interior dimensions of which are 8 x 14 feet, is constructed of special open hearth armored steel of the best quality, which is capable of standing a tensile strain of 80,000 pounds to the square inch. It is protected by two massive doors, operated by triple movement time locks. The vault is equipped with small individual safes, all of which are 24 inches in depth and vary in height and width from 2 x 5½ inches to 20 x 30 inches. The locks on the doors of these safes open only when the keys of the box renter are used in conjunction with the master key, which is held by us. They may be rented at \$5.00 a year and upwards, according to size. Seven light and well ventilated coupon rooms are at the disposal of those who wish to examine private papers or cut the coupons from their securities.

STORAGE VAULT

The unusual demands made upon the storage vault which was installed at the time our new building was erected in 1905 made it necessary in the spring of 1910 to erect a new steel-lined vault considerably larger than the old one. This vault is fitted with trunk racks and partitions which make it possible to keep the trunks and packages held in storage in perfect order so that access may be had to them at a moment's notice. For the further convenience of our patrons, there has been provided a well-lighted reception room, where trunks or bags may be repacked and substitutions made when desired. Our storage rates are 50 cents a month and upwards, the charge being based on size and valuation. Many of our customers keep the silver which is not in daily use in our vaults from year to year, withdrawing portions of it when luncheons or dinners make an extra supply necessary and returning it to us when no longer needed.

HOW THIS AFFECTS YOU

There are a great many things that could happen to your valuables left at home or in your office that could not possibly happen to them when stored away in this bank's impregnable, Gibraltar-like Safe Deposit Vault.

Why take chances? Why not eliminate even the *possibility* of loss by renting a box in our fire and burglar-proof vault?

Every year fire, burglary, theft, carelessness, cause the loss of many thousands of dollars in *actual cash* kept at home or on the person.

Besides the sense of security which is yours when your valuables are safely locked up in one of our safe deposit boxes, you will find it a great convenience to have your securities, bank books, papers, etc., right here in the business section.

CONVENIENCE AS WELL AS SAFETY

In this way you avoid the necessity of carrying valuable papers to and from your residence and thus do away with the possibility of loss by carelessness or theft.

The Safe Deposit Vault is not solely for the benefit of persons of wealth. You do not have to be rich to use a private safe to advantage. Persons who do not possess a great many valuable papers may nevertheless appreciate the wisdom of protecting those they have, when they can do so absolutely for as small an outlay as \$5.00 a year.

Among the valuable papers and articles that we can store away safely for you are:—

Leases, deeds, abstracts, mortgages, contracts, partnership agreements, pension papers, naturalization papers, bonds, stock certificates, bank books, insurance policies, receipts, blue-prints, plans, precious stones, laces, heirlooms, rare books, plate, and many other such things.

Have you anything of this kind that is exposed to loss or destruction? If so you ought to store them in our vault.

BUSINESS IS CONFIDENTIAL

There is just one more point we want to emphasize and that is that in transaction of business with our Safe Deposit Department you are assured of perfect privacy. It takes two keys to open a box in our Safe Deposit Vault. One is the master key, which we retain. It only half unlocks the boxes. The other is held by the renter of the box and cannot operate the lock until our key has been used.

FIREPROOF BUILDING

In addition to the security afforded by our vaults, as explained in the preceding pages, your valuables would be further protected by the modern building of fireproof construction, which is used exclusively for our banking purposes.

You will be interested in seeing what massive construction and great ingenuity have done to create an absolutely safe depository for valuables. Come in to see the vault. We will be glad to show you the details of its operation whether you have any immediate use for a box or not.

The Old Colony Trust Co., Boston, used the Halifax disaster as a text to advertise the safe-keeping of valuables in general and the use of the company's vaults in particular, by enclosing the following card with monthly statements of depositors:

To Our Depositors:

The deplorable catastrophe which overtook Halifax recently reminds us that our homes and places of business are not immune from destruction and that our private papers and valuables are not really secure from total loss unless placed in specially constructed Safe Deposit Vaults, which *actually protect* against such accidents and fire, flood, and burglary.

It is a fact that the well built bank vaults of San Francisco and Baltimore withstood the severest tests of fire and water, while the commoner office and home safes were utterly destroyed with their contents.

We desire to call your attention to the Vaults of our three offices, which we believe offer unexcelled advantages of PROTECTION and CONVENIENCE. A roomy box may be purchased as low as three cents a day, an insurance cost which no one need feel.

You are cordially invited to inspect our commodious Vaults, and meet our attendants who will gladly explain to you our Safe Deposit Service.

OLD COLONY TRUST COMPANY

A GOOD SAFE DEPOSIT LETTER

A Washington, D. C., bank sent out this safe deposit letter recently:

To Our Depositors:

I want to call your attention to something which you have probably not seriously thought of before—something which costs so little and yet will afford you so much protection and ease of mind.

Right here in Washington, less than a week ago, there was a big fire in an apartment house situated within ten blocks of this bank, which spread so rapidly that a great many of the tenants lost absolutely everything they owned—valuable papers which can never be replaced and other articles of value.

FOR LESS THAN ONE CENT A DAY you can place your jewelry, Liberty Bonds, and valuable papers where they will be absolutely safe from loss by fire or theft and yet be easily accessible to you for examination or withdrawal as often as you wish.

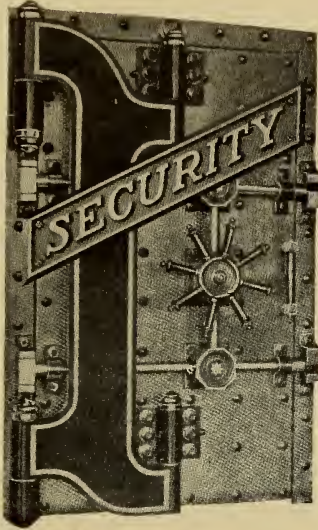
Here at this bank, surrounded by every protective appliance and safeguard against fire, theft or destruction by any cause, our Safe Deposit Boxes provide you with insurance against losses that might run into the thousands of dollars—and all FOR LESS THAN ONE CENT A DAY.

We installed these Safe Deposit Boxes at an expense of a good many thousands of dollars, for YOUR CONVENIENCE and PROTECTION, and you can enjoy them for a sum so small that NOT to do so is an open invitation to thieves, a hazard of fire and a mark of indifference or carelessness that may cost you dearly in the long run.

AND ALL FOR LESS THAN ONE CENT A DAY.

Won't you come in and give us the pleasure of showing you our Safe Deposit Boxes?

To the letter was attached a clipping from the Washington "Post" calling attention to the many housebreakings, thefts, assaults and rob-



An effective cover to a safe deposit booklet

beries of a single day. Commenting on this advertising, "The Schoolmaster," in "Printers' Ink," said:

Banks aren't so formidable as they used to be. Neither are bankers.

Time was, for example, when a descent into the old-fashioned safe deposit vault used to chill the genial spirit of the Schoolmaster like an excursion through the Tombs, and the grand high warden who stood at the door and twirled his keys used to threaten him mentally with all the terrors of the Donjon.

But times have changed, and bankers more and more are taking on the cheery attributes of advertising men.

A SAFE DEPOSIT FOLDER

A folder sent out by the First National Bank, Shelbyville, Ill., read as follows:

Do you own a Bond, Stock, Mortgage, Note, Life or Fire Insurance Policy, Deed, Abstract, or any other valuable papers?

There are four ways of caring for them:

1. Hide them.
2. Put them in your desk.
3. Put them in a tin box.
4. Put them in a safety deposit vault.

We ask you to put them in our Safe Deposit Vault, because:

1. It is the *safest way*. They are safe from fire and crook. In life or death only you or your authorized representative is allowed access to them.

2. It is the most efficient way. Your papers are never misplaced—always where you put them. This saves time.

3. It is the accepted way. No Safe Deposit Customer goes back to the old way of keeping valuables.

4. It is the *modern way*—our Safe Deposit Vaults and Coupon Rooms were built for your use. Our vaults and equipment are *unsurpassed* in this State, and are one of the features of our up-to-date banking office. We shall be glad to demonstrate the many advantages this service has for you. Come in. Let us show you.

Sent out to prospective renters, especially customers in other de-

The Season

When you are apt to be away for the week-end, or off on a vacation, is the season when the summer burglar thrives. And now is the time to entrust to our keeping the valuables that you have at home or have been keeping in the office safe—you'll be able to enjoy yourself the more without the worry about their safety, and you may be spared a costly lesson.

THE MERCANTILE Safe Deposit Company

Established 1870

115 BROADWAY, NEW YORK

A vacation safe deposit appeal

partments, the circular brought good returns, accompanied as it was by a letter from the president making a special low-price introductory offer.

FOILING BUSYBODIES

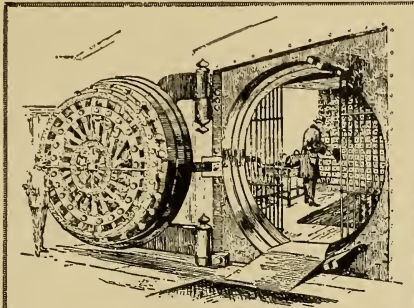
“Foil the busybody” is the interesting title of a safe deposit advertisement. This matter of privacy for personal papers is one that is not emphasized as much as it should be as a talking point for the use of the safe deposit box.

INSURANCE POLICIES

Writing to “System,” a banker explains his methods of gaining new safe deposit customers:

We offer to place in our safe deposit boxes our employees' insurance policies, and, of course, their Liberty bonds and any other valuable papers they may have.

We also keep a list of the expiration dates of their fire, accident, and other



A Great Treasure Chest

A Protection

that only the Desert Isle or Castle Dungeon's
Hidden Stone Used to Afford

□

This great Safe Deposit Vault is located just off the main floor at the Citizens Trust Company.

The vault proper is constructed of tons of steel and concrete. It has an entrance door of 12 tons dead weight. The multiple time locks with their heavily jeweled watch-like movements tick off the hours from closing time until opening time.

Inside the steel room are hundreds of NEW Safety Deposit Boxes just installed, in addition to the thousands of old ones. The locks of these individual steel compartments respond only to the "open sesame" of individual owners.

Modern achievement has accorded you a protection which only the desert isle or the castle dungeon's hidden stone used to afford.

This great vault holds the modern thief in as much awe as did the Sphinx God who watched over the Pyramids protecting them from the superstitious thieving hordes of ancient Egypt.

Our guardians of the vaults will consider it a pleasure to conduct you through and explain all its intricacies.

We hereby appoint you as a committee of one to inspect this modern attainment with its hundred of new compartments.

Private rooms located near the vault.

CITIZENS
TRUST COMPANY

SENECA SQUARE—GENESEE, COLUMBIA AND SENECA STREETS

UTICA, N. Y.

A new angle for safe deposit copy

term insurance policies, so that we may notify our employees when their insurance runs out. We keep this record in duplicate, one copy in the safety vault, and the other in the office.

When a policy expires, we ask the employee, and we do the same with our own policies, to take out the next one only to December 31 of that year. So gradually all the policies we take care of are coming to expire on the same day; this simplifies our records and reduces the chance of any being overlooked.

In regard to the "Treasure Chest" advertisement of the Citizens Trust Company, Utica, N. Y., F. S. Woodrow said:

In analyzing this advertisement, note how the writer has borrowed from the rich stores of tradition to illuminate the copy. I believe that this is all right if the tradition is aptly adopted, especially in a description which may become tedious to the reader.

It lends atmosphere to the thing described. It makes the reader, while perusing a hundred words, think a thousand. Like sentiment in copy it must be skillfully handled, or like attempts at sentiment, which when crudely handled become sentimentality, so things traditional become offensive if overdone. Do not attempt to follow this style unless you are skilled in the art. Does the Treasure Chest advertisement create a desire on your part to see such a vault? Does it stimulate your imagination? Would you look next day for another advertisement over the signature of that bank?

Following are a dozen safe deposit advertisements written by the author for a number of different banks:

LOSS OUT OF THE QUESTION

Loss is out of the question when your valuables are in a safe deposit box in this bank's strong vault.

We rent private safes as low as \$—— a year.

This means that you can have absolute safety for your important papers and other valuables for less than a cent a day.

WITH A SAFE DEPOSIT BOX

you need never worry about the security of your valuables.

When such security as our wonderful vault affords can be had so cheaply, is it not the height of folly to take chances and carry your own risk?

THE BLANK NATIONAL BANK

SAFETY, CONVENIENCE, ECONOMY

These are the strong points of advantage to be derived from the use of a private safe in our massive safe deposit vault.

This vault is made of several layers of the hardest kind of steel. It is put together by a process which makes it impervious to any attack that could be made upon it. The locks are perfect. One great advantage

OF THE SAFE DEPOSIT VAULT

is that in keeping your valuable papers right here in the heart of the city you obviate the trouble and risk of carrying them back and forth or caring for them in your home or office.

Safe deposit box rental prices are from \$—— a year up.

THE BLANK NATIONAL BANK

ABSOLUTE SAFETY FOR \$——

It is the sheerest folly to allow bonds, stock certificates, mortgages, deeds, cash, jewels or other valuables to remain a moment unprotected from loss by fire, thieves or carelessness when for an extremely small expenditure you can insure their safety absolutely.

You can rent a safe deposit box in our impregnable, fire, burglar, mob-proof vault for as little as \$—— a year.


With your valuables

IN A SAFE DEPOSIT BOX

you can have peace of mind about their safety.

When for such an amount—an infinitesimal fraction of the value of the property*protected—you can have perfect protection, why do you run any risks?

**Safe Deposit and
Safe-Keeping**



We offer both safe deposit and safe-keeping service. They are not the same. When you prefer to handle your own investments, a safe deposit box is a necessary physical protection for the securities, but if for any reason you want to be relieved of the detail work in connection with the handling of them you can profitably use our safe-keeping or custodial service.

In this way your securities have the protection of our vault, and we look after the collection and remitting to you or crediting to your account of all income therefrom. Ask for full particulars.

MONTCLAIR TRUST COMPANY

Safe deposit and safe-keeping

Whether you feel the immediate need of a safe deposit box or not, come in any way, as we will be pleased to show you the vault and explain the features of its great strength.

THE BLANK NATIONAL BANK

A COMMUNITY STRONG BOX

The safe deposit vault has been aptly called "the community strong box."

Vastly better protection to valuables is afforded by the massive safe deposit vault of the Blank National Bank than practically any private individual could afford to have exclusively for his own use.

With a large number of individuals co-operating

THE SAFE DEPOSIT VAULT

of this bank is made possible—a place of perfect security at moderate cost.

We have a thoroughly burglar and fireproof vault where safe deposit boxes or private safes can be rented at as low a rate as \$—— a year.

Surely this is a small price to pay for peace of mind and actual protection of your important papers and other valuables.

THE BLANK NATIONAL BANK

THE CONVENIENCE

of having your securities, mortgages, bank-books, insurance policies and other valuable papers right here in the business heart of the city is one of the greatest advantages of using our safe deposit vault. You avoid the necessity of carrying important papers to and from your residence and do away with the possibility of loss by carelessness, fire or theft. Another great benefit of the use

OF SAFE DEPOSIT

vaults is that when your valuables are thus safely locked up you have a sense of security, a peace of mind. This is worth a great deal to you—certainly as much as \$—— a year, which is all that it costs you to rent one of the private safes and provide for the perfect protection of your valuables.

THE BLANK NATIONAL BANK

KEEP YOUR INSURANCE POLICIES

where they will be secure. A prominent insurance man says that insurance companies have considerable trouble through carelessness of policy-holders in keeping their policies in insecure places, where they are liable to be destroyed by fire, lost or misplaced.

If you do lose a policy, it will cost you considerable trouble and expense to get a duplicate.

IN A SAFE DEPOSIT VAULT

like ours your policy will be preserved intact and you will never have to go to the expense of advertising a lost policy or executing a bond in double the amount of the face of the policy before getting a duplicate issued.

This is only one of the many advantages of having a safe deposit box. Whatever you use it for, you are assured of perfect privacy as a renter of one of them. Annual rental, \$——.

THE BLANK NATIONAL BANK

LESS THAN A CENT A DAY

Can you afford to take chances on the safety of your valuable papers when you can have absolute safety for them in our safe deposit vault for only \$—— a year?

What might the loss of one of those papers mean to you and how little it costs to prevent the *possibility* of loss!

Besides the actual protection of your valuables, there is another strong argument.

FOR A SAFE DEPOSIT BOX

and it is the freedom from worry, the peace of mind which will be yours when you know that no harm can come to your valuables stored away in our great fire and burglar-proof vault.

Among the articles we can guard for you are:—Leases, deeds, abstracts, mortgages, contracts, partnership agreements, pension papers, naturalization papers, bonds, stock certificates, bank books, insurance policies, receipts, blue-prints, plans, precious stones, laces, heirlooms, rare books, plate, and many other such things.

THE BLANK NATIONAL BANK

A SAFE DEPOSIT BOX

Would Have Prevented This

*From
Yesterday's
Paper:*

LIBERTY BONDS STOLEN

Long Beach, July 22.— Liberty bonds and other securities valued, according to the police, at \$100,000, were taken from the home of Mrs. Jennie Endsley here last night during the absence of the owner. This was revealed today when a box containing apparently all of the securities was found on a lawn near the Endsley home. Many of the papers, according to the police, were negotiable.

THE SAFE WAY

This unfortunate affair would not have occurred had the papers been kept in a safe deposit box.

An entire section of the Farmers and Merchants Bank devoted to the Safe Deposit Department. Fire and burglar-proof boxes at a nominal rent. Attendant at your service from 8 a. m. to 6 p. m.

THE FARMERS AND MERCHANTS BANK

Main at San Joaquin

"Bank of Good Service"

MEMBER FEDERAL RESERVE SYSTEM

"From yesterday's paper"

THE STANDING INVITATION

Better be safe than sorry. An ordinary safe at your home or in your office is a standing invitation to the house breaker.

A safe deposit box in the vault of the Blank National Bank is the best place for you to keep securely valuable papers, jewels and other things of that nature.

The annual rental of a box is only \$——, so that in regard

TO THIEVES AND BURGLARS

there is no doubt at all that a safe deposit box is the cheapest insurance in the world.

Our vault is one of the largest and strongest in this part of the State. It is of the most modern type and construction. Built of the hardest and thickest steel, it is drill-proof, air and water tight, fire and burglar proof and is guarded day and night.

THE BLANK NATIONAL BANK

PROTECT YOUR PROPERTY

It is impossible for a private individual to have a safe deposit vault as secure and complete as that of the Blank National Bank, for the simple reason that that vault cost more than the average individual's entire property is worth.

But a large number of individuals co-operating makes possible this place

of perfect security and renders the care and anxiety of watching and guarding valuables unnecessary.

Don't keep money or valuables around your house, office, or on your person. It's dangerous. Deposit your money in a strong institution like this, to earn from — to —, and rent a box in our Gibraltar-like vault for the safe keeping of your valuables. Rental from — to — a year.

BLANK NATIONAL BANK

TWO KEYS FOR EACH BOX

It takes two keys to open a box to our safe deposit vault. One is the master key, which we retain. It only half unlocks the boxes. The other is held by the renter of the box, and cannot operate the lock until our key has been used.

This is only one feature of the many details of safety which make our vault one of the most secure places in this part of the State.

You will be interested in seeing what massive construction and great ingenuity have done to create an absolutely safe place for valuables. Visit our vault. We will be glad to show you the details whether you have any immediate use for a box or not. Come anyway and see what a lot of security you can get for \$—— a year.

BLANK NATIONAL BANK

YOUR PEACE OF MIND

The actual protection of your valuables—the guarding of them from loss or destruction—is not the only benefit you enjoy when you use a safe deposit box in our Gibraltar-like vaults.

It means something to you to be entirely free from anxiety about the safety of your property. It is worth a good deal to be able to dismiss from your mind ALL worry about the security of your important papers and other precious things.

Then why not insure both the safety of your belongings and your own peace of mind by renting a box in our safe deposit and storage vaults—one of the strongest in this part of the State?

Rental price is from \$—— to \$—— a year, according to the size of the box. Come in and let us show you the vaults. It is an interesting sight and you will be welcome, whether you rent a box or not.

THE BLANK NATIONAL BANK

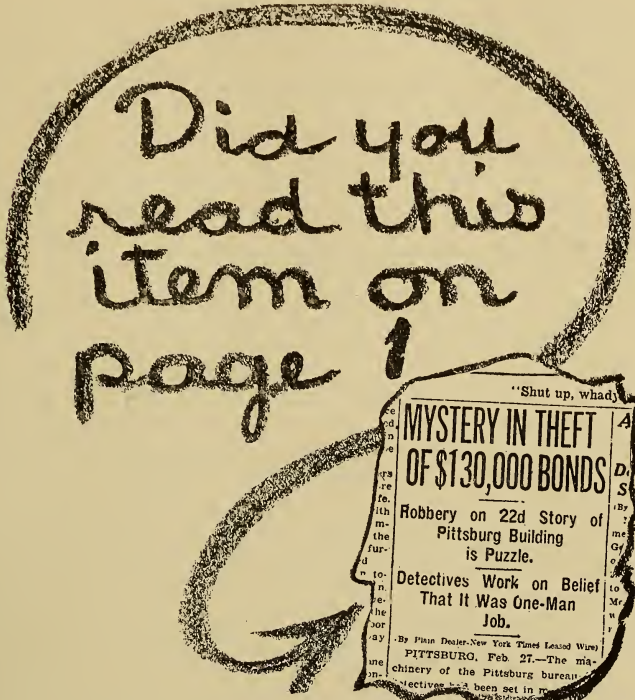
PARAGRAPHS FOR SAFE DEPOSIT ADVERTISING

SINCE unregistered Liberty Bonds are just like cash, it is as dangerous to have them around your house, subject to fire and theft, as to have that much in bills. You have other documents, too, that should be in a safe place—insurance policies, deeds, abstracts of title, marriage and birth certificates, stocks and other bonds.

You should store your silverware in our storage vault when you go away from home.

If you have an abstract of title, or in fact any valuable papers, you should insure them against loss by renting a safe deposit box.

PROTECTION is not expensive; it amounts to an investment that is continually paying for itself—the peace of mind—the sense of security—that comes from



PERHAPS the value of the securities now locked in your office safe doesn't run into such a big figure—but—

If you have \$1,000 worth or even \$100 worth, better put them in a safe deposit box in the strong vault at The Cleveland Trust Company. Here is provided every possible safeguard against theft or fire.

Today is the time—to-morrow may be too late!

The Cleveland Trust Company

Resources over \$63,000,000.

Up-to-the-minute news value

having one's valuable papers lodged in a fire and burglar proof vault is worth many times the cost of a safe deposit box.

If your valuable papers and other precious belongings are worth a few cents a day to you there should not be a moment's hesitation in placing them in a burglar and fireproof vault.

A VAULT in our Safe Deposit Department can be rented for as little as \$—— a year. It might be worth \$5,000 to you some day.

CARELESSNESS causes an aggregate of loss in the course of a year fully as large as that due to dishonesty.

SAFETY deposit is the cheapest and best insurance for valuables.

It is none too soon to think of putting your silverware and other portable articles of value in a place of safe-keeping while you are away from home on your summer vacation. A safe deposit box, large enough to hold your bonds, insurance policies and other valuable papers may be rented here at a moderate price.

You should keep your will in a safe deposit vault.

You should keep your fire insurance policy where you can get it "after the fire."

You should keep the deed to your property in our vault.

You should keep your life insurance policy where your family can get it if you die.

You should have a place of safe storage for your jewelry or valuable heirlooms.

KEEP your important papers and gems and jewelry not often used in a safe deposit box where they will not only be secure from loss by carelessness but also from dishonesty or the destructive elements of nature.

YOU will be greatly interested in seeing the massive construction of our vault, the ingenious and faultless locks of the vault itself and the individual boxes, and all the arrangements for the comfort and convenience of users.

AT this vacation season, when so many people are going away from home, the matter of the safety of valuables is one of vital importance.

THE safe deposit vault is the community strong box. In our vault are private boxes for the safekeeping of papers and other valuables of small size. For valuables of a bulkier nature there is a large storage space.

THE rental charges for private boxes and for storage space are reasonable, out of all proportion, in fact, to the great amount of protection afforded and the peace of mind insured by the use of these facilities.

THE strongest materials and the most scientific skill have gone into the making of our fortress-like vault, which is proof alike against any assault that evil-intentioned men or the forces of nature could make against it.

NOBODY but you or somebody authorized by you can obtain access to your papers or other valuables stored in one of the private safes or boxes in our strong vault.

FOR a merely nominal sum you can have the use of security which costs a large sum to provide.

It would be sheer folly to go away on a vacation trip and shut up silverware and other valuables in your house.

FOR almost nothing—less than a cent a day—you can rent absolute security for your portable valuables in our safe deposit vault. Why take risks?

THE co-operation of a large number of private box-users makes possible this great vault, which is absolutely fire and burglar proof.

DESK and dresser drawers, metal boxes, house safes, are primarily places where

thieves can break through and steal. Your valuable papers, and other possessions are never absolutely safe outside of a deposit box.

Now is a good time to place jewelry, securities, and other valuables in a safe-deposit box. While you are on your vacation, your mind will be easier to know that such articles are safe from fire and theft. Even while you are at home, windows and doors will be open, and your valuables more or less exposed.

WHEN you go away leave worry behind as far as your valuables are concerned. Rent a safe deposit box in our great burglar-and-fireproof vault, put therein your investment securities, extra jewelry, keepsakes, etc., and you can go away on your vacation trip with your mind at ease touching their safety.

NEITHER fire nor burglary insurance can compensate you for the loss of things you value for other considerations than their intrinsic worth. These are the things for which the safe deposit vault is the best insurance.

THE small rental charge for a box in our great safe deposit vault is little enough to pay for absolute peace of mind in regard to the safety of your important papers and other valuables.

NEITHER your home nor your office is the proper place for a will, deeds, marriage certificate, mortgages, bonds, stock, life insurance policies and many other essentially personal valuables. Put them into safe deposit.

WHEN you go away from home your valuables ought to be put where they are absolutely safe, and your private papers ought to be where they are shielded from prying eyes.

THE vacation period is the time of all times when you should consider the wisdom of using a safe deposit box.

YOU need a safe deposit box all the year round, but especially during this vacation time. Come and see how little it costs to have absolute protection in our safe deposit vault.

KEEP your insurance policies where they will be secure. Insurance companies have considerable trouble through carelessness of policy-holders in keeping their policies in insecure places where they are liable to be destroyed by fire, lost or misplaced.

BETTER be safe than sorry. An ordinary safe at your home or in your office is a standing invitation to the house-breaker.

WITH your valuables in a safe deposit box you can have peace of mind about their safety.

Loss is out of the question when your valuables are in a safe deposit box in this bank's strong vault.

WHETHER you feel the immediate need of a safe deposit box or not, come in anyway, as we will be pleased to show you the vault and explain the features of its great strength.

SAFETY, convenience, economy—these are the strong points of advantage to be derived from the use of a private safe in our massive safe deposit vault.

HAVE you valuables that are too bulky to go in a safe deposit box—clothing, silverware, rugs, paintings? Ought you take the risk of leaving them in the house while you are away from home, even for a short time? Our storage-vaults will keep them safe from theft, fire and dampness. We call for and deliver packages.

OUR vault is one of the largest and strongest possible. It is of the most modern type and construction. Built of the hardest and thickest steel, it is drill-proof, air and water tight, fire and burglar proof and is guarded day and night.

ONE great advantage of the safe deposit vault is that in keeping your valuable papers right here in the heart of the city you obviate the trouble and risk of carrying them or caring for them in your home or office.

ANOTHER great benefit of the use of safe deposit vaults is that when your valuables are thus safely locked up you have a sense of security, a peace of mind. This is worth a great deal to you.

SURELY this is a small price to pay for peace of mind and actual protection of your important papers and other valuables.

VASTLY better protection to valuables is afforded by the massive safe deposit vault of this bank than practically any private individual could afford to have exclusively for his own use.

WHEN for such a small amount—an infinitesimal fraction of the property protected—you can have perfect protection, why do you run any risks?

A SAFE deposit box in our vault is the best place for you to keep securely valuable papers, jewels and other things of that nature.

BESIDES the actual protection of your valuables there is another strong argument for a safe deposit box, and it is the freedom from worry, the peace of mind which will be yours.

It is the sheerest folly to allow bonds, stock certificates, mortgages, deeds, cash, jewels, or other valuables to remain a moment unprotected from loss by fire, thieves or carelessness when for an extremely small expenditure you can insure their safety absolutely.

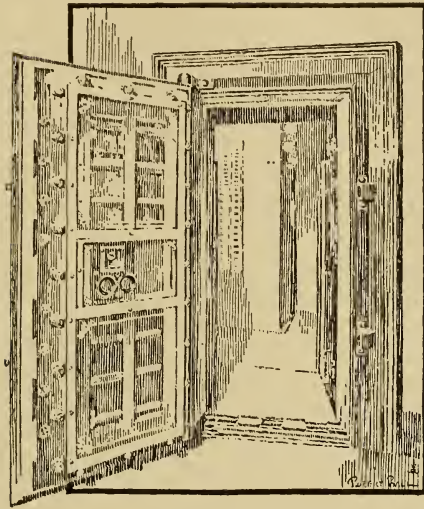
YOU can rent a safe deposit box in our impregnable, fire, burglar, mob-proof vault for as little as \$5 a year.

WE have a thoroughly burglar proof and fireproof vault, where safe deposit boxes or private safes can be rented at a low rate.

WITH a large number of individuals co-operating, the safe deposit vault of this bank is made possible—a place of perfect security at moderate cost.

YOU would be willing to pay a few cents a day to know beyond a doubt that all your securities, valuable papers, jewelry, or family heirlooms were absolutely protected from loss, fire or theft.

MANY details of safety make our vault one of the most secure places in this part of the State.



BEFORE YOU LEAVE
FOR THE SUMMER BE SURE
THAT YOUR VALUABLES ARE SAFE

IT will add greatly to the pleasure of your vacation trip to know that your valuable articles are safe from theft, fire, moths and dampness.

SILVER, paintings, rugs, furs and valuable clothing may be packed and stored in our fire-proof and burglar-proof vaults, at a moderate charge.

We cordially invite you to come in and let us show you our new storage vault.

BANK OF CALIFORNIA, N.A.
—A NATIONAL BANK

TACOMA

WASHINGTON

A timely appeal

OUR great vault provides a place of perfect security and renders the care and anxiety of watching and guarding valuables unnecessary.

CAN you afford to take chances on the safety of your valuable papers when you can have absolute safety for them in our safe deposit vault for only \$5 a year?

IF you lose an insurance policy it will cost you considerable trouble and expense to get a duplicate.

IN a safe deposit vault like ours your policy will be preserved intact and you will never have to go to the expense of advertising a lost policy or executing a bond in double the amount of the face of the policy before getting a duplicate issued.

IN regard to thieves and burglars there is no doubt at all that a safe deposit box is the cheapest insurance in the world.

DON'T keep money or valuables around your house, office, or on your person. It's dangerous. Rent a box in our Gibraltar-like vault for the safe keeping of your valuables.

WHAT might the loss of one of those papers mean to you and how little it costs to prevent the possibility of loss!

WHEN such security as our wonderful vault affords can be had so cheaply is it not the height of folly to take chances and carry your own risk?

THE safe deposit vault has been aptly called "the community strong box."

THIS vault is made of several layers of the hardest kind of steel. It is put together by a process which makes it impervious to any attack that could be made upon it. The locks are perfect.

YOU can have absolute safety for your important papers and other valuables for less than a cent a day.

YOU will be interested in seeing what massive construction and great ingenuity have done to create an absolutely safe place for valuables.

MANY women are already beginning to store their silver, furs and other bulky valuables in our clean, bright and airy storage rooms for the summer. These vaults are absolutely free from dampness and dust.

THE convenience of having your securities, mortgages, bank-books, insurance policies and other valuable papers right here in the business heart of the city is one of the greatest advantages of using our safe deposit vault.

WITH a safe deposit box you need never worry about the security of your valuables.

VISIT our vault. We will be glad to show you the details whether you have any immediate use for a box or not. Come anyway and see what a lot of security you can get for \$5 a year.

IT is impossible for a private individual to have a safe deposit vault as secure and complete as that of this bank for the simple reason that that vault cost more than the average individual's entire property is worth.

YOU avoid the necessity of carrying important papers to and from your residence and do away with the possibility of loss by carelessness, fire or theft.

IT takes two keys to open a box in our safe deposit vault. One is the master key, which we retain. It only half unlocks the boxes. The other is held by the renter of the box, and cannot operate the lock until our key has been used

IT means something to you to be entirely free from anxiety about the safety of

your property. It is worth a good deal to be able to dismiss from your mind all worry about the security of your important papers and other precious things.

THE actual protection of your valuables—the guarding of them from loss or destruction—is not the only benefit you enjoy when you use a safe deposit box in our Gibraltar-like vaults.

RENTAL price is from \$5 to \$15 a year according to the size of the box. Come in and let us show you the vault. It is an interesting sight and you will be welcome, whether you rent a box or not.

WHY not insure both the safety of your belongings and your own peace of mind by renting a box in our safe deposit and storage vaults—one of the strongest in this part of the State?

OUR vault is in a comparatively low building so that in case of a fire there would be no skyscraper to topple down on it and prevent your getting at your valuables quickly.

THE preservation of a certain paper in his safe deposit box spared one of our customers a lawsuit and the possibility of losing a large amount of money. This customer declares he will never be without the use of a safe deposit box.

AMONG the articles we can guard for you in our great safe deposit vault are these:

FOR individuals—Court decrees; jewelry; old coins; deeds; mortgages; trust deeds; receipts; cancelled checks and notes; heirlooms; fire insurance policies; life insurance policies; accident insurance policies; memorandum books; diaries; household inventories; contracts; rare books; deposit books; notes; wills; sketches; drawings; blue prints; stocks; bonds leases abstracts; photographs; pension papers; naturalization papers.

FOR *merchants*—Mortgages; contracts; paid invoices; cancelled checks and notes; fire insurance policies; inventories; cash books; ledgers; notes; stocks; bonds; leases; partnership agreements.

FOR lodges—Rituals; charter; seal; bonds; stocks; notes; record books; receipts; fire insurance policies; leases.

MAY be placed in storage—furs; jewelry; silver; rare china; cut glass; costly laces and silks; paraphernalia; rare paintings.

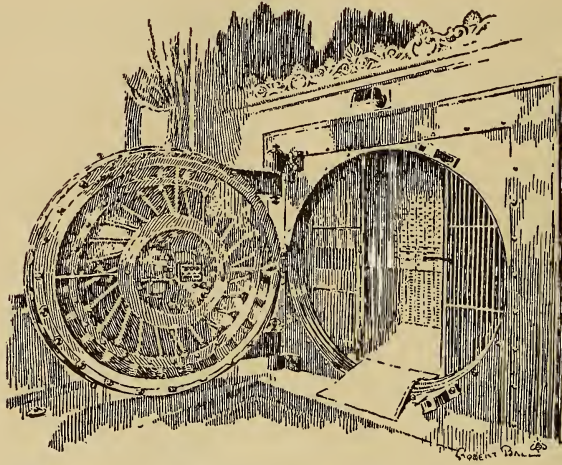
No person can afford to take the risk of letting valuable papers remain unprotected when a secure place can be obtained at a cost of less than one cent a day.

THE only absolutely safe way to care for such valuables is to put them in a safe deposit vault, which is scientifically built to withstand any assault by man or the elements.

AND the cost of this security is very little. You can rent a private box in this vault for as little as \$2.00, \$3.00 and \$5.00 a year, according to size. Come in and let us show you our vault and the boxes.

THERE is no more secure place in this part of the State than our vault. Come and let us show it to you.

COMPARATIVELY few persons have a safe either at home or office in which to



For Travelers— These Three Services

Safe deposit boxes for your valuable papers, securities, and jewelry.

Storage for your silver and other valuable household property.

Travelers checks and letters of credit as safe and convenient travel money.

Your vacation will be much happier if you are free from worry about the safety of your property at home and your money that you must carry with you.



Washington
TRUST COMPANY

Corner Main and Beau Streets

WASHINGTON PENNSYLVANIA

Service for travelers

keep their valuable papers, notes, bonds, stock, contracts, insurance policies, etc. And the ordinary safe is little protection when a really determined attack is made upon it by evil-intentioned persons.

EACH box is furnished with a new lock upon every change of its renting, and on its surrender the keys must be returned.

"I'M glad that was in my safe deposit box. What would I have done if it hadn't been?" Customers have more than once said that to us after they have consulted some important paper in their safe deposit box, the loss of which would have been a great misfortune for them.

YOU cannot conceive of anything more secure and convenient as a keeping place for your important papers and other valuables of a portable nature than the burglar and fireproof vault of this bank. Nothing can harm them, nobody unauthorized can reach them. They are absolutely secure.

A SAFETY deposit box in this bank's strong, electrically protected vault will afford you the best protection. Rentals are very reasonable.

NOBODY unauthorized can get into our large vault. You can put your most precious papers or jewels into a safe deposit box with the absolute assurance that they will be preserved from even the possibility of loss or harm. It will well repay you to see this vault. Come in and let us show you what a lot of security you can get for a small amount of money.

IN addition to all the safeguards inherent in the massive and ingenious construction of the vault itself and the careful watch that is exercised over it, our safe deposit vault, as well as the bank's own vault, has the extra protection of an electric alarm system which renders it impossible for anything to go wrong in connection with the vault without there being a prompt announcement of the fact which will bring the proper authorities to the spot at once.

How about your fire, burglary and life insurance policies, receipts for insurance premiums, notes, deeds, mortgages, leases, contracts, bonds, stock certificates, genealogical records, certificates of deposit, pension papers, army discharge papers, naturalization papers, valuable private correspondence, warrants, savings pass-books, marriage certificates, abstracts or securities of any nature? Are they protected from fire, loss, burglary or prying eyes?

EVERY farmer has private documents which it would trouble him much to lose—the deed to his farm, abstracts, tax receipts, other receipts, canceled checks, naturalization papers, etc. Is there a place in the farm house where they are absolutely safe? This bank will be glad to have farmers call and be shown the safeguards which are offered in its safe deposit vault. The cost of a private box is moderate and every farmer needs one.

If you are in need of a place of perfect safety for your securities and other important papers, we suggest that you come in soon and secure a box in our fire-and-burglar-proof vaults.

WHETHER you rent a \$3 or a \$25 safe-deposit box you will receive the same unvarying quality of service and courtesy. The one object of our safe-deposit officials is to give our clients the benefit of the most modern methods of conducting safe-deposit business, in the pleasantest possible manner.

LET us do your worrying about the safety of your valuables and important

papers. In other words, keep them in a safe deposit box in our fire and burglar-proof vault. As a matter of fact, we won't have to do any worrying, either, as we know how very strong and well guarded our vault is. The rental charge for a box is only \$2.00 a year—less than a cent a day.

ABOUT half a cent a day is all it costs to rent a safe deposit box in our fire and burglar-proof vault. The box is 5"x1½"x22 inches in size and will contain all the valuable papers that the average person possesses. To open the box it takes two keys—yours and ours. \$2.00 a year is very inexpensive insurance for your valuables, to say nothing of your peace of mind. Come in and let us show you our vault and how it is protected.

MANY persons who have come to us to rent boxes, had the mistaken idea that the bank itself has access to all the boxes. This is entirely erroneous. We have a master key but this is useless without the owner's key—of which we do not possess a duplicate. We cordially invite you to call and ask to be shown through our Safe Deposit Department.

CHAPTER VII

BANK EMBLEMS

THE value of an emblem to any financial institution lies in this —it provides something concrete around which the popular conception of the institution can be built.

An emblem gives continuity and unity to advertising. It helps create good will for the business. If it is a good one, it emphasizes, either directly or by subtle inference, some valuable feature of the institution or of the service it renders.

Not the least advantage of using a good emblem in advertising is that the design serves as an eye-catcher, drawing attention to an announcement that otherwise might escape the notice of many readers.

An appropriate emblem can be made to mean a good deal to a bank. It has a distinct advertising value in exact proportion to the extent to which it is known and recognized by the public at large.

A well-chosen trade-mark has quite as much advertising value for a bank as it has for any other business. A mark of this sort, consisting of an eagle with outspread wings, bearing the name of the bank on its wings and the words, "A Bank of Strength and Character" in its talons, was adopted several years ago by a bank in the Middle West. It has, the officers believe, increased the pull of the bank's advertising at least fifty per cent. The eagle is used on letterheads, deposit tickets, checks and every piece of advertising issued. The constant display of the trade-mark has made it so familiar that when people see it, attention is attracted and the advertising which it marks is almost sure to be read.

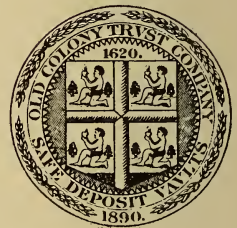
In this chapter we present a large number of bank emblems, most of them good and worthy of the study and emulation of any bank, new or old, which is considering the advisability of adopting a trade-mark emblem. In many cases local or national history, geographical, personal or other special features have been used as the basis of the idea incorporated in the emblem.

Following is the explanation of the emblem by the Appomattox Trust Company of Petersburg, Va., illustrated herewith:

To the world at large, the word Appomattox suggests only the defeat of the Army of Northern Virginia. Very well, accept that and its symbol is a broken

sword; but it is not thrown down and abandoned, nor lowered on account of intimidation. It is held "at guard" and while in this position is broken by an irresistible force, broken but crowned with a wreath of immortality and is without stain.

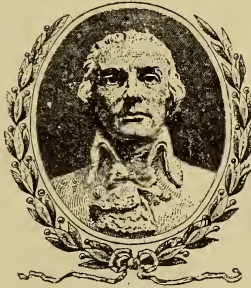
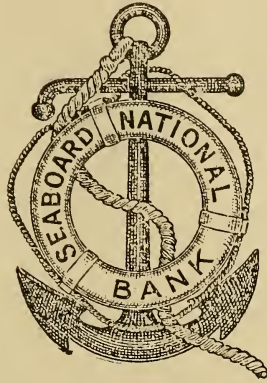
To amplify the Crest we look to the shield and see that the contending parties are the United States and the Confederate States, and the Confederate Battle

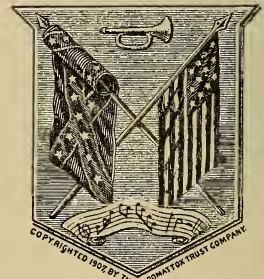


Flag is beginning to be furled. Between the two flags is the bugle suggested by the line from Bayard Taylor. "The bugle sang truce" and for fear we might not instantly catch the import intended, we have below the Bugle Call, "Cease Firing."

The idea for the Akron emblem suggested itself during the excavating for the building now occupied by this bank. The cellar was blasted from solid rock which took several months and excited considerable curiosity as well as newspaper comment so the slogan, "Solid as the rock on which it is built" is very apropos.

The emblem of the American Security and Trust Company, Washington, is a Chinese symbol signifying longevity, and one of the symbols particularly used by the Empress Dowager. It has been used in





APPOMATTOX.



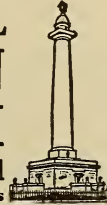
FIRST

TRUST & SAVINGS BANK
LOCUST—N. W. CORNER—SEVENTH



FIRST
NATIONAL BANK
—IN BROOKLYN
ESTABLISHED 1852

NATIONAL
UNION
BANK
Of Maryland
Fayette near Charles



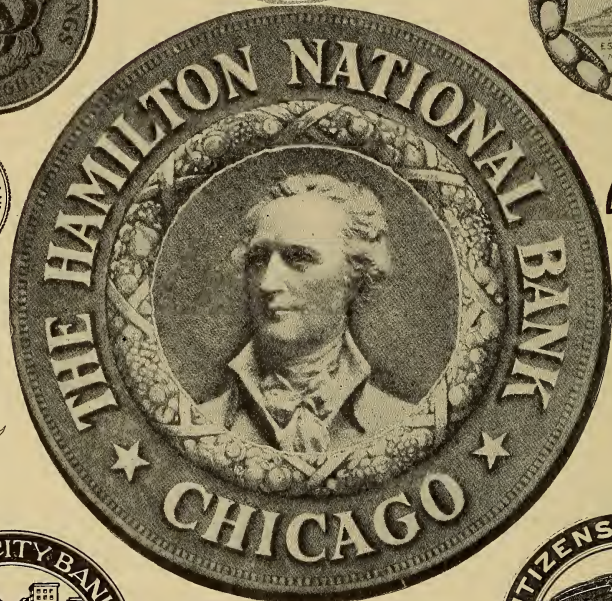
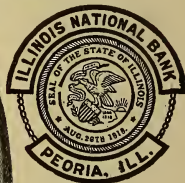
In the National Union there is strength.



The CONTINENTAL *and*
COMMERCIAL
BANKS
CHICAGO



Washington
TRUST COMPANY
WASHINGTON PENNSYLVANIA



FIRST NATIONAL BANK,
MONTGOMERY, ALA.



(ITS SQUARE)
FLORA, INDIANA



THE BANK OF NORTH AMERICA
(NATIONAL BANK)

The OLDEST BANK in AMERICA
Chartered by CONGRESS in 1781

Philadelphia



Crown Point, Indiana.



**THE CHATHAM
AND
PHENIX**



**NATIONAL
BANK
NEW YORK**

the bank's advertising more or less because its strong black lines and curious shape serve excellently to draw attention, and because it bears a significance peculiarly appropriate to a trust company.

A dog's head is rather an unusual emblem for a bank. "Prince" stands for the Farmers Deposit Savings Bank of Pittsburgh. The original "Prince" was the property of T. H. Given, late president of the bank.

The Citizens National Bank of Raleigh, N. C., explains its swastika emblem in this way:

Many inquiries are made as to the significance of this unique emblem which appears in gold on our window and on our varied stationery. The swastika is probably the oldest known religious symbol. It signifies happiness, pleasure and good luck. It was used as a charm on the monuments of the most ancient Aryan and Indian races. In the middle ages it was employed to avert the "evil eye."

There is a pretty story that tells how if a bride, initiated into the mysteries of the ancient faith, drops her betrothal ring, which must be fashioned of an Egyptian scarab, into a glass of the precious wine called sarna, sacred to the sultans of Egypt and their favorite wives, the ring will be transformed into a golden swastika and the best of good fortune will attend upon the bride, or upon anyone to whom she gives the precious emblem.

When seen in the triangle it means the Citizens National Bank of Raleigh, N. C., and its best wishes for your good luck.

The Commerce Trust Company of Kansas City, Mo., gave this information concerning a lighthouse emblem which it adopted:

The Commerce Trust Company of Kansas City, Mo., opened for business October 1, 1906, since which time we had been using our monogram, "C. T. Co.," but had not adopted an emblem.

However, realizing the value of an emblem to this institution, we announced our "Emblem Contest" through the local papers, offering the following cash prizes:

FIRST PRIZE	\$25.00
SECOND PRIZE	10.00
THIRD PRIZE	5.00

The contest continued from September 14th to October 19th, 1908.

Upon the decisions of the judges, checks were mailed to the successful contestants. And, as a result of the general publicity we obtained from the contest, we consider the \$40.00 well spent.

Much interest was manifested from the beginning, and many designs were submitted from various parts of the United States, by young and old.

It was a noticeable fact that very few persons have a correct conception of the requirements of a trademark to be used by a financial institution. That is, its commercial value, as well as the dignity it should maintain for the bank, is not given the necessary attention. Too many consider their design from the standpoint of the artistic and the beautiful, rather than with the idea of commercialism, in exploiting its institution.

We believe that, in the selection of the "Light House," we have an emblem,



so suggestive of safety, carefulness, etc., that it would be impossible to excel it among the designs received. Therefore, as an adjunct to the Publicity Department of the Commerce Trust Company, it will be one of the best advertising features that any emblem could make for us.

Mr. C. B. Hazlewood, an officer of the Union Trust Company, Chicago, says:

The value of a trade-mark cannot be too strongly emphasized. This is especially true when a bank is located in a large city where the general public is not likely to know one bank from another except if there is something distinctive about the bank that will stick in their minds. We have used a trade-mark for about two years and we believe that we have capitalized it through advertising so that it is now worth real money to us. We put it on every piece of printing and advertising we get out. I believe that its value to us can be proven by relating this incident.

A little while ago I asked one of our old customers, who is well known in the advertising business, how long he had seen our trade-mark. "Well," he said, "you have not been using it as long as most people would naturally think you have. I should say you have not been using it more than six years." "Yes," I said, "not more than two."

That there is considerable advertising value in a good slogan is well known. Here is a trio of good bank slogans:

"The Bank That Service Built," Seaboard National Bank, New York City.

"In the National Union There Is Strength," National Union Bank of Maryland, Baltimore.

"The Bank That Helps the Man Who Helps Himself," Commercial Bank and Trust Co., Wenatchee, Wash.

Many banks in their slogans endeavor to incorporate some feature which will identify their name and location in the minds of the public. For this purpose, such slogans as the following are used: "The Bank with the Gold Dome," "The Bank with the Pillars," "Opposite the Post Office," "The Bank with the Town Clock." There is even one which uses the slogan, "The Building with the Green Window Bars."

CHAPTER VIII

INVESTMENT, REAL ESTATE AND INSURANCE ADVERTISING


INVESTMENTS

THE Liberty Loan and War Savings campaigns of the Government assisted by the banks and investment houses during and following the war were a great stimulus to investment advertising. They created millions of new savers and investors in this country while demonstrating the value of modern advertising methods in marketing sound securities. The good results are still being felt as evidenced by the specimens of recent investment advertising in current general magazines reproduced herewith.

Many banks and trust companies since the war have established investment departments and are doing their best to educate their customers and the general public as to what kind of investments to buy and what to avoid. They are doing much to combat the get-rich-quick promoters who are constantly trying to separate the unwary from their savings with promises of unusually high returns on their money. There has been not a little co-operative effort along these lines.

The fake investment promoter is coming out of his lair where he retired during the war. Despite the watchfulness of the authorities, it is likely that a good many unwary investors are losing their savings on the chance of making a "killing" in the oil company which has more water than oil in it, or in some other "promising" proposition. Ponzi of Boston is languishing in jail, but there are others who are willing to take a chance and advertise for "suckers."

Banks have an opportunity to perform a valuable public service now by using some of their advertising space in the newspapers to warn the public against such schemes. An advertisement directly referring to such things once in a while would be all right but it is also possible to do good constructive work by running such general investment counsel and "consult-your-banker" advertisements as those produced herewith of the National Union Bank of Baltimore, Maryland; the Northwestern National Bank, Minneapolis; the Harris Trust and Savings Bank, Chicago; and the National Bank of the Republic, Salt Lake City.



Why Bonds Are Safe Investments

Perhaps you do not realize to what extent you are now indirectly investing in bonds and enjoying the advantages which bonds have made possible.

The insurance company in which you, your family or your property is insured invests its funds largely in bonds. So very likely does the bank in which you deposit your money. The school where you send your children has probably been built from the proceeds of a bond issue, as have many of the other public improvements, the railroads, the trolley lines on which you ride, etc.

Many of the greatest conveniences of the present day would have been impossible if bonds had not been considered safe investments.

If you would like to know more about bonds we shall be glad to give you a booklet in which we try to explain what a bond is and why you can safely invest your money in properly protected bonds.

BOND DEPARTMENT
Harris Trust and Savings Bank
Organized as N. W. Harris & Co. 1812. Incorporated 1907
HARRIS TRUST BUILDING, CHICAGO

Hold Fast to Your Liberty Bonds

Don't sell them at the present price—WAIT.

Don't you know that U. S. 6% bonds of 1961, Civil War period, sold at 128½ in 1876?

Don't you know that U. S. 3% bonds of 1996 sold at 112¼ in 1900, just two years later?

Don't you know that U. S. 4% bonds of 1946 sold at 136½ in 1901, just six years later?

Don't you know that U. S. 4½ and 4¼% Liberty Bonds have just as good chance to advance?

Don't let anyone take away your bright light—your right to have and to hold the documentary evidence of your patriotism—your own Liberty Bonds.


Don't part with your Liberty Bonds if there is any possible way to avoid it.

Come in and talk the matter over with us.


If history repeats itself, and we believe it will, these bonds of the United States Government will go away above par in a few years.

PHILLIPS LEE GOLDBROGHOFF, President

NATIONAL UNION BANK
Of Maryland
In the Notion of Union there is strength
Fayette near Charles



Each of the fourteen offices of this strong national bank, established in 1872, has spent its whole business life in the work of practical banking. This means a contact with almost every known business problem.



Specialists in Finance

"This business puzzles me completely. As my banker will you advise me just what to do? I have come to consider you a financial specialist."

Have you any knotty problems for us to solve?

The Northwestern National Bank

ENTHUSIASM in business is essential to success, but it must be balanced by **GOOD JUDGEMENT**. Unwarmed enthusiasm is sometimes disastrous—particularly so if the proposition you are "carried away" with involves an investment of money.

Sound Business Advice Is Valuable

In business, every proposition should be weighed with caution, be tested by sound business principles and decided only after deliberate consultation with "one who knows."

You may have satisfied yourself that a certain business venture is safe and full of every possibility; in other "bank good" "bank-better" if you are not entirely satisfied and certain about the outcome, it is well to consult one of wider experience.

The National Bank of the Republic is interested in all of its depositors—it is ready to aid them. The consent of its executive committee members is free for the asking. In appreciation, your problem may be presented to them and they will give you the benefit of their experience and judgment.

If you need money for the accomplishment of your business enterprise, deal with a safe banker, and you give satisfaction to all. The Northwestern National Bank will do this for you. It is the **CONFIDENCE** in a safe banking center.

This is not a bank, because institutions. We aim to be a friendly family with our depositors. In addition to this, careful, your funds are safeguarded by the heavy guarantee of banking protection. Working here we ensure promptness and satisfaction.

National Bank of the Republic
111 W. Wacker Drive, Chicago, Ill. Main and Second South, W. Wacker Drive, St. Louis, Mo.

"Consult your banker" copy

In one of its advertising booklets, the Savings Department of the Continental & Commercial Banks of Chicago, says:

"It is your privilege as one of our depositors to discuss with us your financial problems, and we hold ourselves in readiness to consider them and give you our best advice in confidence. Undoubtedly our knowledge and experience would be of benefit to you in many circumstances as it has been to thousands of others whom we have helped to save and make more money."

In a newspaper advertisement, the American State Bank of Scotts Bluff, Nebraska, said:

"In these days of abnormal conditions the bank is in a position to help you in a number of ways. If you have a surplus of money on hand you should consult your banker as to how best to invest it; do not "get caught" on the stock-selling schemes that are going the rounds.

THURSDAY, AUGUST 29, 1937

THE MILWAUKEE JOURNAL

THURSDAY, AUGUST 29, 1937

11

\$100 BONDS
For Small Investors

This bank issues and recommends for investment the following bonds issued in denominations of \$100 and \$500.

Wisconsin Power, Light & Heat Company
First and Refunding Mortgage \$100 Bonds

This company owns and operates electric light, power, and steam heating properties in 14 communities in Central Wisconsin. The principal cities served are Plover, Beaver Dam and Beaver Dam.

Wisconsin Valley Electric Company
First and Refunding Mortgage \$100 Bonds

In 10 cities of central Wisconsin are secured by first mortgage in the most profitable period of the country's history. The annual production of 100,000 electrical units, to which this company is making contributions, is a record which makes this company one of the most important in the state. The principal cities served are Plover, Beaver Dam and Beaver Dam.

We will be glad to quote prices and supply additional information relative to these securities over application.

First National Bank
OF MILWAUKEE
BOND DEPARTMENT
NEWBERRY

Short Time Investments

Louisville Gas & Elec. Co.
First and Refunding Bonds
Due July 1, 1938. To Yield 4 1/2 %

Puget Sound Tr. Lt. & P. Co.
First Year 6 1/2 % Mortgage Gold Bonds
Due February 1, 1938. To Yield 7 1/2 %

Texas Power & Light Co.
Two Year 6 1/2 % Secured Gold Notes
Due September 1, 1939. To Yield 6 1/2 %

Utah Power & Light Co.
Two Year Secured Gold Notes
Due August 1, 1938. To Yield 4 1/2 %

Citizens Gas & Elec. Co.
First Mort. 6 1/2 % Underlying Bonds
Due 1938. To Yield 4 1/2 %

Germania National Bank
BOND DEPARTMENT
TELEPHONE GRAND 370. GERMANIA BLDG. MILWAUKEE.

BONDS
For Small Investors

For those of limited means safety is an even more important consideration in the selection of investments than for those with funds at large. For small investors, too, a few weeks on the investment is likely to be more necessary than to those who enjoy a more extensive income.

Bonds of the Halsey, Stuart & Co. standard are the first investments for small as well as large investors. They combine safety with a fair dividend return.

Many of our most attractive issues may be had in denominations of \$100 and \$500, as well as \$1,000. The most conservative have yielded over 4 1/2 % and as high as 6 1/2 % in some cases. It is a good investment to have a few securities ready to apply to such as a good advantage as well as an efficient method.

HALSEY, STUART & CO.
N. W. HALSEY & CO., CHICAGO
BANK BUILDING
MILWAUKEE, WISCONSIN
CHICAGO - NEW YORK - PHILADELPHIA - BOSTON - DETROIT

PAINE, WEBBER & CO.
INVESTMENT BONDS
TEL. MAIN 3536 94-96 MICHIGAN ST.

What Is A Bond?

Comparatively few people have a clear conception of what a bond really is. You, perhaps, are among those who would most profitably invest your money. Be the man, large or small, in the bonds of sound national corporations, or perhaps in the hands of a city, a state, or a nation.

For the benefit of those who are in a position to consider the buying of a bond, we have taken the first step, the following explanatory article is published, together with the advertisement of the bank which issues them, to give you an intelligent opinion in the purchase.

THE BOND
An Ideal Security for the Small Investor

Buy, then, in bonds. They are the only investment which is so simple and so certain. They are the only investment which is so safe and so profitable. They are the only investment which is so easy to buy and so easy to sell.

They are the only investment which is so certain and so profitable. They are the only investment which is so easy to buy and so easy to sell.

They are the only investment which is so certain and so profitable. They are the only investment which is so easy to buy and so easy to sell.

5 1/2 %
GILT EDGE REAL ESTATE BONDS
6 %

Netting 5 1/2 % and 6 %

We have a large variety of Gilt Edge Bonds for sale secured by Milwaukee Real Estate. All issues will bear annual dividends.

5 1/2 %
6 %

Did You Ever Clip a Coupon?

If not, you have still to feel the satisfaction of having your money earn for you.

RAPE BONDS pay from 4% - 6%
And you may buy them in \$50, \$100, \$500 and \$1,000 pieces on our

Partial Payment Plan

\$5 will start you on a \$50 Bond. \$3 a month will enable you to clip a coupon in less than a year.

ASK FOR CONTRACT—START NOW
Phone Main 4730

MORRIS F. FOX & CO.
First National Bank Bldg., Milwaukee

War Time Investments

5 YEAR
5 %

Wisconsin Farm Mortgage Bonds
(\$100, \$500 and \$1,000 Denominations)

Wisconsin Mortgage & Securities Company
A Wisconsin Corporation
98 Western Bank Building
Former members of the Capital Markets of First Mortgages on all types of Improved Producing Wisconsin Farms.
Sovereignly recognized government 30 year secured 4 1/2 % of actual value.
Milwaukee Trust Company, Trustee.
Miller, Mack and Finkelstein, Title Attorneys.
Ask Your Dealer or Broker of Wisconsin Mortgage & Securities Company.
410 PABST BUILDING, MILWAUKEE.
Phone Main 390.
Solely of First Nat. Bank, 117 S. Franklin, Milwaukee, Wis.
Referenced "Key Wisconsin Bond"

How Much Do You Pay Yourself on Pay Day?

Back pay may be well as well as cash credited to your account. You can have money and more. You can pay your bills and have money left over. You can pay your bills and have money left over.

What do you get when a definite amount each month, less your regular "bank" bills, is being put into your bank account for you? You get the interest on that money.

Buying Republics, too, will save 10% or 15% or 20% or 25% or 30% or 35% or 40% or 45% or 50% or 55% or 60% or 65% or 70% or 75% or 80% or 85% or 90% or 95% or 100%.

The Selection OF A Proper Investment

For your individual needs, it can best be obtained by selecting a financial institution of experience and one which offers a large list of securities to choose from.

Our wide selection gives investors of every class what we believe to be the most carefully investigated conservative investments, available to every individual need.

John E. De Wolf Company
INVESTMENT BONDS
Railway Exchange Building, Milwaukee.
Telephone MAIN 1765.

BOND DEPARTMENT
Second Ward Savings Bank
MILWAUKEE

F. A. BARTLETT CO.
Investment Bonds
500 1st NATIONAL BANK BUILDING
TELEPHONE MAIN 448

BONDS

After the establishing of a savings account, the next step toward financial independence is the purchase of a bond.

Our Bond Department has on hand at all times the bonds of:

- Governments
- Municipalities
- Public Utilities

in small denominations.

Call or Write for Bond List 66

Wisconsin Trust Company
Milwaukee Wisconsin

MERCHANTS & MANUFACTURERS BANK
214-220 WEST WATER ST.

ALL the knowledge gained by our years of experience is at your disposal in the purchase of a bond. Our officers will be glad to give you every assistance.

Co-operative bond advertising

Our city and county has already sent out too much money on fake schemes of various kinds and this money will never come back."

The Dollar Savings & Trust Company and the First National Bank, of Youngstown, Ohio, got out a 12-page illustrated booklet entitled, "Gold Bricks." Following is an extract from it under the subhead of "Banks and Gold Bricks":

"If people did not wish to be fooled they could easily escape a

gold brick epidemic. By merely calling at a bank they could find out whether a stock or security is worthless or not. The bank is a specialist in investigating. This is one of its principal lines of activity. It has the best facilities for obtaining complete and exact information. It is the natural place for any customer who wants to make an investment to go for information and, if desired, advice. But nine people out of ten go elsewhere.

“Banks always want their customers to prosper and bankers never advise their customers to make an investment where the chances of loss are great. Nine people out of ten know that if they go to their banker he will advise them not to buy bad securities and for this very reason they do not ask their banker’s advice. They know too well that their banker is a solemn individual who will scatter the rainbow mists that surround gold bricks without a tremor and bare the ugly skeleton of loss behind without the flutter of an eyelash. Bankers have a brutally outright way of pointing out unpleasant truths. They really are rather stupid. They fail to understand that there is a pleasurable excitement in thinking you have a chance to get rich quick even when you know you haven’t. They fail to realize that nothing is more trying than to be told you are foolish, especially when you yourself are almost sure it is true.”

Savings Union Bank and Trust Company, San Francisco, used this advertisement to urge sound investment:

SAVE AND HAVE

Saving requires no technical knowledge, no large capital. It requires only the will to save and the character to keep at it.

Investment follows saving. Banks, trust companies and savings banks have made it easy to invest.

Thrift is essential to individual success. It is the foundation of the power of nations. It is today absolutely vital to the welfare of the American people.

The future of the United States after the war will be more secure if every American will spend carefully, save carefully and invest carefully.

A vast amount of work is being done by associations, vigilance committees and individuals in curbing and suppressing fraudulent financial advertising. The results already accomplished are most gratifying and must work out ultimately to the material advantage of both finance and advertising. Advertising men who have followed the matter closely are of the opinion that the desired end could be hastened if the real, solid, substantial banking and financial institutions put more force and virility into their advertising. Too much of this financial advertising is of the passive type—dignified and in “good form,” but utterly passive. Banking is a large part of the backbone of our national confidence and touches intimately the life of every

The Christmas Magic of High Grade Securities

THE Wise Men of today give Christmas presents that do not fade from memory. A good security is the most substantial of Christmas tokens. Its value is perennial. It is like the magic purse of the fairy tale, in which a new coin appeared to take the place of every coin withdrawn.

The maturing interest of a prime security serves as a yearly reminder of the sensible, handsome generosity of the giver. Some bonds are due in a few years; others have many years to run. For example, there are \$1000 bonds which pay \$50 interest each year for as long as 50 years—a total of \$2500 in addition to payment of the principal. What a gift for a member of the family, for a friend, for a business associate.

The National City Company can provide you with securities of highest character, ideal for Christmas gifts, gathered carefully by experts from among the world's best government, municipal, public utility, railroad, industrial, and realty issues.

At any of our more than 50 correspondent offices you can learn just what securities would best meet the investment needs of the people you wish to remember in this considerate and far-sighted manner.

List of Offerings Sent on Request for—SB-113

The National City Company
National City Bank Building, New York



Magazine copy for high grade securities

individual. Therefore the appeal that banking makes to these individuals through advertising should be couched in terms that are personal, intimate, virile and definite. This is not a new thought. The principles involved have already been widely adopted, but the faster the idea spreads the more certain will be the doom of the fraudulent folk.

Both the magazine publishers and the bond houses are rendering a valuable service to the public in spreading information as to the nature of sound investments, and it is hoped they will continue their efforts, for something should be done by high-grade publications reach-

ing the general public to point out the value of safe investments as against the purchase of stocks of the "get-rich-quick" variety.

Good bond advertising is of direct benefit to the entire field of high-grade investment securities as well as to all banks and financial institutions. Enormous sums have been lost by men and women throughout the land through ignorance of the true principles of investment. The only way apparently to protect these people is to educate them on the subject. This will serve to restrain savings and other bank depositors from making hasty withdrawals for the purpose of "investing" in something that will probably result in a loss of their savings. At the same time, by the dissemination of sound information respecting investments by the leading banks and bond houses, the wealthier investors are also led to favor banks when seeking investments, thus materially broadening the field for the sale of such securities.

Every year an enormous amount of money is sunk in speculation and unsound investments, and this money is supplied to a large extent by those least able to afford its loss. For the person who has not accumulated a considerable surplus the only wise course is to save and entrust his savings to a well-managed bank or trust company. When a sufficient fund has been accumulated to justify the saver to become an investor, he should, especially at the beginning, invest only after consulting with his banker or through a bond house of recognized standing.

Banks and investment houses which have introduced Income Tax departments to aid their depositors and clients are finding that service in this direction is enabling them to build up good lists of actual and prospective investors to be followed up and given an opportunity to buy good bonds or other investments from time to time.

To be most successful, the investment advertiser requires:

Expert acquaintance with all the facts relating to the investments offered;

Thorough knowledge of human nature; and

The power of confidence-inspiring presentation of the facts.

The character of the investment, and the strength, organization and prestige of the house offering it are important. But, these things being equal, the house that does the best advertising will do the most business.

This has been proved so conclusively by actual results that it may be accepted as an established fact.

It is equally axiomatic that the old-fashioned card announcement style of advertising will not bring results, especially in competition with modern advertising methods which most investment advertisers are now using.

Preparing investment advertising is particularly hard because the advertiser is asking the reader to turn over to him a portion of his hard-earned, or, at least, much cherished, money, possibly without giving anything immediately tangible in return.

The obvious course for the investment advertiser, then, is to work to inspire two things in the mind of the prospective investor—a strong belief that it will be to his advantage to make the proposed investment, and the utmost confidence in the one offering the investment.

The first step is to make it very clear to the man with money to invest that when he invests wisely he does not *part* with his money, but merely puts it where it will work and earn for its owner.

PARAGRAPHS FOR INVESTMENT ADVERTISING

IT is the lesson of experience to realize that the more you eliminate chance from your investments the better off you will be in the long run.

OUR mortgages are a splendid example of a conservative investment. From them you get not only a good return on your money, but what is more important, absolute safety.

YOUR peace of mind is to a great extent dependent upon the safety of your capital.

ANY time you have money is the time to buy mortgages.

THERE is no class of investors which would not find it beneficial to have at least some money in our mortgages.

Do not gain experience at the cost of a depleted capital. If you buy our mortgages you eliminate the consequences of mistakes or changing conditions in connection with your investments.

SOME people can afford to speculate just as they can afford a yacht or an opera box. Speculation is a luxury. Is it one you can afford?

PUT at least some of your money in our mortgages and know the comfort of an investment from which risk is eliminated.

OUR mortgages would be a good investment for your money or for trust funds in your care.

OUR mortgages make investing an exact science as far as you are concerned.

THERE is one sure way to make money and that is to save your income. It does not help much, however, if you save your income and lose your principal. You can be sure of both principal and income if you invest in good mortgages.

IT is true generally that the greatest financial risks are taken by those who can least afford a loss.

OUR mortgages are beyond the reach of disturbing influences. Their principal is absolutely safe and the income—paid on the day due—is higher than any other tax free, gilt-edge security. They are investments you can safely make and recommend to your friends.

FOLLOW the example of successful financiers and invest at least some of your money where it is absolutely safe.

DON'T forget that a large return for a short time, spent as it comes in, is a poor consolation when the principal is beyond recall.

THE more you have invested in our mortgages the more you can be sure is safe and the income will be larger than from any other investment equally safe.

IF you advise the purchase of our mortgages there is no possibility that you will have to apologize for your advice. There can be no loss of principal and the income is paid the day it is due.

How often have you wished to get out of some investment without a loss? There is no speculation in our mortgages. You always get what you expect.

THOSE who wish to use *your* money for *their* speculation will promise nearly everything you demand.

DON'T buy anything that promises you more than a fair and reasonable return. Be suspicious of investments which promise too much.

MAKE your money work for you, but do not set it a dangerous task. Do not try to make it bring more than it can *earn*, for then you are putting it in such peril that it may be lost. Neither let it be idle because being unemployed it will waste away.

THERE is no end of investments that you ought to make. You can find out what they are, at your expense, by trying them one at a time. Your final decision will be to let speculation alone.

IF you make an unfortunate investment you have bought experience, and it has cost the amount of your loss.

IF you make investments only occasionally you cannot afford to make mistakes as one unfortunate experience may cause the loss of a large proportion of your capital.

WHEN you become a customer of our Bond Department you will have the investment experience of this bank at your service. Our officers will be glad to review your lists of investments and advise you that they may be suited to your needs and sufficiently diversified. Because it is our policy to offer to our customers only such securities as we are willing to include in our own investments, you will find in our current offerings—sent to you on request—a carefully selected list of securities which we are buying for our own account.

ARE you one of those people who will have to die at the "right time" so that your family will not be left in poverty? In other words, are you taking such

risks with your money that your experience and management are necessary to keep it safe?

IF you own good mortgages and tell your family about them you may be doing that which will keep them from want after you are gone. They are safe investments for you and will be safe for them.

WHEN you choose investments you undoubtedly have in mind that your experience and management add to their safety. But if something happened to you would they be safe investments under the management of your wife?

MANY people buy our mortgages because as they put it they "can no longer afford to take chances." They had their lesson—what is more—profited by it.

No responsibility is required to make a promise, but sometimes considerable responsibility is required to fulfill one.

HAVE you not made investments that seemed attractive at first, but did not turn out as well as you expected? Every time you buy a good first mortgage you protect yourself against just such disappointments, usually another name for losses.

IN good times and bad our mortgages appeal to such investors as deem the safety of principal of supreme importance.

WE specialize in bonds of the highest grade, suitable for National, State and savings banks, estates and individuals.

WITH the opening of the New Year you usually consider most carefully how to invest your surplus money. It is hard to find a small investment that will pay a good rate of interest and yet be safe.

THROUGH our experience and careful investigation by experts we are able to offer you the service that is needed by every investor, and are at all times glad to furnish investors with any information they may desire.

OUR mortgage certificates are mortgages in safety and bonds in convenience. They are the latest development in mortgage lending.

IF you have funds to invest at once, or if you wish to lay aside a few dollars each year to create definite capital for a certain time, let us tell you about our bonds, and the business upon which they are based.

THERE may be safe investments that pay more than 5 per cent., but it means a good deal to you to have your money earn as much as that without causing you any care or worry.

THIS tremendous, resistless advance in values supplies at once the two essentials of the ideal investment—sound security and demonstrated earning power.

WE act as the purchaser's representative and secure for him those investment securities best suited to his particular needs.

THESE securities combine the attractive investment features of dependable security—substantial income—marketability—scientific distribution of funds—and the maximum of convenience.

THE wise investment of money is not simply a question of safety; nor, on the other hand, is it merely a matter of income. It is in reality a combination of the two.

OUR service is more than just simply buying and selling bonds. We rigidly investigate every bond issue that we buy, in order to assure ourselves of the safety of the security that we offer to you.

WHICH counts most—The comfort of knowing that your funds are safely and wisely invested, or the anxiety of hazarding the savings of years in the futile search of a short cut to fortune?

EVERY bond we offer for sale has been purchased outright by us. Every bond we own has withstood the most exacting reliability tests that our organization of specialists knows how to apply.

WHY lose income by your delay in purchase of securities? If undecided why not get the opinion of those whose business it is to know about securities?

WE have at all times investment bonds of the soundest type. It will pay you well to investigate our standing and then become acquainted with us personally.

THIS is a conservative and safe investment you should be familiar with now.

OUR bond offerings are of unquestionable quality and the yields afforded are as high as can be had without risk.

IF you have money to invest—no matter how large or small may be the amount—and feel the need of prudent advice, we shall be glad to give you the benefit of our experience in the investment banking business.

WHAT you do with your surplus is no less important than the accumulating of it. Wrongly invested, it may be of more harm than benefit to you.

CONSERVATIVE investors realize the necessity of investing only in securities recommended by reliable and experienced banking firms.

No purchaser has ever lost a dollar of principal or interest on a mortgage purchased of us.

THE actual cash investment in the property back of this investment is nearly two and a half times the outstanding bonds.

SOLID security, substantial income, marketability, diversity and convenient form—a model investment.

INVESTORS lose interest waiting to find a mortgage that exactly suits in amount and location—also while the title is being searched.

IN making investments not only the tangible property and the earnings of the companies behind bond issues must be considered, but the future growth of the territory in which these companies operate, must be assured.

WHILE safety should be the fundamental consideration, it can be carried to such an extreme as to unnecessarily limit the earning power of the invested capital.

JUST now the shareholders in many corporations are worried about their future dividends and anxious over the great declines in the quoted values of their stocks.

But bondholders are as serene as ever. Their holdings have fallen but little in price and the coupons are being paid like clockwork.

IN the purchase of bonds for investment it is essential that the investor either look very carefully into the security of the bond or rely on the judgment and reputation of the banking house making such an offering.

WHEN you are ready to be free from the anxiety of stocks and variable dividends let us hear from you. We will tell you about bonds that are safe and interest that is certain.

No difference how much you may have to invest—first, be assured that your funds are permanently safe.

A GOOD many investors overlook the importance of the service which a careful and conservative investment organization is able to render them.

THE holder of a bond is protected by an absolute lien on permanent assets worth much more than the amount of the loan.

THE one huge fortune-builder that dwarfs all other sources of wealth is real estate.

NEXT to Federal, State and Municipal securities, the bonds of corporations supplying public necessities afford the safest investments.

THE certainty of a moderate, but sure, income is much better than the possibility of greater returns with the probability of loss of the entire principal.

IF you have \$100, or \$1,000, or more, it is imperative to find for it the best possible employment consistent with safety. If you desire to create capital from surplus income you must invest systematically and safely.

IF you have only a modest fund, by all means be satisfied with the safety of a good, strong mortgage or bond, which is certain at all times to be worth its original cost to you.

FAR too many people, for the sake of one or two per cent. of interest more than is commensurate with safety, place their entire principal at hazard.

WE investigate minutely and buy outright the bonds we offer. We can, therefore, honestly recommend them to you.

So many investors hold seasoned railroad bonds that a broad market has been established, assuring a ready sale at any time.

WE believe that our bonds are as marketable as the average listed issue. Under normal conditions, we have always been able to furnish our clients a satisfactory market for our securities.

IT is always wise to purchase through responsible dealers who have proper facilities for expert investigation, successful experience upon which to base their judgment, and a reputation to maintain for reliable recommendations.

A GOOD bond is the safest form of investment and is absolutely non-speculative.

THERE are securities which sell at prices much above their real value because everybody knows them to be good investments who do not want to take the trouble to investigate are willing to pay extra for them.

IT is better to go to experienced investment brokers and get advice. You can make more and still be perfectly safe.

OWNING a bond, you own actual property. For convenience a trustee holds the title, but it is held for you. The corporation issuing the bond must pay the interest and repay the principal, or the mortgage guaranteeing the bond is foreclosed and the property passes to the bondholder.

IN choosing bonds you need the advice of experts. Our knowledge and experience along this line are at your command.

WE have some very good bond offerings at present.

WELL chosen bonds are secured by property guaranteeing your investment, dollar for dollar, and interest beside.

EVERY wise investor will place at least a portion of his surplus in a safe, non-speculative investment of this character.

TRUSTEES, guardians, executors, administrators—those having charge of trust funds, have special reason to exercise the utmost discretion in choosing investments.

AN important thing to be considered in choosing an investment is the readiness with which you can get back your principal when you want it. There are times when you need ready cash. Indeed, to have all your funds "slow assets" might mean disaster some times.

A WISE choice of investments cannot usually be made entirely upon your own judgment. When it comes to placing out your own money or funds left in your charge to earn an income, it pays to get the best advice.

A SINGLE poor investment may cause you more loss than you gain by a dozen good ones.

WHAT you do with your surplus is no less important than the accumulating of it. Wrongly invested, it may become of more harm than benefit to you.

THE safety of bonds is pretty generally understood. But when it comes to the choice of any particular bond for your own investment, unless you have had a great deal of experience along this line, you naturally desire expert opinion and advice.

SPECIALISTS in investment are needed by those who specialize in other lines and cannot therefore be expected to have a thorough knowledge of how best to put their money out at interest.

SAFETY, convenience and relatively high return—these are all very desirable qualities, every one of which is to be found in the bond investments handled by this bank.

MANY so-called "investments" are in reality nothing but speculations. The person who puts money into them is not sure of any definite income from them.

It is the part of wisdom to have your money invested in different ways, but you can safely have a large part of your resources in good bonds.

As the buyer and seller of thousands of bonds, this bank has acquired in its long history a valuable fund of knowledge and experience which it freely places at the disposal of the clients of its Bond Department.

CONFIDENCE is the bedrock upon which successful investment is built—confidence in the proposition and in the persons offering it.

REAL ESTATE

The man who handles real estate has one of the best propositions in the world to advertise.

Land is something real, tangible, substantial. It is the foundation of all wealth—a fundamental necessity. Everybody has to live somewhere, and everybody—whether owner or renter—must pay something, either directly or indirectly, for the privilege of using part of the earth to live on.

Therefore, the field before the real estate man is as broad as humanity itself. The arguments that he can use in his advertising are such as touch intimately the daily life and necessities of the great mass of people.

Millions of dollars are spent annually in real estate advertising. Much of this amount is wasted because of lack of originality and modern methods of following up prospects.

Nowhere has real estate advertising reached such a high development as in New York City. Before the war it had reached enormous proportions. For several years it has been very quiet in real estate circles, but now, with the great demand for homes there are signs of a revival. So a study of the advertising methods of the typical New York suburban real estate company, in the halcyon antebellum days, therefore, may be profitable for real estate advertisers everywhere.

With the New York real estate companies the first step is to get inquiries, that is, the names of persons who are interested enough in any particular suburban property to write asking for advertising literature and further information.

Most of such inquiries are received as the result of advertising in the newspapers and magazines. A plan commonly used was to advertise to send handsomely illustrated literature or an interesting real estate magazine free. Several companies made a specialty of their monthly house organs, which really were of considerable interest and value, containing, in addition to the selling articles, much well written matter on New York real estate in general. Of course, a specialty was made of maps and illustrations from actual photographs of the property and its surroundings.

These house organs, while the backbone of the follow-up campaign, were by no means the only printed matter used. Immense quantities of special circulars, mailing cards and form letters went out constantly, containing special offers and announcements of current events having a bearing upon the increase in real estate values around New York—such as the completion of tunnels, subways, bridges and other public improvements.

In the typical case where the prospective buyer lived at a distance from New York and was unable to go to see the property, this was the course from inquirer to buyer:

The person saw an attractive advertisement in the newspaper or magazine. It offered something for nothing—a magazine on New York real estate, in which he was already more or less interested. He said to himself: "I might as well get that. It doesn't cost anything and puts me under no obligation." So he filled out the coupon and mailed it to the company.

As soon as his name was received at the office of the real estate company it was copied on a card and went into an alphabetically and geographically arranged "prospect" file. The inquirer received a form letter with his name and address filled in. This letter acknowledged the receipt of his request for the magazine, said that it would be sent him promptly, and briefly called attention to the special real estate propositions that the company was handling.

The first number of the house organ arrived in due time and was read with interest by the prospect. It contained several general real estate articles and one or two selling articles which concluded with a coupon order blank.

The prospect was interested, but unless he was unusually susceptible, probably was not thoroughly convinced. Possibly it took the reading of two, three or a half dozen issues of the house organ to convince the prospect that he ought to buy the particular land that the company was selling.

The articles in the magazines bearing upon the sub-division prop-

erty described it fully in such details as: Location, railroad facilities, healthfulness of climate and surroundings, industries, population, statistics of growth, schools, churches, stores, natural attractions of the vicinity, etc.

The buying plan was very carefully explained, particular emphasis being put upon the fact that the lots could be bought on the instalment plan of a few dollars down and a few dollars a month. The reader was told very clearly and definitely what he must do to buy a lot.

Promptness of action was urged because prices were going up, the best lots were being taken and this opportunity could not last indefinitely.

A time limit is a good thing in any real estate offer. "For thirty days only," if hammered into the minds of prospective buyers, will make them "step lively" if they are in the market at all for what you are offering them. Placing a limit of time within which a certain thing must be done makes it more likely that the thing will be done because it forces the mind to a decision.

It is a difficult thing for many persons to *decide* to take some action even after they are convinced that it is the proper course to pursue. We are all more or less mentally lazy and act more surely under pressure or upon the spur of a real or imagined necessity.

But to return to our New York suburban real estate campaign. When the prospect had been thoroughly inspired with confidence in the proposition and has full knowledge concerning the property and the terms, he was quite likely to buy if he was really in earnest when he began to investigate.

In case the inquirer was a resident of New York or lived within a few miles of the city so that he could easily visit the property different methods were pursued with him. The effort was not so much to sell to him direct by mail, but to induce him to make the trip to the property and see for himself just what it was, and it was left for the company's representatives on the ground to close the sale if possible. Free automobile rides or refunding of railroad fare were special inducements made to get people to visit the property.

It was the aim of the advertiser to make his argument so strong and compelling that the reader would do something definite whether it was to sign the coupon and send the first payment or to decide to go and visit the property.

Buying a piece of real estate is not as simple a matter as buying a suit of clothes. It is not done hastily, as a rule. So that a pretty thorough presentation of the case must be made before a sale is effected. For that reason and because advertising space in the New York news-

papers and the general magazines is expensive, real estate concerns rarely attempt to sell direct from the advertisement.

Experiments have been made along that line, but the results have been so poor that such a course is rarely attempted now. The author knows of an instance where a full page ad. with coupon order blank was run in the most expensive newspaper in New York. This was an experiment and it was a failure. The returns did not come anywhere near paying for the advertisement.

The gist of the lesson taught by actual experience is that the wisest way to do is to use fairly large space in good mediums to get inquiries and then follow these up hard by personal solicitation, letters, circulars and every other approved method of direct advertising, and if there is one thing more than another that needs to be blazoned on the banner of every real estate advertiser, or that is worthy of a place alongside the "Do it now" motto over his desk it is this: TELL THE TRUTH.

No other policy pays in the long run and nothing else is right at any time. You must have faith in the property you are advertising and then you can the more easily transmit your faith to others.

In advertising to homeseekers there is little danger of having the advertisement too long because buying a home is such a big event in the life of most families that the members will read everything you say if they think that it may help them in a choice of a home.

But there is danger of making a long story prolix and involved. Clearness is *essential* in a successful advertisement.

At the same time, it is not necessary or desirable to tell your whole story in the advertisement. An opening should be left for the reader to make inquiries about the property, as that is the first step toward real business.

The descriptive booklet is the *piece de resistance* of most campaigns because it must be depended upon to convince the prospect and turn him into a customer.

There is a distinction between a real estate dealer and a real estate broker, and there is likewise some difference in their advertising methods.

The broker, as a rule, does not buy property himself, but merely acts for others on a commission basis. He handles valuable income-producing or high-class residence property rather than suburban subdivisions.

The class of investors to whom the broker in this kind of real estate appeals can not be influenced to any great extent by the sentimental arguments that are often effective with homeseekers, for instance.

One of the chief objects of the real estate man is to build up a clientele—to secure and hold customers who have entire confidence in him and will place all their real estate business in his hands.

The broker does not need to advertise for sellers. They come of their own accord, but he does need to advertise for buyers. The higher priced the property to be sold, the more advertising it takes to sell it, and the more it will pay to advertise it.

The copy best suited to sell high class property is full of information and the most important information is the price.

Special lists of possible buyers of real estate can be obtained by watching the names in the real estate transfers published in the newspapers. Personal letters making a definite proposition ought to be productive when sent to regular buyers, but a personal visit is better than a letter because it leads to an acquaintance which may result in business advantage later on, if not at once.

Attorneys are also good prospects for the real estate broker, because they are not only speculators in real estate themselves sometimes, but they have many among their clients who are.

There are three ways in which the real estate broker can use the daily newspapers—in “liners,” “spaced liners,” or display ads. Experience shows that “classified” real estate ads. pay best in the morning papers, because the business man reads his morning paper for facts and figures.

Spaced liners are better than liners because they are more noticeable and also because they usually are placed near the top of the column, giving the ad. the preference over notices further down.

The Sunday newspapers have proved most effective for display advertising; as the Sunday issues are read more leisurely than business day issues, and they generally carry a lot of real estate and building news.

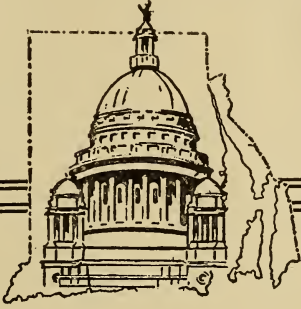
The real estate sign board is a useful form of advertising because it serves to keep the name of the firm before the public and gives occasion for the making of inquiries by persons interested. The dealer should adopt a uniform and individual design, which will crystallize his advertising and give him a trademark, as it were. It will be found a good will producer.

In real estate advertising the very first object in most cases is to induce the prospective buyer to see the property. If you can do that, then it remains for the merits of your proposition itself and the selling ability of your salesman to close the deal.

But sometimes possible purchasers live so far away that it is impossible for them to visit the property personally. Then the story

must be told so fully and convincingly in the advertising matter that the person interested will feel that he is just as safe in dealing with you at a distance as he would be face to face.

One of the most important things to be kept in mind in real estate, as in all classes of advertising, is that confidence must be inspired before you can do business with anybody.



Insure Your Insurance

IF you name the Rhode Island Hospital Trust Company as beneficiary of your life insurance in trust for your wife and children, or others, we will collect the money, carefully invest it and pay out the income at stated intervals to the persons named by you in the trust agreement.

The "life insurance trust" method is a particularly good one for you to use if you want absolute assurance that your heirs will be free from financial perplexities or want. We shall be glad to talk over this method with you.

*Rhode Island
Hospital Trust Company*

Insuring insurance

And telling the truth, the whole truth and nothing but the truth in your advertising is the best way to do it. Depend for effectiveness in your advertising upon the strong, compelling way in which you present the truth, not upon any distortion of facts or high coloring of the truth. Be authoritative, not supplicating.

Testimony of satisfied clients and references as to your own character, ability, experience and general trustworthiness, and true photographs of the property to be sold, provide the best possible evidence that you and your claims are worthy of the confidence of those you are trying to interest in your real estate.

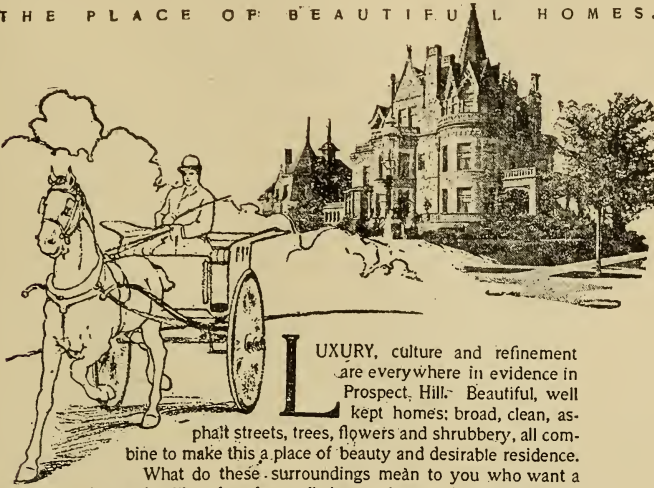
And after an advertisement has "pulled" a large number of visitors, if no sales follow, the fault lies either in the fact that the copy made unfounded statements, that the property is not good, or that the real estate man is a poor salesman. An advertisement which exaggerates is dangerous. The man who reads of a flowery paradise and finds a desert waste will never buy. Yet this same man, if he had not been led to expect too much, might have been glad to invest in desert property.

REAL ESTATE TALKING POINTS

Good talking points for real estate advertising will be found in the following list:

- Convenience of location.
- Healthfulness—pure air and water, good drainage.
- Pleasant surroundings.
- Transportation facilities.
- Good neighbors.
- Good climate.
- Cheapness of living.
- Public improvements—water, gas, electric light, sewers, pavements, sidewalks, parks, boulevards, wide streets, shade trees.
- Churches, schools, art galleries, libraries, museums, stores, hotel.
- Low price of property, easy terms, discount for cash, instalment payments.
- Probability of increase in value—growth of population, new industries, new railroads and trolleys, prosperity of the region.
- Natural beauty and attractiveness, nearness of recreation places.
- The amount invested in the industries of the place.
- Aggregate wages paid.
- Large amount and value of products of place.
- Favorable shipping facilities.
- Best locations going quickly—"Last opportunity."
- Good home place.
- Mail delivery.
- Growth of realty values in past few years.
- Actual examples of increased value.
- Photographs of property.
- Low taxes. No taxes for a long time.
- No interest on deferred payments.
- No charge for deed. Free and perfect title guarantee.
- Property bought ahead of improvements so that low prices can be offered.
- Large demand for houses.
- Extensive house building going on.
- Building restrictions.
- Large number of lots bought by persons familiar with the property.
- Buying for children's benefit—better place in which to bring them up and property may make them independently rich.
- Buying real estate intelligently.
- Buying real estate on instalments compels economy and gives an object in life—something to work for.
- Grasping opportunities.
- Scenic attractions.
- Free railroad tickets or free automobile trip to see the property.

"THE PLACE OF BEAUTIFUL HOMES."



LUXURY, culture and refinement are everywhere in evidence in Prospect Hill. Beautiful, well kept homes; broad, clean, asphalt streets, trees, flowers and shrubbery, all combine to make this a place of beauty and desirable residence. What do these surroundings mean to you who want a home dwelling free from all the unpleasant features that too often mar a city home? Will you still be content to pay a large rental in a less desirable location when the same monthly outlay will buy you a home in this "Place of Beautiful Homes?" The Prospect Hill plan was devised to interest the man who can afford to rent at \$40.00 to \$75.00 a month but who hesitates to spend in one amount a sum sufficient to build a house equivalent to that rental value.

THE PLAN

FOR the man of independent income, business success or assured salary has been devised a monthly payment plan for buying a home in Prospect Hill. This plan overcomes the only argument against owning as compared with renting. It obviates the necessity for investing \$3000 to \$15000 in one sum for a house, such as the renter can find for \$40.00 to \$75.00 a month. A small payment down and the balance in monthly payments, about equal to the rental value of the property, buys a home, that in ten years' time is fully paid for and has materially increased in value. This house will be built entirely under the owner's direction.

Prospect Hill is a community of successful men who have built on the Prospect Hill plan—"built better than they knew," for the steadily increasing value of the property has brought splendid returns.

Read the plan, go and look at the property, then let us discuss further details at your office or ours.

Mr. John R. Goodrich, who has been identified with the development of Prospect Hill from the beginning, will furnish any further information desired.



PROSPECT HILL LAND CO.
 JOHN R. GOODRICH, Agent

 With **HACKETT & HOFF**
 77 MICHIGAN STREET



A good real estate ad.

Public and private improvements in progress increasing value of all property in vicinity.

Well-known persons who have bought lots or are building homes.

Future of property protected.

Prices go up on a certain date.

Safety of investment in land combining rural and city advantages, with drawbacks of neither.

Police and fire protection.
 Height above sea level.
 Nearness to large cities.
 Increase in assessed valuation of community.
 Sending maps of property upon request.
 Landscape gardening.
 Low railroad fare.
 Rent pays for home.
 Certificate of title furnished.
 The "unearned increment."
 Let the operation of a great natural law work for your benefit.
 The importance of "doing it now."
 Laying the foundation of a fortune.
 Only a small sum down needed to secure a lot.
 Large-sized lots.
 Good real estate a "live" asset.
 Non-forfeiture clause in case of lapsed instalment payments.
 Real estate the only genuinely safe investment.
 Get ahead of the masses.
 Assessors' figures.
 Make real estate your savings bank.
 Compare prices with those of similarly located property.
 Example of successful men who have invested in real estate.
 Quotations from men of prominence urging investment in realty.
 Social life.
 The foundation of all realty value is utility. That is evidenced by rent, which, capitalized, forms value.
 Think it over and consult with your wife.
 Advertising value of an office in a prominent building.
 Giving the children a chance in the suburbs.
 Own a house to live in, don't just rent a house to stay in.
 Experience qualifying to get best results in managing property.
 Get away from the noisy, dusty, crowded city.

INSURANCE

Insurance is practically indispensable now-a-days. Every person with an income sufficient for more than the bare necessities of life is a good life insurance prospect. Every property owner is a fit subject for the attack of the energetic fire insurance agent. On account of this universality of appeal, therefore, there is a great deal of competition in the insurance business.

Where there is competition there ought to be advertising, and as in every other competitive business, the better the advertising, the better the business.

Personal solicitation plays a more important part in the insurance business than in almost any other line of endeavor. But good advertising helps the solicitor very much. In the first place, by making the name of his company better known through general publicity, and, secondly, attractive and forceful circulars, booklets and other printed matter provide the agent with effective ammunition for follow

For Lease

5,300 sq. ft.

in best location in the new
Retail Center

South-west Corner, Tenth and Locust Streets to be leased

View is Tenth Street Looking North from Olive

Sergus-Vandervoort-Barney Store

The 5,300 square feet of floor space on the third floor of the Kinloch Building, on the northwest corner of Tenth and Locust Streets, now occupied by the Lesan-Gould Advertising and Publishing Company, is available for lease, in whole or in part.

When, on March 15, 1936, the Lesan Advertising Company took a five-year lease from the Kinloch Telephone Company on the entire third floor of this building it was thought that these spacious quarters and this excellent location would answer all requirements for a long time to come.

But the consolidation, under the name of the Lesan-Gould Company, of the Gould Directory Company and the Lesan Advertising Company; the addition of a printing plant, a form letter and addressing department, and the necessity of having all branches under one roof, made imperative the erection of a special building. This building will soon be ready—an 8-story structure on Washington Avenue, running through to St. Charles Street, between 13th and 14th Streets.

The Lesan-Gould Company will move about January 1, 1938. When it vacates its present quarters a splendid building will be opened for the conduct of a business or the practice of a profession. The premises are admirably adapted for a military, cloak, hat or cleaning establishment, for a business college, for a trade publication, for the manufacture or sale of jewelry and novelties, for any business conducted by mail or by agents, and for professional offices. They are especially suitable for an architect. In fact, the location is suitable for any business or any office, because of its nearness to both the wholesale and the retail districts.

The Kinloch Building is one of the most desirable locations in the new retail center of St. Louis, which is fixed by the removal of the great department store of the Sergus-Vandervoort-Barney Dry Goods Company from Broadway to the new Syndicate Trust Building at 10th and Locust Streets, diagonally opposite the Kinloch Building.

A Splendid Opening
The westward movement of both wholesale and retail business in St. Louis is inevitable. Everybody as well as the local business and real estate dealers realize this. Some of the shrewdest business men and most successful houses are taking timely action and spending large sums to keep in line with the movement.

The Westward Movement
The special activity at the present time is in the vicinity of the Kinloch Building. Besides the 17-story Syndicate Trust Building, now occupied by the big Sergus-Vandervoort-Barney store and by hundreds of office tenants, a large clothing concern is to put up a building at Tenth and Olive Streets, and several of the present structures in the neighborhood are to be rebuilt and enlarged.

Great Business Activity
The Kinloch Building, architecturally one of the most attractive business structures in the city, is likewise one of the best built. It is six stories high, of brick and concrete construction, very substantially put up to make provision of telephone switchboard and commercial essential.

A Strictly Modern Business Building
The total floor space on the third floor, aside from hallways, is 8,600 square feet. Of this, 3,100 square feet is already rented and used for offices, leaving 5,500 square feet left for rent. The ceiling is over 23 feet high. There is light on three sides—22 large windows—giving good ventilation and plenty of light. The building is open air and built between the three upper floors are used by the telephone company. It is heated by steam throughout and has good gas and hot water service. The suburban car can pass the building and at the Washington Avenue and Olive Street there can walk a block. The building is only a block from the Post Office and not far from the leading banks and trust companies.

Rental Moderate
The Lesan-Gould Company will rent the whole 5,300 feet to one person or firm or will divide it to suit tenants. As it has the unique feature that in its hands the space can be considered as a very independent interest. Here is an opportunity to secure a splendid location right in the business heart of the city. The quarters are open to inspection at any time. For further details and terms call or write.

LESAN-GOULD COMPANY

5,300 Sq. Ft. Floor Space

Lesan-Gould Company
Kinloch Building Tenth and Locust Streets

To lease office space

up arguments. Insurance solicitors are convincing talkers. Their best talking-points can be put into printed form, and the message in many cases will get a reading where the solicitors cannot get a hearing.

The Hartford Fire Insurance Company has been one of the most consistent and successful insurance advertisers. It has conducted an extensive campaign of publicity in general magazines and local newspapers with good results. Its newspaper advertisements are

calculated to get definite inquiries. A coupon makes it easy for people to ask for a copy of a free booklet and thus provides the local agents of the company with a list of good live prospects, while the convincing booklet itself prepares the mind of the reader for the company's proposition, putting him in a receptive attitude for the arguments of the solicitor.

The booklet referred to is a model piece of advertising literature. As the preface to this booklet explains its scope and object, it is reprinted here :

The Hartford Fire Insurance Company has come to believe that it owes a broader duty to its policy-holders than merely to furnish indemnity. It desires also to help its patrons to avoid the loss and distress which ensue when a fire occurs, and further, to give them useful information about fire insurance and the insurance contract, so that, should they be so unfortunate as to suffer from fire, they may nevertheless be surely recompensed so far as possible for the financial loss sustained.

By its extensive and aggressive advertising the Hartford Fire Insurance Company is creating a demand for its policies. In a way it might be said, forcing the local agents to write its policies. It is working on the same principle as the large manufacturer who by extensive advertising creates a great popular demand for his goods—a demand which re-acts upon the dealer and results in the building up of a permanent trade in the commodity advertised.

But advertising is proportionately just as good for the local agent as it is for the home office. There is no reason why the local agent should not supplement the advertising of the companies he represents by some strong advertising of his own, because, in the last analysis, the personal factor is an all important one in business, and the man who takes out an insurance policy likes to feel that the agent as well as the company is thoroughly reliable.

It should be the ambition of every local insurance agent to make his name and business so well known that whenever the subject of insurance is brought up invariably he will be thought of in connection with it.

Friendship has a great deal to do with the insurance business. But there are limits to the effectiveness of personal influence in business, and the other fellow has friends likewise. The more friends you have the better, of course, but if you build up a prestige and get in touch with a large number of prospects by good advertising, you can multiply both the number of your friends and the effectiveness of their influence.

A prominent fire insurance agency in a New England city—some

time ago decided that it would put itself before prospects in such a way that they would naturally turn into that particular office when they were ripe for insurance of any kind.

The mediums of advertising used were newspapers, circulars, and window displays.

The advertising arguments had to do with the agency's points of superiority in regard to price of policies, companies represented and service rendered. The underwriting boards fixed universal rates so that the agency could not advertise to cut under them, but it could and did show the prospect how he could lessen the cost of his protection by putting in fire extinguishers and taking over preventive measures.

"Who carries your insurance?" was a slogan adopted to stir up interest in the companies represented. Investigation of the strength of the companies was courted. Pains were taken to show the standing of the different companies and how they were safeguarded. Concrete facts were given as to the age, resources, the vast sums paid out, and the promptness with which each loss had been adjusted.

Under the head of service, the agency offered to act as insurance counsellor for everybody in the community, and sought interviews whether there was a prospect for immediate business or not.

Among the special features of the business brought out was the importance of household furniture insurance. There are a large number of wage-earners in this city. Many of them carry no insurance on their household effects. "Cut out worry" was the argument used effectually with this class, stress being laid upon the fact that \$2.50 would insure \$500 worth of furniture for three years at that time.

Right after a fire, cards printed in red ink were circulated in the neighborhood, giving rates showing exactly what insurance on \$500 and \$1,000 worth of furniture would cost for a period of three or five years.

The more promptly this circularizing was done after a fire the more effective it was found to be.

The newspaper advertising of this agency was a general appeal. The circulars were specific. The window display was designed to excite curiosity and to get possible customers among passers-by to enter the office and get acquainted.

The life insurance companies are now operating in a similarly broad spirit. The Metropolitan Life Insurance Company has been conducting a war against tuberculosis. The company began its crusade with the distribution of a book concerning the malady. It has

chosen as a slogan "sunlight," for by this means more than by medication tuberculosis is to be conquered.

Millions of copies of the little book have been distributed throughout the United States and these tell how to care for oneself in order not to become infected, and also what to do for those who show symptoms of the disease. This company says:

We are out on a big campaign—it is to be a concerted war to lower the death rate by teaching the people how to live longer and by spreading accurate information and giving the policy holders ample assistance.



POSTAL LIFE HOME-OFFICE BUILDING

Sixteen Years of Success

Without Agents.

THE POSTAL LIFE INSURANCE COMPANY

Transacts Its Business
Over-the-Counter and By-Mail

The Only Life Insurance Company "on the Avenue"

The POSTAL LIFE INSURANCE COMPANY sends its seventeen stories adward the sky at the new financial center of New York. The new Wall Street is at its door. It has also distinction as the Gold Medal Building; for a Commission appointed by the Fifth Avenue Association to pass upon the construction and artistic design of new buildings on the Avenue, awarded the Gold Medal to its builders.

Insurance Economy
It is the Home-Office of the only life insurance company started at the time of the Hughes investigation that succeeded in establishing itself. This company had a message of insurance economy and delivered it; sixteen years of success tell the story. It wins to its patronage those who, through reading the story, want to buy life insurance.

The Only Non-Agency Company
The POSTAL LIFE operates without agents. The personal representative does not work for it. It

**POSTAL LIFE
INSURANCE COMPANY**

Assets, \$10,000,000 Annual Income, \$2,000,000 Insurance in Force, \$42,000,000

they are purchased *direct*. Before being offered to the public, POSTAL LIFE policy-contracts are formally approved by the State Superintendent of Insurance.

Dealing over the heads of agents is an easy strategy by the POSTAL way. A discriminating public is learning more and more, and day by day, the economies of its system. The good will and good words of policy-holders are spreading the gospel of the POSTAL LIFE and its economical method.

A Fifth Avenue Institution
People deal with the POSTAL LIFE "on the Avenue" for the same reason that they deal at Aluma's on the Avenue, at Tiffany's on the Avenue—superior goods and satisfactory treatment; and in addition a 9½% guaranteed dividend year by year as a policy's premiums are paid.

Over half a million people have communicated with this Company, and a large number of these have completed the steps for policies. Not a day passes that many new inquirers do not call upon or write the Company and not a day passes that the

Company does not issue new policies. Twenty-five thousand (25,000) are now under the scope of its protection.

Counsellor and Guide

Those who really want to know "what's what" in Life and Endowment insurance turn to the POSTAL LIFE, whose aim has been to build up and maintain an ideal institution. Results are not theoretical, but easily demonstrated to all who will accept unbiased counsel with respect to their insurance problems which may be obtained by calling at the Company's Home-Office or by writing.

Find Out What You Can Save

Simply use the Coupon in lower right hand corner or write and say "Mail me insurance information as mentioned in THE TIMES of February 13", and in your letter be sure to give:

(1) Your full name— (2) Your occupation
(3) Exact date of your birth

When your inquiry reaches us no agent will be sent to visit you. We desire to co-operate with you directly, and have you think out with us your problems from printed documentary matter submitted. Because we employ no agents the resultant commission savings go to you.

POSTAL LIFE INSURANCE COMPANY

WM. R. MALONE, President

511 Fifth Ave., Cor. 43d St., New York

It is hard for even the best solicitor to walk into an office and close a contract when his company is entirely unknown to the person canvassed. Advertising is an introduction.

And, further, advertising uncovers prospects that the solicitor would never hear of. From the company's or agent's point of view, the ideal condition is that in which the prospect seeks the agent, rather than the agent the prospect.

A prominent insurance man says: "There is no question in my mind that proper publicity, associative, non-competitive publicity, can do more to write more policies, and policies for larger amounts, than any single agency in American life today. For the distinctive thing about insurance is this, that it has an established public and human interest—bound up as it is with the family and the home—which entirely takes it out of the sphere of commerce and into the realm of social, political and economic importance."

INSURANCE TALKING POINTS

- Let us take your risk.
- Fair adjustment and prompt payment.
- The folly of delay.
- Insurance policies as collateral security.
- Insurance policy a friend in need.
- Only reliable agents can represent the best companies.
- Easier to pay a premium than suffer a heavy loss.
- Protecting wife and children.
- Carrying insurance fosters thrift.
- The age, assets, reserve, insurance in force, and annual income of company.
- The policy reserve required by New York State laws.
- The liberal provisions of policies offered.
- Premium rates low. Contracts simple. Management conservative.
- Reproducing in advertisement check covering a prompt payment of a large policy.
- Actual facts and figures showing cost and returns on a certain policy.
- Increase in benefits due to decrease of operating expenses.
- Showing how chances of fire can be reduced.
- Explain the strictness of the insurance laws and how the company complies with the requirements in every particular.
- Figures showing how favorably endowment policies compare with other investments.
- Quote well known men on the wisdom of life insurance.
- The good moral and mental effects of having life insurance.
- Urge life insurance upon the newly married man.
- Show how the risks of your company are distributed geographically so that the conflagration hazard does not endanger its stability.
- Surrender value of policies.
- Figures showing the steady increase of the company's business over a period of years.
- Why having a periodic obligation to meet is a good thing for a man.
- The experience and knowledge of the officers and employes of the agency.
- Testimonials of beneficiaries regarding prompt payments of insurance money.

CHAPTER IX

BUILDING BANK BUSINESS BY LETTERS

EVERY bank and trust company should build up a mailing list on which the names and addresses of all the best prospects for the institution's services are listed. Some officer of the bank should look personally after the compiling of the mailing list, or appoint some qualified subordinate to do that work.

The bank's mailing list is very important. With a good mailing list, house organs, letters, enclosures and other attractive advertising can be placed by mail each month before every prospect on the list, influencing new depositors and developing the business of present ones.

In preparing the bank's mailing list the first names to be used are those of depositors in the various departments of the bank. Lists should be so arranged that advertising for each department can be sent to the logical prospects only.

Go over the telephone directory, local blue book and the city or county directory. Check prospects and place the names on the list.

Secure lists of local labor, fraternal and social organizations. Watch the newspapers and secure prospects from news items.

The registration lists, which are kept in the county clerk's office, furnish names of registered voters, men and women.

Keep your stockholders on the list. Write them and ask for their influence in gaining new lists. Where possible get lists of employees of local business houses. Lists of municipal employees are splendid savings prospects.

The individually addressed typewritten letter, the printed "form" letter, and the postcard and "mail series" of circulars form one of the commonest means used by banks in soliciting business. The preparation of such matter should receive a great deal of attention for proper results. Such letters are just as much advertising as newspaper advertisements or any other form of publicity, and the principles of attention, interest and conviction apply here as much as in any other kind of advertising.

Soliciting deposits and other business by means of letters—the direct method of advertising—is practically the only one open to many banks situated where there are no suitable newspapers or where news-

paper advertising, for one reason or another, is impracticable. Sometimes also this method is advisable where a competitor has been first in the field with a successful newspaper campaign.

This form of advertising might be called elastic. The principle of direct appeal may be extended just as far as conditions and results warrant. The letters can be sent to classified lists or within certain neighborhoods selected for any particular campaign. Thus a city bank can in time reach practically every possibly productive element of the population in its territory with an appropriation no greater than an adequate newspaper campaign would require.

Business correspondence is really a part of advertising because the object of most business letters, directly or indirectly, is to increase profits.

It is no easy or simple thing to write letters that will make people do just as you want them to do.

It is hard enough even in a personal interview to bend the will of another to your own in a business matter.

To accomplish the same end by correspondence, there must be something in the letter to take the place of the enthusiasm, the versatility, the magnetism that are brought into play when there is personal contact between you and your "prospect."

This matter of doing business by mail has become so important that whole books have been written on the subject and there are specialists who conduct courses of instruction in business correspondence.

There is surely a field for work of that kind. It needs only a cursory reading of any average batch of correspondence—one morning's mail, for instance—to convince one that the art of writing good business letters is a lost one, or rather that it has never been learned by most business men.

The average business letter is a formal, lifeless ineffective piece of literature. It is courteous in a conventional sort of way, but it is not skilfully done and lacks the genuine human interest touch which it is possible to give even through the medium of paper and typewriter ink.

Until recently business letter writing was about where advertising as a whole was a generation ago. When the importance of this subject is more generally recognized as much attention will be paid to the improvement of business correspondence as is now devoted to the planning and writing of advertising matter proper. One of the largest trust companies in the country now has a course of instruction in letter-writing for the benefit of its officers and department heads. This shows the modern trend in this matter.

The development of the "mail order" business and the establish-

ment of scientific follow up systems is making it absolutely essential that as much thought and effort be expended in producing letters that pull, that close up business, as is given to the preparation of advertisements to get the initial inquiries. What folly it would be to get the names of a large number of possible customers, through your strong advertising matter, and then fail to hold their interest, convince them and lead them to act by means of your correspondence with them.

Getting the inquiry is only the first step in making a customer of such a prospect. Whether or not you make the transformation complete depends largely upon the skill and tact with which you handle your inquirer in your dealings with him by letter. That is a self-evident truth. The "why" of it is apparent, but the "how" is not so easy.

A fact which many bank advertisers do not realize as fully as they should is that inquiries as the result of advertising cost money and are worth money. Perhaps this is because so much bank advertising is of the general publicity variety, and in many cases no direct returns are expected.

If all men or women now in charge of the advertising of banks and trust companies had had "mail order" experience, they would better appreciate the value of an inquiry and the importance of following it up properly.

What is to be done with inquiries should not be left to a spur-of-the-moment decision after they are in hand. You should know what to do with the inquiries before they begin to come in. Oftentimes names of prospective depositors are secured through the mention of a certain booklet in the newspaper advertisements. Sending the booklet upon request is not your whole duty, advertisingly speaking. You should send with it a cordial and informative letter, and the name and address should be placed on a prospect card. Then in due time if the prospect seems worth while but does not become a customer within a reasonable period, he should receive another letter or a personal call. This presupposes that you have something in the nature of a new business department, even if it is only a one-man department.

If you are tempted to look upon such work as routine, think of the rewards of the business-getter. In writing of Henry P. Davison, perhaps the best-known of the Morgan partners, B. C. Forbes said: "Now, just how did he climb from assistant cashier to the presidency of an important bank in so short a period? Most of the story can be told in three words: '*He got business.*'"

Study and practice will make you a good letter writer and increase

the results from your business correspondence by a good percentage.

This is not theory, but a fact proved in the experience of thousands.

A letter that comes to the point as soon as possible is best.

The day of lengthy preambles in business letters is past. There may be no limit to the length of presidential messages, but few persons, aside from editors, are compelled to read them in full.

Somebody patiently wades through the President's message, and arranges the meat of it in tabloid form for the convenience of busy readers.

There is nobody to perform that service for the verbose business correspondent, so the wise writer summarizes his own business message.

But while dispensing with preliminaries, it is not necessary or desirable to be blunt. Circumstances alter cases. Sometimes it might be the best way to announce your proposition "first crack out of the box," as the saying is, but as a rule it is better to start off with a paragraph, which, while not extraneous exactly, still does not at once explain your proposition, but rather leads up to it and prepares the mind of the reader to receive it.

Getting attention is important. Some business letter writers go so far as to start their letters with a display line, just like the headline of an advertisement. Judiciously used, this is a good thing to do.

The human mind often needs a jolt to make it turn in a new direction. Moreover, it is natural to try to satisfy curiosity, so that a display line in a letter practically compels the reader to continue into the second paragraph of your letter.

But the balance of your letter must carry out the proposition you state in your opening. You must "make good," or your letter is worse than wasted. When you have got your man's attention hold his interest, convince him, make him act!

Make your paragraphs short because a short paragraph letter looks interesting and easy to read, while long paragraphs give the impression of heaviness.

This applies particularly to a form letter because the recipient does not *have* to read it, and, nine times out of ten, if it does not look interesting he *won't* read it.

So you may write with the wit of a Mark Twain or with the logic of a Daniel Webster and it will do you no good if your message is not attractive enough in appearance to get itself read.

If it is an imitation typewritten letter let it be a perfect imitation. "Process" letters are so well made now-a-days that it is impossible for the average person, not an expert, to distinguish the

imitation from the genuine, so that the moral effect may be the same and the recipient may feel just as if he were reading a letter dictated to him personally and the chances that he will act favorably upon your proposition are correspondingly greater.

Besides clearness to the eye, clearness to the mind is an essential thing in a business letter.

The idea you have in your mind may be a brilliant one, but your light is hid under a bushel if you have not the happy faculty of conveying your thoughts to others in correct and lucid English.

It is a convenient excuse to lay the blame for faulty constructions, mis-spelled words and ambiguous expressions upon the stenographer or copyist. But, nevertheless, in most cases, the responsibility for blunders and solecisms rests entirely with the person who dictates and signs the letters.

You must be well grounded in the rules of syntax, and if you can study the derivation of words and the shades of meaning in synonyms, so much the better.

But, after all, the important thing is to be able to write clearly, convincingly and concisely in colloquial English.

It is true that some persons have the gift of expression to a higher degree than others, but it is a question whether or not this is so much a gift or a talent as it is the result of study, reading and practice.

One thing is certain, any business man can cultivate facility in this respect, and, moreover, while the study of good models, such as the letters reproduced in the latter part of this chapter, is an excellent thing, the fact remains that it is for every man to work out his own salvation by constant practice in his own business.

As far as this matter can be summed up in a formula, it is this:

Avoid conventionality and put human interest into your letters.

The testimony of bankers who have had successful experience with direct advertising ought to be of value to others who are considering it. A country banker says:

We have reached the conclusion that a country bank will get more satisfactory results from methods of direct advertising than from indirect. Therefore, the larger part of our appropriation is expended for booklets, postcards, form letters, blotters, souvenirs, etc. As an aid to the proper distribution of this matter we have installed a card index system, in which we have on file the names of many prospective patrons in our vicinity. These prospects are secured from the town and county directory, from the tax assessor's books, from the local newspaper. Many others are supplied by our regular depositors.

We also have a complete mailing list of all our regular patrons, to whom some special form of advertising matter is sent occasionally, as we believe in keeping their interest stimulated. Each booklet, letter, postcard, etc., has its form number. The officer in charge of the advertising marks on each card the

form number of the advertising matter he intends that person to receive; later his stenographer addresses and mails the booklet, card or whatever it may be. This method serves two purposes; first, the officer is relieved of the detail work, and second, a record is kept of the advertising mailed.

Another banker says:

To my mind the most productive kind of advertising for a bank, short of actual solicitation, is follow-up letters. A good list of prospects, with courteous, personal letters, originally written and personally signed, is very effective. It appears to me that it is a mistake to send out imitation typewritten letters with the idea that they will deceive anybody into thinking they are receiving a personal invitation from the bank. I will venture to say that there is no banker who would not know an imitation letter at sight. It seems presumptuous to me that we should think that any one else would be deceived by that which we are able to recognize ourselves. The usual argument for imitation letters is that they can cover more ground. My contention is that it is better to cover less ground more thoroughly. To give you an example. The imitation letter people ordinarily figure upon about three per cent. of replies. I have written a series of three or four follow up letters to a list of prospects and received as high as 90 per cent. replies. Furthermore I venture to say that persons to whom I wrote were more favorably impressed than they would have been had they received an imitation letter with a rubber stamp signature. It has been my experience that a bank can secure at least fifty per cent. replies from its follow-up letters, and what is still more important can secure actual business. The letters must have a personal ring, and if possible, should show in their text some indication that they are written directly to the prospect.

A Southern banker wrote the author thus:

A little scheme I intend to adopt for our bank is as follows: Have 3 x 5-inch slips printed on heavy paper, ruled with space for name, address and business or occupation of prospect, provide space on the slips for keeping a record of advertising sent. These blank cards I propose to distribute in quantities to all the officers, directors, stockholders, employees and good customers of the bank and ask them when they hear of a new man or anyone likely to be interested in the facilities the bank has to offer, to fill in his name, address etc., and hand or mail the card to the advertising manager of the bank, after signing their name on the space provided. These cards will then be followed up persistently, either by printed matter or personal work, until the prospect is landed or abandoned for some good reason.

In connection with this plan, I expect to have installed an addressing machine and have all the work of preparing the advertising and sending it out done in the bank under the supervision of the advertising manager.

In soliciting commercial accounts I am of the opinion that personal work gets more business than most other forms of publicity, and I believe that satisfied customers are a bank's best advertisement. The moral is, strive to serve your present customers satisfactorily and they will spread the good news to others, and it will be an endless chain constantly bringing in new friends.

Letter enclosures are good advertising, whether they are just printed slips containing advertising matter of your institution or some little advertising novelty of interest and value. In speaking of this matter the "Novelty News" says:

Why not get the full value of your postage? Do you realize that in sending out the average commercial message you are paying one cent ordinarily for service that you do not receive? It is true, so far as weight is concerned. Two average letters could be put in the same envelope and sent for a two-cent stamp. The average commercial letter is not even half as heavy as the government will permit to go under 2-cent postage. Therefore, you are not getting all you pay for when you send out a letter which is only half weight. The service may be worth two cents, all right, to send even the light-weight letter, but why not get the full value of the postage you are paying for, by sending a "silent salesman" inside the letter, which will not cost you anything to mail?

Utilize your outgoing mails to carry additional appeals for increased friendly relations and enlarged patronage when you can do it without increasing your annual postage appropriation one penny. If you do not do so, you overlook a splendid advertising opportunity, that's all.

On succeeding pages is to be found an extensive collection of bank and trust company letters. All are considered good models and they contain a vast amount of material concerning the facilities offered by a strong bank and telling how it serves the community.

Letter No. 1, printed herewith, was sent out by the First National Bank of Englewood, Chicago, to 1,150 business firms whose names were not on the bank's books. Before the second letter was mailed, sixty days later, five accounts had been opened from among the names written to, with deposits as follows: Account A, \$12,500; Account B, \$50; Account C, \$103; Account D, \$50; Account E, \$85. The last account also had a savings deposit of \$700.

The owner of account C had been patronizing a bank eight miles away from his office, yet his office was but one mile distant from the First National Bank of Englewood. The owners of accounts B, D and E did not know that the bank accepted checking accounts on a deposit of \$50. The owner of account A had merely been waiting the word to transfer a portion of his funds from another bank where he had long been a heavy depositor.

This letter is frank, vigorous and distinctive. The first paragraph begins in an easy, informal manner. The first line of the third paragraph, "We require a first deposit of \$50 for opening a checking account," discloses the main subject of the letter.

Letter No. 2 followed in July to the same list. Between that month and the month of sending out the third letter three accounts were opened, with deposits as here shown: Account A, \$500.00; Account B, \$312.86; Account C, \$77.50.

Account A was that of a large manufacturing concern which employs four to five hundred men. The company carried its main account in a down-town bank (the First National Bank of Englewood is seven miles out from the centre of Chicago), but arrangements have been made whereby it now pays its employes with checks drawn on

the First National Bank of Englewood, so that the men may be brought into the bank's office, and, perchance, encouraged to start savings accounts. Account B was that of a professional man with an office near the bank. Several years before he had gotten started in another bank, and although it was farther for him, had continued to go there. Two letters were needed to dislodge him. Account C represented more *newly-made business*; the owner did not know that the bank accepted checking accounts on a deposit of \$50.

Advice and information—*no charge for either*—are the chief topics of this second letter. The breezy manner in which the subject is introduced, the logical treatment, and the sustained ardor of the letter, secured by crisp, raey sentences and rhetorical style, give the letter its effectiveness.

The third letter was sent out in September, ninety days after No. 2, and yielded seven additional new checking accounts, with initial deposits as follows: Account A, \$78.32; Account B, \$85.36; Account C, \$390.00; Account D, \$150.00; Account E, \$50.00; Account F, \$100.00; Account G, \$88.85.

In the originals of Letters Nos. 2 and 3 the first paragraphs were printed in red, the remaining ones being in black to match stationery. All of these letters were printed on a multigraph, signatures were put on by a printing press and the dates and names filled in on a typewriter.

"Facilities"—deposit vaults, separate teller windows for women and men; large private writing rooms, with free telephone privileges, etc.—are the things discussed in Letter No. 3. "These," declare the communication, "have put us 'a league ahead' of the public's demand for *adequate* and *quick* service." Here, again, is a letter written in "straight-from-the-shoulder" talk, the kind every banker should use, when he is writing letters, because it is the only sort which comes to him naturally. Short sentences, fresh phrasing and a lively tone, are the qualities which stamp this letter as a "business-puller." Paragraph five is especially effective because of its novelty, its immediate application and its economic interest. The final paragraph breaks with the unity of the preceding ones to repeat what the first letter had emphasized—the bank's requirements:

LETTER NO. 1.

Dear Sir:

You will agree with us that it is never out of season for the banker and the business man to talk about the advantages of a commercial account. Now—

We wish to talk with you in a "straight-from-the-shoulder" business manner about this subject. We will be brief.

We require a first deposit of \$50 for opening a checking account. If an average monthly balance of like amount is maintained we make no charge for handling the account. If the monthly average falls below \$50 a charge of fifty cents per month is made. This fee, we might explain, is intended to cover costs of bookkeeping and stationery. We render statements of account to our commercial depositors whenever desired—regularly the first day of the month—and supply all stationery free, such as check-books, deposit tickets, payroll slips, currency wrappers, etc.

So much for our terms. There may be other points you wish elucidated and we will explain these if you will call or write. We are now serving ten thousand other persons agreeably and with profit to them as well as ourselves—is there any good reason why we cannot serve you in the same way? Our offices are open for admittance from 8 a. m. to 5.30 p. m., except Saturday, when we close at noon. Business hours, 9 a. m. to 3 p. m.; Saturday, 9 to 12. We thank you.

Yours respectfully,
Cashier.

LETTER NO. 2.

Dear Sir:

"There's a lot of well meanin' folks goin' thru this world friendless that if they could be paired off somehow would make one another's lives reasonably happy."

Yes, siree!—and there's a lot of business men—only half successful, would be at least three-quarters so if they had a staunch banker friend whose advice they could seek at will and would occasionally follow.

The reason why a prudent business man often goes to his banker for counsel is apparent, for whether it be about a purchase, an investment, an extension of credit or the management of a business, the banker, if he has been long in the business, has had experience which enables him to speak with wisdom and weight.

Advice and information to depositors is a part of this bank's curriculum. It makes no charge for either. In addition to its own experience and observation it has many reliable channels for drawing upon that of others. Few depositors think as much of a whole month's service of the general kind, as they do of a half hour's attention of the special sort. This bank gives both. The judgment of its officers is at your disposal should you care to consult it. You are invited to call.

Yours respectfully,
Cashier.

LETTER NO. 3.

Dear Sir:

Ever try, in your business, to keep pace with the public?

We've been at it twenty-one years. Eighteen of them we were chiefly behind. Two years ago we caught up. Since that we've been runing well ahead.

Our new bank building did it. The old quarters were cramped and short in the waist. We had no safe deposit vaults, only two teller windows, and no private rooms for patrons' use. If a customer wished to use the telephone he talked over the cashier's wire. If he wanted to write a letter he went into the directors' room.

Now all that is changed. In place of complaints have come congratulations. Deposit vaults, of the strongest steel construction known; separate teller windows for women and men; large private writing rooms with free telephone privilege; a corps of adding machines; rapid money changer; a coin-counter; an addressograph—these have put us "a league ahead" of the public's demand for adequate and quick service. And we mean to stay so.

Under our new plan for proving receiving tellers the average amount of time required to wait on a commercial depositor is less than one minute.

You may be glad to know that. Glad, also, to know that we have place for the small account as well as the large one. Our requirements for checking accounts—an average balance of \$50—prove this. Call and let's talk it over for mutual benefit.

Yours respectfully,

Cashier.

TO FARMERS

E. H. Hollister, vice-president of the Farmers and Merchants Bank of Idaho Falls, Idaho, writes:

"We have a sugar factory at Idaho Falls. The fifteenth of November was pay day. We procured from the sugar factory a list of the men to whom a pay check would be issued on that day, and on November 14 a copy of the enclosed letter was mailed to each. We issued about 500 of the letters and got thirty new accounts as a result." The letter was as follows:

FARMERS AND MERCHANTS BANK
IDAHO FALLS, IDAHO.

Dear Sir:

We have been thinking about you, and have often wondered if you carry a bank account in Idaho Falls. If you do not we would like to have you for our customer. Within the next few days you will receive from the Sugar Company a check, in part payment of your beet crop. This check, no matter upon which bank drawn, we want you to deposit with us, and then pay your accounts with your own check on this bank. Even if you expect to pay out, immediately, the entire proceeds of this pay check, deposit it with us anyway, for we firmly believe that if you once start doing your banking business with us, you will always do a banking business, and will never care to go elsewhere in future. When we organized this bank eighteen months ago, we did so with the intention of making it distinctively a farmers' bank. We still have the same idea. It is the farmers' business we want. It is the farmers' business we are getting, and we are doing it with the feeling on both their part and our part, that we can take just a little better care of their needs than anyone else. Feeling confident of our ability to please you, we invite your patronage.

Very truly yours,

Cashier.

Dear Sir:

As a farmer of to-day you enjoy any number of conveniences and luxuries that were unknown but a few years ago. You have the rural free delivery, weather bureau service, better educational facilities, improved farm machinery, better roads over which to haul farm products, and, if desired, you can have the telephone placed in your home connecting you with the market and bringing your friends in close communication.

These things are helpful, but a bank account—one on which to draw checks—is a convenience almost indispensable. It enables you to keep an accurate record of all business transactions. You are at no risk of loss of your money by fire or thieves, and you are able to obtain business information from your banker that will prove very helpful.

The success of this bank depends upon the success of the people who deposit and borrow here. Only as they succeed can we hope to continue to build up a strong business. On the other hand, our farmers are dependent upon the

bank in many ways. They are enabled to market their crops because those who buy may obtain funds at the bank. This, with the safeguarding of money, the keeping of their records, make a bank account indispensable.

The services rendered by this bank and the protection it affords are just a little better than found elsewhere. You need a bank account on which to check, an account to draw interest, a safety deposit box in which to safeguard your mortgages and other valuable papers, or some other of the features for service which we offer.

We are interested in your success; we wish to see you prosper, and you will if you patronize this bank, for the people who do so are more generally prosperous than those having no such banking connection.

Just send us the money you have on hand by registered mail, by check or money order and we will issue you a book for a checking account or a Savings Deposit as desired, sending it by return mail.

When in town make our institution your headquarters.

Yours very truly,

Advertising Manager.

THE MID-WEST STATE BANK

SIoux CITY, IOWA

"That Always Treats you RIGHT"

To YOU:

Do you know Ed. and Lee?

Ed.:—Founder of the bank at Jackson, Neb.; owner of it from 1886 to 1911—twenty-five and one-half years.

Lee:—His cashier from 1889 to 1911—then full charge for six years—eighteen years without a penny's loss from bad notes.

Now—BOTH here, with several able helpers—ALL eager to "treat you RIGHT!"

Ours—A Farmers' Bank—loaning mostly to them—the safest borrowers on earth.

'Tis easy for a Farmer or any good man to borrow here, ANY time—optional payments—(but they must be GOOD).

ASK IF YOUR BANK DOES THESE THINGS FOR YOU:

Carry ALL demand deposits—READY—in cash.

Record payee's name on each check—can prove your payment—any time.

Return statement and paid checks—1st of EVERY month—to ALL.

Loan only on SECURED NOTES—(nor can owners of the bank borrow a dollar here).

Offered for thirty years:—\$100 for person wronged by bank.

Paid every dollar asked—WHEN ASKED—even in 1893, 1896, 1907, 1914. (Never a ten dollar limit in thirty-one and a half years' banking.)

Through panics and prosperity—ALWAYS working for our customers' good. YOU better come now—KNOW—"SMILE ALSO."

'Tis "WORTH WHILE."

Gratefully yours,

THE MID-WEST STATE BANK

"Safe as a Government Bond."

For ALL the People.

P. S.:—We wish a MILLION deposits—SOON. Help a bit.

We make Farm Loans five per cent.; Cattle Loans eight per cent. Your own time—Optional payments.

TO PRESENT DEPOSITORS

FIRST NATIONAL BANK

Dear Sir:

We at the First National Bank are eager to extend our banking service and facilities to a larger number of depositors, because we believe this will be mutually beneficial.

We have the equipment and the working force to serve many more customers and feel that the company and many other local people who could advantageously use our service, ought to be brought together.

If you know some person or business concern that you think might open an account at the First National Bank if the matter were properly presented, we should be very glad to have the name and address, and in our solicitation we would mention your name or not, just as you wish.

For your convenience in helping us in this matter, we enclose herewith a card containing a blank for the name and address of the one best "prospect" you have in mind for us. After having filled out this card, please mail it to us or send it with your next deposit.

Thanking you in advance for your co-operation and hoping we may have an early opportunity to return the favor, we remain,

Cordially yours,

Vice-President.

FIRST NATIONAL BANK

Dear Sir:

In calling upon.....of.....with a view to interesting him in the service of the First National Bank I learned that you and he are acquainted in a business way.

It has occurred to me that you as one of our depositors might be able and willing to speak a good word to Mr..... in our behalf. If you like the way you are treated at the First National Bank, if you find our service helpful to you, if you feel that your banking relations here are entirely satisfactory, we will certainly appreciate it if you will write, telephone or speak personally to Mr.....in regard to the First National Bank.

Thanking you in advance for your consideration in this matter, and hoping that we may have an opportunity to reciprocate the favor, I remain,

Cordially yours,

Vice-President.

THE AMERICAN NATIONAL BANK

Dear Mr. Blank:

Now that the war is over and the normal business of peace times is immediately ahead of us, we wish to thank you for the business given and directed to us in the past, and to ask your co-operation for the future.

During the reconstruction period there will undoubtedly be many business changes, and incidentally changes in banking connections. Many new firms, whose start has been held up by the War, will commence business, and outside firms will open San Francisco offices.

Information along these lines is of much value to us in securing new accounts and we ask that you please keep us in mind and favor us with the names of any firms that come to your attention. In inviting an account we will not use your name except with permission.

In our business-building efforts we have previously addressed our friends, and the results have been very encouraging. Again we express our thanks.

Desiring always to improve our service, we welcome suggestions from those interested in our success. Believing you are in accord with us, we should be glad to receive an expression from you, and thanking you in anticipation, we are

Very truly yours,

Assistant Cashier.

My Dear Mr. —:

By analyzing the accounts maintained with us by depositors we have found that some accounts are profitable and others are unprofitable. We are happy to say that the analysis shows that your account is a desirable one; that you maintain a balance sufficiently large to pay us for handling the details connected with your account and to allow us a little margin of profit. This letter has the object of telling you that we are glad from a business viewpoint as well as from the standpoint of sentiment to have your banking business.

The letter has another object also, namely, to let you know that we should be very glad to receive any personal trust business which you may have.

If you have made your will, naming an executor and trustee, it will be a very simple matter for you, by means of a codicil, to substitute this Company as executor and trustee.

If you have not yet made a will, we urge upon you the importance of doing so without further postponement, and we invite you to instruct your lawyer to write this Company into the will as executor and trustee.

If you feel that it is important that a friend or member of your family be appointed as executor and trustee, we invite you to name this Company as co-executor and co-trustee, in order that the friend or family member may be relieved of the burden of management, while at the same time being in close touch with all the affairs of the estate.

We believe that your dealings with us in the past have justified your complete confidence in us, and we therefore have no hesitation in calling this matter to your attention. The undersigned or some other officer of the Company will be very glad to talk over with you, in strictest confidence, this important matter.

Very truly yours,

President.

My Dear Mr. —:

We have just completed an analysis of the accounts of our depositors with a view of determining which accounts are profitable for us to handle and which are unprofitable.

It affords us regret to find that your balance has decreased to a point where it is not in itself profitable for us to handle, and we are writing you in all friendliness to ask if it will not be possible for you materially to increase your deposit so that our business relationship will continue to be mutually profitable as well as friendly and pleasant.

If it is not convenient for you to increase your deposit, will you not at least do what you can to send new business to us? You may be able to influence the placing of much larger business than your own with us and in this way make your connection with this Company much more valuable to us than the analysis of your account would seem to indicate.

We assure you of our appreciation of the business you have given us. We like to have you as a customer, and we trust you will regard this letter as an evidence of that fact as well as of our desire to receive more business from you in the future than we have in the past.

Very truly yours,

President.

UNION SAVINGS BANK AND TRUST COMPANY

Dear Sir:

As the end of the year approaches we want to thank you for your deposits and other business with us during the past twelve months.

We are pleased to send you herewith the latest statement of our condition. It shows an increase of three-quarters of a million dollars in deposits in the past year—a good indication, we believe, of the popular confidence in this institution and appreciation of the service it renders.

It is our plan to keep our depositors fully informed as to the progress and condition of the bank, both for their own satisfaction and in order that they may be in a position to recommend us to their friends. For we hope that you have found our service and facilities so satisfactory that you will feel disposed not only to extend your relations with us, increasing your balance on deposit, but also to call the institution favorably to the attention of possible new depositors. From the fact that you are a depositor of long standing, we assume that you are entirely pleased with the security and service we afford you and, therefore, would willingly speak such a good word for us whenever you can.

Perhaps you yourself do not realize and appreciate all the features of our service. Let us get better acquainted for our mutual advantage.

Thanking you in advance for your consideration in this matter and wishing you continued prosperity, we remain,

Very cordially yours,

Cashier.

P. S.—If you know of any firms or individuals we might interest in the Union Savings Bank and Trust Company, please write their names on the back of this letter and send it to us with your next deposit.

TO NEW DEPOSITORS

We take this opportunity of expressing our appreciation of the account which you have opened with us and we wish to assure you that our officers and employes will esteem it a pleasure to extend to you every courtesy and attention.

There are two features to which we wish to call your attention—more protection than found at many other banks and a painstaking effort to render you a helpful banking service through any of our several departments.

Nearly every person needs a checking account on which to draw for the payment of obligations and nearly every one has some definite plan in mind which cannot be realized until a certain sum has been accumulated through such a plan as is offered by our Savings Department.

Still others find one of our other departments helpful, for we render you the same good service in handling your insurance, selecting an investment through our bond department, in acting as your agent or when naming us as executor of your will.

It has been our experience that satisfied patrons are always pleased to recommend a bank to their friends and acquaintances and we trust that your relations with us will prove so satisfactory that you will take pleasure in directing to the Wachovia Bank and Trust Company any persons whom you consider would be benefited by having an account with this bank.

If at any time we can be of assistance to you by furnishing information or advice regarding financial matters, we cordially invite you to call upon us.

Yours truly,

Advertising Manager.

STOCKHOLDERS

Dear Sir:

I am taking the liberty of writing you this letter because you are a stockholder of this bank. You are a part of it. Its welfare is of vital interest to you. When you work for it—when you influence a man to become a customer—you are working for yourself. Ever think of that?

We, inside the bank, are bending every energy toward three things—the satisfaction of our present customers, the gaining of new customers and the making of profit for our shareholders. These three things require hard work, with an eye single always to absolute safety.

Not depreciating to any extent the influence you are using for us now and have used in the past, we feel that if the matter is called to your attention you will be willing to give just a little more of your time toward working for the First National.

If you find a man who is undecided as to where to keep his money, tell him where you do your business; tell him how we have treated you; tell him of our large capital and surplus; tell him that we are the only national bank in the country; tell him who the men are who are behind the bank. If he brings his account to us, you confer a favor both upon him and us.

The idea is: I want all the stockholders to feel that this is "our bank." When this idea becomes general the splendid growth that the First National is already enjoying will be doubled.

May I not expect your co-operation along the lines laid down above?

Very truly yours,

President.

FIRST NATIONAL BANK

Dear Sir:

Enclosed herewith, we are pleased to send you our check for the dividend on your stock of the First National Bank for the quarter ended.....

We desire also to take this occasion to tell you something about our efforts to increase the business of the bank and to seek your co-operation in these efforts.

Undoubtedly you have noticed the attractive advertisements of the First National Bank which have been appearing from time to time in several of the local newspapers.

These are part of a special campaign we are carrying on just now to get more business for our institution. A number of new depositors have been secured lately as the result of the co-operation of customers who think well enough of our service to give us the names of prospective customers.

As a stockholder of this company, you have a special interest in its success. The more business we can do, the greater our profit account will be and the larger the amount you will receive in dividends; the larger our clients and the more firmly established our institution becomes, the better your investment in our stock will be.

These facts are self-evident, but we believe that some of our stockholders overlook them at times. We appreciate it if you have already done anything to turn business toward the First National Bank, and we hope, for our mutual advantage, that you can give us an increased measure of co-operation in the future. Please recommend us to your friends and acquaintances whenever you

can, and send us the names of "prospects" so that we may call upon them and present our claims for their business.

Very truly yours,

President.

THE GUARANTEE TRUST COMPANY

Dear Fellow-Stockholders:

It's encouraging that since April over \$300,000 has been on deposit with this, your company. Getting new business is uphill work, however, and the "Guarantee" can only become successful by EVERY stockholder putting his shoulder to the wheel and all of us PUSHING together.

Some stockholders seem to think that paying their stock subscription ends their responsibility, depending upon the directors to make a success of the company. However, the only benefit a director receives from business he brings the company is derived through his ownership of stock, the same as any other stockholder. All stockholders being benefited alike, one should then be just as responsible as another for the growth of the company's business. Three hundred stockholders have a much wider range of influence than fourteen directors, so our future rests largely with the stockholders themselves.

Estimating that the directors have procured one-half of our present business, or \$150,000 of deposits, if each stockholder would bring only half as much business as each director, our deposits would increase to nearly two million dollars. This would place us in a position to make money—and profits mean an increase in the value of YOUR stock. A line of deposits like this would also hasten the growth of our trust business, where the company acts as executor, trustee, agent, etc. This business is usually slow to develop, coming as it does, mostly through the depositors of a trust company.

Your business and your influence are what we need. If we do not yet have your account, let me again urge the importance of giving it to us at once. If you owned a store, would you buy from a competitor just because he was a good friend or because his store was nearer your home? This is YOUR bank; it should have your account.

Only second to your business is your influence. Saying to your neighbor, "I do my banking there," or "There's where I keep my account," does more good than a dozen letters from us. With our new building and modern equipment, he can get the best possible service here, and word from you will often decide in our favor—and new business means DIVIDENDS for you.

I have put matters thus frankly because I think you should realize that this is your bank, that it is able and wants to serve you in ALL your money matters, and that it needs your co-operation. There are over three hundred of us and we can bring big results with everybody helping just a little. Will you do your share? Come in—any time—let us talk things over.

Cordially yours,

President.

TO DIRECTORS

THE FIRST NATIONAL BANK

Dear Sir:

The impulse has come to me to write you a personal letter to thank you for the interest which you, as one of our directors, have taken in the welfare of the First National Bank during the past year and to bespeak a continuance of that interest in the coming year.

As you know, our deposits are now nearly up to the \$4,000,000 mark. We want to reach and pass that point this year, and I believe it can be done if

every man connected with the bank puts his shoulder to the wheel and helps to keep things moving.

We officers appreciate very much what our directors have done and are doing in the way of sending us new business, but it has occurred to us that if we called special attention to our earnest desire to increase deposits this year perhaps you directors would see your way clear to go out of your way, if need be, to speak a good word for the bank to prospective customers.

Of course, the greater our deposits the greater our profits will be, but entirely aside from that feature, I know you have a genuine pride in the progress of our institution.

Wishing you continued health and prosperity, I remain
Cordially yours,

President.

BY A DIRECTOR TO A PROSPECT

Dear Sir:

Mr....., representing the First National Bank, of which I am a director, tells me that he has called upon you in order to inform you regarding the service and facilities offered by that institution.

Naturally, I am much interested and would be pleased to learn that you have decided to become a depositor at the First National Bank, as I know the connection would be mutually advantageous to you and the bank.

You will find the officers and staff cordial and efficient. The institution is strong in men, experience and financial resources, as well as the fact that it is a member bank of the Federal Reserve System, backed by the National Government. As you know, it has a very convenient location.

Again let me assure you that you would make no mistake at all in starting an account at the First National Bank, and, personally, I am hoping that you will decide to do so.

Cordially yours,

President.

TO MANUFACTURERS

UNION SAVINGS BANK AND TRUST COMPANY

Dear Sir:

Manufacturers have constant need of the services of a good bank.

We believe THIS bank can help YOU in YOUR business.

It is scarcely necessary to mention our everyday conveniences of banking—checks, collections, bill of lading, drafts, domestic and foreign exchange, discounting bills receivable, remittances by wire, caring for business reserve funds, safe deposit vaults, cash for payrolls, etc., because we feel that a manufacturer's first need is working capital and that the bank is the logical place for him to seek it.

Big and strong companies sometimes go to the wall because of temporary lack of capital when a time of stress comes and finds them without suitable banking connections.

It is this larger want of the manufacturer and the positive business-building service of this bank which we want to emphasize at this time.

The proper use of banking facilities is one of the chief aids to business efficiency and satisfactory results.

Our complete and convenient equipment and the diversified experience of the officers and directors of this old institution is a guarantee of sound management and ability to give unsurpassed banking service.

If you are thinking of starting a bank account or making a change in your present banking relations, come and see us or let us call and see you.

Very cordially yours,

President.

TO OFFICERS OF DEPOSITOR CORPORATIONS
FIRST NATIONAL BANK

The..... Company is one of our valued depositors and we are glad of the opportunity thus afforded to serve it in various banking matters.

It has occurred to us that perhaps you may not be aware of the fact that we are fully prepared and eager to handle personal checking accounts. If you open an account at the First National Bank you can confidently expect to receive the same prompt, accurate and courteous service which we are pleased to give to the business organization of which you are a part.

Whether you are ready to do business with us or not, is it not possible that we might get better acquainted to our mutual advantage?

Cordially yours,

Cashier.

FOR SAVING ACCOUNTS
THE BANK OF NEW RICHMOND

Dear Sir:

A dollar in this bank is worth two in your pocket or in many so-called "investments," because it is safe and sure to earn interest.

The dollar in your pocket will be spent and you are going to lose its earning power FOREVER. The same may be true of your unsafe investment. Why not choose the better way? Start a savings account at the Bank of New Richmond today!

Send your deposit to the Bank of New Richmond by mail if you live where it is not convenient for you to come into the bank personally.

Suppose you want to start a savings account. Send the money by draft, check or money order in regular mail. Cash should be sent by registered mail. We will send you a passbook with receipt, and also signature card for you to return to us. Then the pass-book is mailed back and forth as deposits or withdrawals are made.

Millions of dollars daily are in the United States mails. Rarely is a cent lost—almost never when the proper precautions are taken. Many depositors of the Bank of New Richmond do business with us by mail. They both deposit and withdraw money without ever coming near the bank.

In the Bank of New Richmond's thirty-nine years of experience, it has no record of a single loss in the entire and extensive transactions of business by mail, with savings depositors, or banking, or business houses.

This safe and easy plan is especially convenient for savings depositors who live at a distance and yet want to enjoy the safety and profit to be obtained by keeping their money at 4 per cent. in this strong old bank whose motto is "Safe, Solid, Sound and Sure."

Very truly yours,

President.

Dear Sir:

When you tie up money in any individual enterprise, it immediately becomes a matter of care, attention and possibly of worry to you. Your returns in the way of dividends, and perhaps even the safety of your principal, depend upon success in all the details of management. Any individual business may encounter difficulties impossible to overcome. Failure may come from any one of dozens of wholly unexpected causes.

It may be that changes in your own affairs will make it necessary to realize on your investments, and that may be the very time when it is most impossible to sell on a fair basis, and a heavy sacrifice may result.

But when you invest your surplus money in a savings account in the Central National Bank of Battle Creek, the chances of loss, of uncertainty, of worry, and all care and attention on your part are wholly eliminated.

This bank is radically different from any individual business enterprise. Its money is scattered in many diversified loans, all payable in short time, and, because of their diversity, the chance of loss to the bank is very small, while the possibility of even the slightest loss reaching you is wholly eliminated by the bank's own capital, surplus and stockholders' liability amounting to \$450,000, by the active supervision of the United States Government, and by the constant, personal oversight of a Board of Directors chosen from among the most conservative, responsible and experienced bankers and business men in Battle Creek.

Your savings here earn FOUR per cent., compounded quarterly. You can draw the interest in cash, or if not so drawn, it is added to the account without attention on your part and thus the problem of collecting and re-investing the interest is eliminated.

Upon receipt of the enclosed blank, filled out with remittance of your first deposit, a savings pass-book with proper credit will be mailed to you promptly.

Very truly yours,

Cashier.

THE TYLER COUNTY BANK

Dear Sir:

In order to make real progress in financial matters, it is necessary to save money systematically.

To save money successfully, it is advisable to have some definite object to work for. That has been the experience of thousands of men and women who have got ahead by their own efforts.

Are you looking far enough into the future to be willing to do without some things now for the sake of having them, with interest, later on?

The anticipation of a future competence takes away the sting of present toil and self sacrifice. If you have a vision of what you want to have or be, work and save now and you can accomplish it.

Having a savings account in a strong and entirely dependable bank like this is one of the greatest possible aids to saving.

Put something into the bank every week or every month, even if the amount is small. You will find that such regular savings accumulate rapidly, and as your account grows you will be in a position to take advantage of opportunities to make money when they come to you from time to time.

You can open a savings account at this strong bank with \$1.00. We pay four per cent. compound interest on savings accounts.

Yours very truly,

Cashier.

CERTIFICATES OF DEPOSIT

FIRST NATIONAL BANK

Dear Sir:

Have you heard that the First National Bank of Intercourse will pay interest on Time Deposits, at the rate of three per cent. for six and twelve month periods, beginning January 1 next?

Now, or later, you may have some money lying idle, and it might as well earn some interest for you. By putting it into this bank, on Time Certificate, you can make three per cent. and still have the privilege of withdrawing it at any time, by forfeiting the interest. If you need a loan, say, for thirty or sixty days, you can use the Time Certificate to the amount of its face value, as collateral, and needn't ask any one to endorse for you.

Should you know of any persons in your community who have some money to deposit on Time Certificate we'd consider it a special favor if you'd call their attention to our bank.

Visit our institution so that we can talk over the matter with you, but if it is inconvenient for you to call, just write out your check in favor of "Inter-course Bank," and mail it. Use the enclosed envelope, and it will be sure to reach us safely. Your Time Certificate will be returned to you at once.

The best plan is for you to come to the bank yourself, bring your valuable papers along, rent a Safe Deposit Box in our fireproof Vault (only One Dollar a Year) and put all your valuable papers, along with your Time Certificate, in a Safe Deposit Box.

Hoping to be favored with a share of your business, at least, we remain
Very truly yours,

President.

THE BANK OF DONALDS

Dear Sir:

The fiscal year of this bank ended yesterday, and we take pleasure in sending you herewith a statement showing the progress the institution has made in the past twelve months.

We also want to take this occasion to thank you for your deposits and other business with us and to express the hope that you have found our service and facilities so satisfactory that you feel disposed to extend your relations with us, increase your balance on deposit here, and recommend us to your friends and neighbors.

It is possible that there are some details of the service we offer with which you are not familiar. Perhaps you have never really learned by experience just how helpful a bank can be to you in your business and financial affairs.

Try us out and we will "make good" on our claims. Here are just a few of the points of our service: Loans, discounts, information, advice, references, bank drafts, safe keeping of money and securities, five per cent. interest on time deposits, certificates of deposit, letters of credit, telegraphing money, collections, and last, but not least, the great convenience of a checking account.

At this time we want to call particular attention to the advantages of our Five Per Cent. Certificate of Deposit. If at present you have any extra money coming in, or if you have accumulated any surplus which you are not planning to spend or invest permanently at once, let us suggest this way to take care of it.

Deposit it in this sound State-supervised bank for at least three months. We will issue for it a Certificate of Deposit which will bear interest at the rate of five per cent. a year for every full month the money is left on deposit.

By this method your money is kept safely and earns a return which is a very good one for a temporary investment, and, since the Certificates are negotiable by indorsement, the cash is instantly available whenever you need it, something which cannot be said for many another five per cent. investment.

With your surplus money invested in our certificates of deposit, you have the absolute guarantee of a fixed return on your money and you are freed from all worry which is incident to more speculative forms of investment.

Further particulars will be gladly furnished. Consult us about this or any other financial matter, and do not forget that it is always the policy of this bank to provide a prompt, accurate and courteous banking service for all, and to combine liberal treatment with proper conservatism.

Trusting that you will decide to get better acquainted with us for our mutual advantage, we remain,

Very cordially yours,

Cashier.

SECOND NATIONAL BANK, COOPERSTOWN, N. Y.

Dear Sir:

We are writing you this letter in order to call your special attention to some of the ways in which this bank can help you if you will give us the opportunity.

For a great many years this bank has carried on its business in Cooperstown. It has numbered among its depositors and customers thousands of the citizens of Cooperstown and in other communities in this vicinity. We have the strength, experience and equipment to handle your financial and banking matters in the most satisfactory manner, as we have done for so many others.

There is one feature of our business that we want to refer to particularly at this time, and that is our Temporary Certificates of Deposit in connection with our Interest Department. We issue certificates of deposit bearing interest at the rate of three per cent. a year. These run until the next interest date after six months from the date of the certificate. At that interest date the money may be transferred to the Interest Department and a passbook will be issued to the depositor. This is an ideal way for you to care for temporarily idle funds, as your money will be perfectly safe and profitably employed.

Our Interest Department is practically a savings bank. A great many persons have found the maintenance of an account there a real help toward thrift. If you wish, we can provide you with a little calendar safe to use at home. These metal safes take all coins from a penny to a silver dollar. Money once put in cannot be taken out till the safe is brought to the bank to be unlocked so that the contents can be credited to your account. A handsome colored calendar for a month is given with each safe and every month the safe is brought to the bank and a new calendar given.

In addition to these features we have safe deposit boxes in our great vault to rent at from \$4.00 a year upward.

Come in and see for yourself what we can do for you. The officers of this old and reliable bank want to make your personal acquaintance.

Very truly yours,

Cashier.

FIRST TRUST AND SAVINGS BANK, BILLINGS, MONT.

Dear Sir:

As, this spring, you will doubtless receive money for which you will have no immediate use, we take this opportunity of calling your attention to the difference between the income from money deposited at three or four per cent., and when deposited with this bank at six.

If your money draws six per cent. interest it will double itself in twelve years, while money at four per cent. requires almost eighteen years for the interest to amount to the original principal. The same proportion holds good for any period of time, and furnishes a striking illustration of the importance of procuring a profitable rate of interest on your money.

The First Trust and Savings Bank is organized under the laws of Montana and is under State supervision, all of its affairs being conducted with the strictest regard for sound banking principles. The certificates of deposit issued by this bank afford a convenient as well as an absolutely safe method of deposit, and they yield six per cent. interest per annum.

Trusting that we may be favored with your deposits, we remain,

Yours very truly,

Secretary.

TO PROFESSIONAL PERSONS

UNION SAVINGS BANK AND TRUST COMPANY

Dear Sir:

As a rule, a professional man does not require a bank's service as often as a business man, but when he does want banking facilities his need is just as great, and it is equally important for him to consider carefully the strength and other qualifications of the bank soliciting his business.

During the past twenty years and more, the Union Savings Bank and Trust Company has been honored with the accounts of many men of your profession and other professions. At the present time we have 14 physicians on our list of depositors.

The professional man needs a safe place of deposit for his cash and valuable papers.

He needs the safety and convenience of a checking account.

He needs a financial adviser in whom he can place perfect confidence.

He needs to establish a banking credit against that time when he may have an opportunity, but not sufficient cash to seize it.

This bank will meet your requirements in all these particulars, and in many others. We take pleasure in sending you herewith a copy of our latest financial statement, and we would be very glad to make your personal acquaintance as we have no doubt it would prove mutually beneficial.

Very truly yours,

Cashier.

TO BORROWERS

THE PEOPLES NATIONAL BANK

Dear Sir:

We wish to call your attention once more to the advantages of dealing with the Peoples National Bank. The rapid and continued increase in the number of our customers is taken by us as indicating that our way of doing business is becoming more generally appreciated by the public.

It is our pleasure to extend to you our banking facilities, and if you are not now doing any business with us we would like you to consider the matter of opening an account here.

Should you wish to borrow any money do not hesitate to call upon us. We feel sure that our knowledge of the financial standing of all the residents of Waynesboro as well as of Washington and Quincy Townships is not excelled and you can confidently expect fair and moderate treatment from us when you wish to get a loan.

If any of your friends desire to open a bank account or borrow money, we will appreciate it if you will send them to us.

Very truly yours,

Cashier.

TO NEWCOMERS

FIRST NATIONAL BANK

Dear Sir:

This is the very first opportunity we have had to drop in and say, "How do you do!"

Speaking strictly as neighbors, we are mighty glad to have you with us. We are all proud of Blankville, and it feels good to welcome you to a town you will be sure to enjoy.

From a business standpoint, at least for the present, we will be able to

offer you considerable assistance in making your residence here convenient and pleasant. The First National Bank's service has been developed to the happy stage where its friends secure the maximum satisfaction on a minimum of effort.

We are located on the northwest corner of Fifth and North streets—right on the Putnam avenue trolley line. Nothing could please us more than a little informal chat with you when you find yourself completely settled.

Yours truly,

Cashier.

LOS ANGELES TRUST AND SAVINGS BANK

Dear Sir:

Whether you have come to Los Angeles to make your home, for a short visit, or have just returned from a vacation or business trip, we believe you will be interested in the enclosed booklet, outlining the many forms of financial service this large progressive institution affords.

The Savings, Commercial, Trust and Safe Deposit Departments of "THE BANK FOR EVERYBODY" offer a complete banking home, equipped to properly care for your every financial need.

Convenience of location, integrity of management, extent of resources and quality of service—all are reasons for choosing this as Your Bank.

Our officers at the New Accounts Department will be glad of an opportunity to demonstrate to you our ability to serve you well in every respect.

May we hope to see you soon?

Yours truly,

Assistant Cashier.

P.S.—We have reserved for you a copy of our new map of Los Angeles. It is worth coming for.

FIRST NATIONAL BANK

TO PARENTS

Dear Sir and Madam:

First of all, we desire to congratulate you upon the recent addition to your family. We sincerely hope that health, wealth and happiness shall be the portion of your child and that your joy in your offspring may last as long as you live.

It is because our good wishes *are* sincere that we take this opportunity to suggest to you that you come to this bank as soon as possible and open a savings account in your child's name.

You will take the utmost satisfaction in saving and depositing for your child's future. When he is old enough, he will appreciate what you have done for him and between the figures in his passbook he will read the story of parental love and self-sacrifice.

Then when he is able himself to earn and save, the lifelong lesson in thrift which has been before his eyes so constantly will bear fruit as he reaps the moral, physical and financial benefits of a habit of thrift firmly established in his life.

Cordially yours,

President.

Dear Sir and Madam:

It surely was a pleasant surprise to learn that the . . . (name) . . . family had recently been introduced to a new member. Congratulations are certainly in order.

One seldom connects a bank or a banker with such an occasion but, strange to say, it is in a semi-professional strain that this letter is written. You may

have thought that First National service was restricted to grown-ups—but it isn't!

At least, it hasn't been since we ran across an idea that is too good to keep.

It originated with a lucky man like yourself who had just been presented with a "bouncing boy." He opened an account with his local bank, in the boy's name, and deposited ten dollars.

"His first present," was his explanation. "We'll continue dropping a little in every once in a while. When he needs it, he'll have something to start on."

Isn't that a splendid thought? We have never seen anything more practical or logical. That man started right at the beginning—he not only lays something aside for his son when it is easiest for him to do so, but he has also inaugurated a powerful object lesson in thrift. It won't take long for that youngster to appreciate it as he grows older.

The idea, we repeat, is too good to keep. Perhaps you can make use of it.

Cordially yours,

President.

THE TYLER COUNTY BANK

Dear Sir:

Just a few words to you as a parent:

The success of your children, to a large extent, will depend upon the start you give them when they are young.

It is not so much the amount of money you leave them, as it is the kind of habits they learn from you.

Are you teaching them to save money?

The thrift habit has been at the root of most business successes. Are you going to give your children a start and encouragement along this line?

The dollar a child saves out of his own pocket money, if placed in a savings account in the bank, where he can see it grow means more than just a little money saved and put away. It will mean the firm establishment, early in life, of the HABIT OF THRIFT, which will mean a great deal to him all through his career.

One dollar is enough with which to start a savings account here, and it can be opened in trust by the parent for his young child. Deposits and withdrawals can be made by mail. Four per cent. compound interest.

Ask for further particulars.

Very truly yours,

Cashier.

FIRST NATIONAL BANK

Dear Sir:

How many times one hears the expression "I owe it to my child"? Perhaps you are in the habit of using it yourself.

Such an expression implies a debt and a debt requires a means of payment. You take it for granted that you owe support to your child, and rightfully consider that you owe him more than just food and shelter. If anyone should ask you, you would reply that you want your son or your daughter to have a broad education, a good start in a business or profession, and all the wholesome pleasures you can afford to give.

Have you ever thought about providing for the increasing needs of your children by establishing a fund to be invested in such a manner that its gradual accumulation will enable it to meet and wipe out a debt at its maturity?

If you open an account in our Savings Department now, and add something to it each week or each month, this fund, plus interest, should be enough to meet the needs of your children as they grow older. It is one of the best means of

building up this desirable "sinking fund" and distributing heavy expenses over a long period of years.

Will you not give careful consideration to this plan now?

Yours very truly,

Cashier.

THE NEW YEAR

To Our Depositors and Friends:

A New Year is here and it is our hope that it may bring you success and prosperity. The past few years have seen considerable growth and many improvements, and the coming year promises still further advances in the interests of this section. Let us resolve to do what we individually can toward making our community a better place to live in by putting the best of ourselves into our business relations as well as our personal relations, and working with intelligence and industry.

The statement sent you herewith indicates the present condition of our bank. "Safety and Service" are our twin watch-words—our endeavor being to extend every facility permitted by unquestionably safe methods; as your interests and ours are identical, the good of one being the good of the other—the reverse of which is equally true. We handle all business with the utmost promptness and privacy and wish all transaction to be entirely satisfactory.

Should you have a friend or neighbor who desires to open a bank account or possibly change a present one so that it will be more convenient, whether it be large or small, checking or interest, we hope you will have come to us, and enclose an introduction card for this purpose. Your kindness in this respect will be doubled—you will confer a favor on both your friend and us. If each depositor were to bring us one or more new accounts it would mean a considerable amount of new business for us and help to build up an institution that may serve the community in a constantly increasing measure.

Yours very truly,

Cashier.

THE FIRST NATIONAL BANK

TO RAILROAD MEN

THE MERCHANTS BANK

LIVINGSTONE, MONT.

Dear Sir:

Did you ever give serious thought to the importance of connecting yourself with a good bank?

The benefits are real and practical and such as you will surely appreciate if you take advantage of them. The Merchants Bank gives its customers every advantage that any bank can give with safety.

The interests of our customers have personal attention. We try it every way to please those who intrust their business to us.

We would take great pleasure in cashing your railway checks or any other checks you may have.

When you draw your pay, if you wish to avoid spending it all, lay aside just enough for present needs; then deposit the balance in our Savings Department or Time Deposit Department, in either of which we will allow you a liberal rate of interest.

If you want to send a draft under the amount of \$10 to any of your friends, we will be glad to accommodate you without charge.

We specially call your attention to our check account system, which is a safe and business-like way of keeping tab on all your expenditures. To pay bills

by check means that you are careful in business, and gives you a decided good standing in the community.

We ask you to come in and see us and have a good personal talk along these lines.

We want your business and will be glad to render you courteous treatment.

Very truly yours,

Assistant Cashier.

SAFE DEPOSIT BUSINESS

THE FIRST NATIONAL BANK

Dear Sir:

To show you the importance of using a safe deposit box we want to call your attention to a few facts with which you may not be familiar.

Do you realize that bonds are usually "bearer" instruments, payable to the holder both as to principal and interest, and that therefore, when you lose a bond it is just like losing so much currency out of your pocket?

Do you know that, while stock certificates are executed to the owner, they are often endorsed in blank when used as collateral, and if lost, can cause the owner a lot of trouble, if not actual loss? For one thing, an indemnity bond to the amount of twice the value of a lost stock certificate is demanded by the company that issued it before it will issue a new one.

Then there is your mortgage or deed to a farm or other piece of real estate. Suppose you lost that through not keeping it in a safe deposit vault. What then?

Your title would still be good, of course, because your deed is recorded. But suppose you or your heirs want to borrow on the property or sell it! And even if properly filed and recorded, copyists may have made some mistake, and then the original document is necessary as evidence.

Why run the risk of such complications as these and many others that could be mentioned, when you can rent a private safe in our massive, impregnable, fire and burglar-proof vault for as little as \$5 a year—less than two cents a day?

Very truly yours,

Cashier.

SPECIAL SERVICES

Dear Sir:

We know very well that you appreciate the many ways in which we favor you; the things that in themselves seem trifles, but which, if not done, would cause you inconvenience; things for which we do not charge and for which we would not accept any pay. We know you appreciate them, for you have shown it by doing the business with us that you have.

Most every bank that we know anything about opens at nine o'clock and closes at four o'clock; this bank has for over twenty years kept open for your accommodation from morning until night; we never close on holidays, for that might be the very day you would want to transact some business. We have had other banks ask us to close with them on holidays, but we would never do so, and we are staying open and taking no holidays, simply to accommodate our customers.

For your own accommodation and for the pleasure we derive from assisting you, we write all of your deeds, mortgages, notes and other legal papers free of charge, and we want you to call on us whenever you have any work of this kind to be done; we also record your deeds and obtain marriage licenses, or look after any other business you may have at the Court House.

Now there are some things you can do to accommodate us, and it will not cost you one cent or put you to any inconvenience. We want you to bring your

cotton tickets to us to be cashed; it makes no difference to whom you sell or where the buyer tells you to go, you can bring the tickets here and cash them. This will be an accommodation to us and will be appreciated.

Our cooler is still full of ice water.

Very truly yours,

Cashier.

Dear Sir:

While the principal cotton buyers will pay off at this bank, we will cash the tickets of any buyers to whom you may sell, it matters not where they may tell you to go, and we want our customers to bring their tickets to us always; we will give you cash on them or place to your credit, as you may wish, and it would be quite a favor to us for you to bring them here.

You may have some renters who sell cotton; if you have, tell them to leave your rent here for you; we will send you a complete statement of the cotton sold.

Numbers of our customers have more or less money loaned out in the country; if you have any and will leave the notes here with us, we will notify the parties, if you wish, and will collect them for you.

If you have any deeds, mortgages, notes, rent notes, contracts, wills or other legal papers that you wish drawn up, come in to us and we will prepare them for you without any charge whatever. Sometimes it may not be convenient for you to bring your wife to sign the papers; in cases of this kind we will take pleasure in driving out to your home, provided you do not ask us to take any pay for it.

Some of our customers have said that they felt that they were imposing on us in matters of this kind; please do not think this, for it is a pleasure for us to be of any assistance to you, and we want you to call on us any time we can do anything for you.

Very truly yours,

Cashier.

TO WOMEN

NO. 1

Dear Madam:

I have taken up with Mr. (Cashier) the matter of inviting you to open an account with us and I am sending you my card of introduction to him.

I hope you will find it possible to stop in and look over our bank and make his acquaintance very soon.

I might add that this bank is in splendid condition to handle your account and I wish to call your attention to these facts: that we are a commercial bank, owned and controlled by the officers and directors of this corporation and not affiliated with any other financial institution. All questions are answered promptly and without appeal to any one else. Courtesies are extended freely, consistent with sound banking.

If Mr. Cashier should be out when you call, I shall be glad to have you ask for me.

Very truly yours,

President.

NO. 2

Dear Madam:

Some time ago I sent you my card of introduction to our cashier. I have not heard from you and Mr. Beard informs me that you have not called on him. We both would like to have you open an account with us and I personally assure you that I will go out of my way to make it pleasant for you.

As you know, every bank has a different way of extending courtesies, and we believe our methods will appeal to you. The personal element is very strong here

and the fact that the management is vested in the active heads, enables us to favor promptly, which is quite impossible in the bulky financial institution.

If you find the demands on your time prevent you from coming to see us, then I or some one from the bank will call on you, if you will kindly send your card with a date and hour written on it.

I hope I shall have the pleasure of hearing from you soon.

Yours very truly,

President.

THE WACHOVIA BANK AND TRUST COMPANY

Dear Madam:

It is always in season and "good style" to talk to you of your own affairs in relation to banking, of which the average woman is not so well informed as she should be.

A woman performs her duties so nobly that she becomes an inspiration and a force that holds men to that which is best and noblest in life.

Every woman owes a duty to herself and to her children as well in learning something of business and business methods.

Banks are the only institutions helpful to women in the careful and prudent handling of her money matters. Banks are easily reached and glad to co-operate and serve.

First, a bank account with this institution is a convenience. It is simple and safe and it gives you a record of all transactions. If you are wealthy, it proves of great usefulness. If you have saved, this bank gives you a plan to increase the saving. This saving permits of the gratification of some cherished fancy or becomes of great value in the day when ready money is a necessity. Saving and spending through the bank gives business ideas and information that will stand every woman in good stead in a day when, upon her own knowledge, depends the proper management of her finances.

Then, the future of the children depends on their knowledge of the value of money, so, if there is any woman who needs bank protection and advice conducive to business training, you are that woman, for it not only helps you, but enables you to train your child along a very essential line.

Read this letter again carefully. Consider it and remember you must act and that the Wachovia Bank and Trust Company is ready to help.

Yours truly,

Advertising Manager.

THE NATIONAL CITY BANK

Dear Madam:

We feel that the women who have been doing their banking business with us during the past year and perhaps longer, have added materially to the efficiency of our bank, and as it would be quite a task for me to meet each one personally and express the favorable influence her business has had on our success, I am taking this opportunity of writing to you our appreciation of your interest in our institution, and trust that you have received from us during the year just closing courteous treatment and satisfactory service.

We know that at times puzzling questions arise in reference to a bank account, and it will give me, as well as the other officers of the bank, pleasure to be of service in making plain what cannot be readily understood. Perhaps you would be glad to help us further by speaking a word of commendation to any of your women friends who are seeking a bank connection. We will appreciate the favor and thank you.

As a reminder of the holiday season and for service during the coming year, we have prepared a useful and attractive pencil which we would like our women

customers to use. One of these pencils has been laid side for you and our paying teller will be glad to deliver it either to you in person or on your order.

Sincerely yours,

President.

TO DORMANT ACCOUNTS

THE FIRST NATIONAL BANK

Dear Sir:

For some time now there has been no deposit or withdrawal on your account with this bank and we do not know just what your banking arrangements are at present.

Consequently we are taking the liberty to send you our latest statement and to call your attention to a few special features of the service we render, some of which you may have overlooked. Perhaps you have never really given us a chance to show how helpful we can be to you in your business and financial affairs. We want to remind you of a few points of our service, as follows:

Business Information, Advice, Letters of Credit, Foreign Drafts, Telegraphing Money, Making Collections, the Checking Privilege—in short, every convenience and facility of a modern banking institution.

In addition to these, we have a fireproof and burglar-proof safe deposit vault of the most up-to-date type, with rental for private boxes as low as \$5 a year.

We hope that it may be possible for us to resume our former pleasant relations, and we would be glad to welcome you at the bank for that purpose.

Cordially yours,

Cashier.

BANKING BY MAIL

Dear Sir:

In choosing a bank for your savings, you naturally wish to select an institution that not only pays a liberal rate of interest, but one which is also as sound and secure as large capital and surplus, conservative management and strict banking laws can make it.

In our former correspondence we have demonstrated the advantages of our system of "Banking by Mail," and we now take pleasure in setting forth briefly why the Citizen's Savings and Trust Company enjoys the full confidence of the country at large:

First: It is one of the strongest financial institutions in the United States and is the oldest and largest trust company in the State of Ohio.

Second: Its capital and surplus, which stand as security to depositors, amounts to over six and one-half million dollars, while its total resources exceed fifty million dollars.

Third: It has conducted a successful savings bank business for forty-four years and its board of directors consists of representative Cleveland citizens, whose integrity and financial standing are unquestioned.

Any amount down to one dollar will open an account drawing four per cent. interest, compounded twice a year. Send your deposit by money order, draft or check, made payable to the Citizens Savings and Trust Company. You will immediately receive a pass-book showing the amount deposited to your credit.

Yours very truly,

Treasurer.

THE TYLER COUNTY BANK

Dear Sir:

Figures are usually quite dry reading, but here are some which ought to be of personal interest to you:

At four per cent. compound interest in a savings account, your money in twenty years would grow like this:

Yrs.	\$5.	\$25.	\$100.
1	5.20	26.00	104.04
2	5.40	27.04	108.24
3	5.60	28.12	112.60
4	5.80	29.24	117.12
5	6.00	30.40	121.84
6	6.24	31.62	126.74
7	6.48	32.88	131.84
8	6.72	34.18	137.14
9	6.96	35.54	142.66
10	7.22	36.96	148.40
15	8.70	44.94	180.80
20	10.50	54.64	220.26

The above table shows very clearly what a substantial aid compound interest is to the work of building up a competence.

The important thing for you to do now is to start a savings account in this strong bank, where your money will be safe and steadily at work in your behalf. Deposits and withdrawals can be made easily by mail.

Yours very truly,

Cashier.

Dear Sir:

Referring to your recent inquiry, we are pleased to send you some additional printed matter about the Franklin Society. We hope you will find it convenient to read the enclosed leaflets and invite your attention respectfully to these facts:

1. The Society has a long and honorable business record, this being its twenty-first year in its present office location in the City of New York.

2. The Society is by law subject to the strict supervision of the State Superintendent of Banks, its books and securities being examined in detail, at least once a year, by a Public Examiner.

3. You do not speculate when you invest your savings in the Franklin Society. Your money goes into first mortgages on small homes, in a vicinity where population is growing faster than elsewhere in the world.

4. The Society has savings members in many States. Deposits earn from the first of the month following each deposit. We issue a little pass book that makes it very easy for you to save by mail.

Yours very truly,

Cashier.

PEOPLES SAVINGS BANK AND TRUST COMPANY

Dear Sir:

We are pleased to send you some reading matter about our bank and banking-by-mail, as you have requested. You can deposit any amount of one dollar or more. It will draw interest at the rate of 4 per cent., compounded semi-annually.

"A Pioneer Bank" tells briefly the interesting story of a bank which began with the Western Country and has grown with it. "It is a part of the soil," so closely is it identified with this Western Country.

"Our Savings Bank at Your Door" describes the easy way of banking-by-mail. In the back you will find a slip which please sign and mail to us with

your deposit. We will return pass book to you together with forms of letters for deposits, receipts for withdrawing funds, and addressed envelopes.

We sincerely hope we may have the pleasure of a deposit from you.

Yours truly,

Treasurer.

ON MAKING A WILL

TITLE GUARANTEE AND TRUST COMPANY

Dear Sir:

Last July a friend of ours was taken ill, but his condition was not considered at all dangerous. He had been moderate in his habits and lived an active outdoor life. While he was confined to his room he had time to think of many things which the rush of affairs previously had prevented. He decided to make a will, so he sent for a lawyer and explained that he wanted certain properties to go to a favorite nephew, who had recently married. Also what he wanted done with other portions of his estate and how the family heirlooms were to be distributed.

Mr. S. was still sick in bed when the will was finished, but he and the lawyer went over it together and it was pronounced satisfactory and witnesses were called in. Mr. S. said, "Wait a minute till I change my position so that I can write more comfortably and I will sign the will." He gave his pillow a push, sat up in bed, reached for the pen, but before he could put the pen to paper, he fell back dead. He had no idea of going then or for years to come. His wishes as expressed in the will were not carried out because it was not "executed." He waited too long.

Why not make provision while you are strong and well for the care of your estate? If an accident happens, or if you are ill, you will not then be worried about things that might have been provided for. A will is not irrevocable. Its provisions can be changed by the maker whenever he wishes. We have a booklet about trust and executorships that may interest you. We will send it to you for the asking.

Yours truly,

Manager Trust Department.

ON THE FEDERAL RESERVE SYSTEM

FIRST NATIONAL BANK

Dear Sir:

When you become a depositor in the First National Bank you contribute directly to the strength of the Federal Reserve System—made up of the 8000 or more member banks, while at the same time you secure the great protection afforded by its billion dollars of resources.

Co-operation is one of the foundation principles of the Federal Reserve Bank, of which this company is a member. We own stock in it. We keep our reserve cash in it. We have a voice in electing its directors and through them in choosing its management.

Our depositors, in turn, co-operate with us in maintaining the Federal Reserve Banking System, but without cost to them, inasmuch as part of every dollar deposited with us goes directly into the Federal Reserve Bank, where it is always ready for the depositor when wanted.

Through our membership in this system we are placed in a stronger position than ever before to take care of the requirements of all our depositors, whether large or small. Should there ever be special or unexpected need to turn part of our sound assets into cash quickly, we are sure of the active co-operation of the Federal Reserve Bank to this end.

You are invited to share in the many advantages that result from being

part of this great system, which the National Government has provided for the benefit of the people.

Very truly yours,

President.

CLOSING ACCOUNTS

THE FIRST NATIONAL BANK

Dear Sir:

It is with a feeling of regret that we note the recent discontinuance of your account in our Commercial Department. Should its termination, by chance, have been caused by a lack of due courtesy on the part of any of our employees, we trust that will not delay in advising us.

We appreciate in proper measure your consideration and confidence. Should you find it convenient to renew business relations with us, we assure you that your interests will ever receive our vigilant care, and your desires our prompt attention.

Yours respectfully,

Cashier.

LOCAL PRIDE

Dear Sir:

As a customer of this bank, you are, of course, interested in its welfare, and for that reason I am taking the liberty of writing you this letter. The policy of the management of this institution has always been one of friendly interest and personal service to its customers.

You are no doubt familiar with the history of the owners and directors of this bank, dating back for more than a generation in this community, during which time we have all, both stockholders and customers, labored together for the upbuilding of Storm Lake and the surrounding territory. We, today, have a bank strictly "A Home Institution," every dollar of its stock being owned in Storm Lake and its loans made entirely to local borrowers, for the upbuilding, advancement and improvement of this section.

We are endeavoring to give our customers a service that is in every way satisfactory to them—coupled with absolute safety. It is the endeavor of every officer and employee to see that the requirements of every customer are properly cared for and should anything unpleasant ever occur, I will esteem it a personal favor if you report to me, for otherwise I might never hear of it.

If you have a friend who desires to open a bank account or possibly change his present one, whether it be large or small, checking or savings, I hope you will have him come to us. Your kindness in this respect will be doubled—you will confer a favor both upon your friend and us. If each customer were to bring us one or more new accounts, just think what an increased business it would mean.

May I not expect your hearty co-operation in view of the facts as stated above, which we promise to merit and to appreciate?

Very truly yours,

Cashier.

COMMERCIAL BANKING

Dear Sir:

Investment banking, as compared with commercial banking, has held the attention of our business community for some time.

A commercial bank's business is based mainly upon one, two, three or four months' notes, which are constantly being made and as constantly paid, because

the needs of the makers are continually changing with the production and consumption of commodities.

To use commercial funds for investment purposes constitutes investment banking, curtails legitimate business enterprises to the same extent, promotes speculation, and, if not checked, threatens the very foundation of our economic and trade system. The basis of its business is fixed, and its loans upon collateral are likely to remain the same for an indefinite period.

The discounts of a well regulated commercial bank vary with the productive interests of the country, and are changing from day to day; maturing notes of one branch of industry are used to meet the needs of another. Its assets are quick assets and are in liquid form.

The Penn National Bank is strictly a commercial bank, is under Government supervision, clearing-house protection and oversight, and maintains a proper and sufficient cash reserve. It is independent of the control of any single interest and is able to meet the reasonable needs of its patrons at all times.

We invite your attention to the enclosed statement and offer you all the facilities and advantages of a commercial bank, developed and perfected by eighty years of successful service.

Your personal account, large or small, should have the same protection as your business account.

Very truly yours,

President.

CHECKING ACCOUNTS

THE FIRST MORTGAGE GUARANTY AND TRUST COMPANY

Dear Sir:

Not having received any reply to our recent letter on savings, it has just occurred to us that you might be interested in opening a checking account instead of a savings account.

There are no charges for collection on Philadelphia checks and we accept checks or drafts on all cities and towns in the United States without charge for collection.

You can open a checking account by making an initial deposit as low as \$50 and we allow from two to two and one-half per cent. interest on daily balances, depending upon the amount of the account and the activity thereof. A good healthy balance, with relatively few checks per month, is as well worth two and one-half per cent. interest as others are worth two per cent. Some accounts at certain seasons are worth three per cent. interest.

You can make deposits with us by check or draft on any bank in the United States or by post office money order or express money order.

If you will write us regarding your checking account, that is what your daily balance would average and the degree of activity in your account, we will be very glad to advise you just what rate of interest the account will earn.

We hope to have the pleasure of hearing from you by return mail.

Yours truly,

President.

INDIVIDUAL SERVICE

THE MECHANICS BANK

Are you receiving the proper service and assistance from your bank?

Is every detail of your banking business being handled in a way that is perfectly satisfactory to you?

The Mechanics Bank has every facility for attending to your wants properly

and promptly. Our splendid building and central location offer you every convenience.

You may feel free to consult with our officers at any time about any financial problem.

Between our depositors and ourselves exists an intimate, personal bond of confidence and co-operation. Many of our customers have told us that this individual service has played an important part in their business success. We aim to be genuinely helpful—even beyond the mere routine of ordinary banking courtesy.

This service we place at your disposal. Backed by the ample security and complete facilities of The Mechanics Bank, it is worth your careful consideration.

If you are thinking of changing or enlarging your banking connections, Mr. Frisbie or I would be very glad to talk it over with you.

Yours very truly,

President.

P. S.—We maintain a special department and service for ladies.

THE PERSONAL TOUCH

Dear Sir:

I wonder what feature of a bank's service you consider most important.

Prompt, personal, courteous attention to your interests by every officer and employe. Do you know of anything more important than that?

You want, of course, perfect safety for your funds. The Mechanics Bank is strong and secure. It is also centrally located and excellently equipped.

But, above all, the feature of our service which will appeal to you most is the close cordial relation existing between our depositors and our officers and employes.

You will never encounter any unnecessary delays in transacting business with us. There is no useless "red tape"—no stiff, unbending formality.

We especially pride ourselves upon the promptness with which we pass upon loans. Such applications are passed upon immediately but carefully. We never depart from safe banking methods, but liberality and courtesy are always our unflinching aim.

If you make inquiries among our depositors, you will find why it will be to your advantage to open an account with us. Mr. Frisbie or I shall be pleased to discuss the matter with you at any time, if you are thinking of changing or enlarging your banking facilities.

Yours very truly,

President.

GENERAL LETTERS

THE EXCHANGE TRUST COMPANY

Dear Sir:

If you are contemplating any change in your banking connections or the separation of your personal from your business account, the Exchange Trust Company presents several important reasons for asking the privilege of becoming your depository:

It is a commercial bank.

It is independent of any other financial institution.

It does not underwrite or participate in any syndicate propositions.

Its officers are accessible to and personally interested in the depositors.

Its policy is to loan its funds to depositors to the limit of safety, not to officers or directors.

Its relations with the depositors are strictly confidential.

It pays interest on checking accounts of \$300 or over and special arrangements made for trust funds and time deposits.

Its banking rooms are centrally located and arrangements can be made for late deposits.

A representative will call if desired.

Opposite State Street Tunnel Terminal.

Yours respectfully,

Treasurer.

UNION SAVINGS BANK AND TRUST COMPANY

Dear Sir:

The three chief things that a business man demands of his bank are:

SECURITY, CONVENIENCE, SERVICE.

Each of these is afforded in a high degree by the Union Savings Bank and Trust Company.

As to Security. Twenty years old; capital and surplus, \$125,000; directors are prominent in the business life of the city and meet frequently to confer on the affairs of the bank; officers are able, conservative and experienced; bank examined twice a year by the State banking authorities and twice by the directors.

As to Convenience. This bank is located near the place of business of every one to whom this letter is sent. Our banking room is commodious, well lighted and convenient in every way.

As to Service. Every equipment and system for facilitating the business of the bank and its customers is in use here. Customers are sure of prompt and accurate service and courteous treatment. Our officers are easily approachable and glad to advise customers in banking and financial matters. Dealing each day with men in all lines, they are constantly in touch with specific as well as general conditions. The members of our staff will treat you with courtesy and handle your business with accuracy and dispatch.

Please drop in and see us or ask us to call on you. We want to meet you, and we believe our acquaintance would prove mutually beneficial. Let us show you just how we can help you in your business and financial affairs.

Very cordially yours,

Cashier.

NATIONAL CITY BANK

Dear Sir:

A few days ago there came to my desk from one of our bank correspondents a small book called "Mr. Brown's Experience," giving in the form of a very readable story an account of how this Mr. Brown and his family required and were well served by the facilities of this particular up-to-date institution. It would be too long to give you this story in a short letter, although I know you would be interested in it, but I would like to tell you in a few words what the National City Bank of New Rochelle can do for you and how you can use its various departments to your advantage.

To begin with, I feel you ought to know what kind of a bank I am offering you for your consideration and I am enclosing a copy of the latest statement made to the Comptroller of the Currency at Washington, which gives in a condensed form the standing of the bank at this time. On the page opposite the statement are some facts in reference to our business which you will find interesting.

Besides our Commercial or Business Department, which you should see and use to appreciate, especially the Ladies' Room, we have an Interest or Savings Department, where all members of the family can have accounts.

Our Safe Deposit Vaults and our large room for the storage of valuables

are the most complete in the county, and we have been told the finest in the State of New York outside of New York City.

Further, when you or any of your family or friends are going traveling either in this country or abroad, we can serve you well in providing for the safe conveyance of your money by either Travelers' Cheques, Foreign Drafts or Letters of Credit. In Short, whatever you may need in the banking line, call and see us about it, for we can supply your wants.

Let me add in closing that an account with this bank will be a sufficient introduction to allow you to bring before our Discount Committee the matter of a loan if you should need it.

Trusting that the opening of the spring, which will soon be with us, may bring with it the prosperity which seems also near at hand, and that we may both enjoy some of the benefits, I remain, as ever,

Sincerely yours,

President.

THE WEST END SAVINGS BANK AND TRUST COMPANY

Dear Sir:

"Is it a good bank?"

That is the question which one naturally asks when a new banking connection is proposed.

A good bank is one which combines strength and service in a high degree, and that is what the West End Savings Bank and Trust Company does. It has large surplus and undivided profits, a very efficient staff of experienced officers and employees, and a modern building with an up-to-date equipment.

Genuinely "constructive banking" is our aim, and we emphasize the business-building service which we extend to our depositors.

Do you realize that a good banking connection, with all that it implies, may mean the difference between success and failure in your business?

We have known of many instances where a business, started by men of little means, but of integrity and ability, has, through wise banking connections, become strong and prosperous.

This bank is able to help you in such a way that you can get better results from your own efforts. Dealing each day with men in various lines, our officers are constantly in touch with conditions in every trade and industry.

Frequently we are able to put our customers in possession of facts that bring them profit or save them loss.

This bank has helped a large number of business men, both in times of prosperity and in periods of storm and stress.

We offer a bank large enough to inspire the confidence of its customers, but not too large to give every consideration to the interests of every customer.

The undersigned would be glad to meet you personally to talk over your banking requirements.

Very truly yours,

Cashier.

THE BLANK TRUST COMPANY

Dear Sir:

If we were to offer you \$100 as a gift you would be interested as to what prompted the generosity. If to bank here may mean the saving of many times that sum each year, isn't the proposition still more interesting?

Letting well enough alone is not a good business and you have not succeeded along that line. What was good enough yesterday is changed, until today, you know better the needs of your patrons and endeavor to better supply them. This builds your business.

Many a merchant's business has been saved—saved by this bank.

Some explanation and description of the methods of this bank are worth while.

It is built for safety. Its paid in capital is \$1,250,000. Safety, then, is the first consideration. Next, in order to succeed, the bank must render patrons an accurate and helpful banking service that it may draw business—your business—the business of others. Some say that any bank will do. Would any goods you might buy answer for your trade? We insist that there is a difference in banks, just as there is a difference in merchants.

More than 15,000 persons have selected this bank because of the protection, service and helpfulness it offers them.

Suppose you desire to give a reference—one from this, the State's strongest bank, certainly means something.

Suppose you seek information relative to increasing your stock or making some business change. It is reasonable that our officers, being familiar with all lines of trade, can advise you so that loss may be avoided and no mistake made.

Suppose you carry a checking account here—a part of the money is not needed for a time—our Savings Department or a Certificate of Deposit, convertible into cash at any time, will prove very satisfactory.

You might wish to invest in some good stock or bond—our Bond Department possesses helpful information and will gladly assist you in securing just what is desired.

You wish to name an executor for your estate. Our Trust Department never dies. It carries out every provision of the will to the letter at the lowest possible cost to the estate.

Whatever you need in banking you will find here. Fill out the enclosed deposit ticket with the amount with which you desire to open an account. What you need we can render. Are you going to be with us?

Yours truly,

Advertising Manager.

In a certain Pennsylvania bank it is a rule that two weeks or so after a man opens an account, he is sent the following letter:

Dear Sir:

As you were among those who contributed to the satisfactory growth of this bank during the past month, I take this opportunity to thank you for the deposit with which you have entrusted us.

The bank is the department store of finance, and we trust you will give us further opportunity to serve you in other departments of this financial store. Our modern building and equipment enable us to meet every demand of a financial nature.

The man on the outside quite frequently sees ways in which the public could be better served, and we ask your co-operation in our aim to give efficient banking service. Any suggestions you may have to offer, whether arising from your own personal needs or from your observation of the wants of others, will always be welcome.

As a depositor of this bank you are doubtless interested in its continued growth and development. Will you favor us with the names of any who you think might be induced to give us their business? The enclosed form is for that purpose, and we will appreciate the confidence you will show us in using it.

Again thanking you for your business, I am,

Respectfully yours,

Cashier.

A large percentage of the new customers who receive the letter and blank send in lists of their friends, to whom is mailed the following letter :

Dear Sir:

A friend of yours does his banking business with us. He is well enough pleased with this bank to have his friends deal here, and gave us your name as a prospective customer.

From the enclosed folder you may get some idea of the banking facilities at your command here—perhaps you have heard of them through your friend—but it takes a personal visit to fully appreciate them.

I extend to you a cordial invitation to call just as soon as convenient, and assure you it will be a pleasure to me to show you through our new building. Bring your friends with you. It will be well worth the trip, just to see how a modern bank is equipped.

You will find the officers right in the front, glad to greet old friends and eager to meet new ones. Come in and we will make you feel at home.

Cordially yours,

President.

As new accounts are opened, the names are easily checked with the list secured from the forms enclosed with the first letter. The names secured from the forms make up a live list that may be followed up with advertising literature and letters.

CHAPTER X

MISCELLANEOUS BANK ADVERTISING IDEAS

FROM time to time, bankers ask how to secure the full co-operation of employees in backing up the bank's advertising and in making good to the public on the promises made therein. For this purpose, the following talk may be used as an address or letter to the staff:

GETTING EMPLOYEES TO BACK UP THE ADVERTISING

To Our Employees:

Undoubtedly you have noticed the newspaper and other advertising which our bank has been doing lately.

That is the outward and visible sign that this institution wants to grow and that it is eager to increase the number of customers in its various departments.

This letter is being sent to all employees with the purpose of soliciting their special efforts not only to help us get more business, but having gotten it, to keep it.

We believe that this is possible if every member of this organization will take it upon himself or herself to back up the promises we make in our advertising and in the personal solicitation of the officers.

Perhaps some of you whose daily work does not bring you into contact, or even frequent touch, with customers and the general public, may feel that there isn't much that you can do to help the cause along.

If you will give the matter a little thought, we are sure you will come to a different conclusion. For example, suppose you are an individual book-keeper, or engaged in some work where a mistake on your part might cause loss or embarrassment to a customer. Can you not see how important and valuable your accuracy is in preventing such errors which frequently lose a bank a good depositor?

Then in case your work does bring you into contact with customers across the counters or otherwise, is it not very plain to you how all-important is the matter of courteous treatment of persons who are doing business with us?

One of the greatest merchants this country ever produced was Marshall Field of Chicago. A business maxim which he impressed upon his employees was, "The customer is always right."

Now, in our business, whenever any question comes up between a customer and the bank, we want to start off with the assumption that the customer is right. It may turn out in the end that he is not, but it ought to be our policy to handle the matter in such a way that, whether right or wrong in any particular instance, the customer remains a friend of the institution and does not become a dissatisfied customer. We can borrow with profit another good proverb from the mercantile field, namely, "A pleased customer is the best advertisement."

In these after-the-war times of re-adjustment, competition is going to be more severe in many lines. Our bank is going to have to work harder to get

and hold business; you employees are going to find the competition for your places a little more pressing than it has been. We want to take back all our boys who went into military service, and we want also to keep such of our new workers as are making good. If the general business situation becomes satisfactory, and if the organized efforts we are making to secure new customers prove resultful, we hope to maintain a full force of employees, but if our volume of business does not warrant that, naturally it will be a cast of the survival of the fittest. As better service tends to make better business, larger profits for the company's stockholders, and greater rewards for us workers, let us adopt these words—

Accuracy, Courtesy, Efficiency—as the watchwords of our bank.

An Iowa bank, to induce all of its employees to study the advertising of the institution, uses this argument:

That any one, part of an institution the success of which depends largely upon solicited patronage, may be able to treat that patronage, and the public back of it, according to promises made and inducements held out by that institution, he must be fully informed as to those promises and familiar with the policy that prompts them, and the result sought to be attained, and must be in full and sympathetic accord therewith, and instant to fulfill promises and carry out the policies of, and support the management responsible for them.

To that end, that one, besides being familiar with the policy of the management and understanding the results sought, must be familiar with circulars and advertising matter issued by the bank from time to time.

STOCKHOLDERS' CO-OPERATION

In many cases, the stockholders of a banking institution are entirely neglected as a source of new business efforts on the part of the bank. This is strange when it is considered that these persons have very special reason to want to see their institution grow and prosper.

Following are some points which might well be emphasized in calling to the attention of bank stockholders their duty and opportunity along the line of securing new business for the institution in which they have an investment interest:

Many persons are of the opinion, whether rightly or wrongly, that a bank is kind of a cold storage house for money, that the banker's marble heart is just as much a part of the regular equipment of the institution as the marble counters and bronze grille work that customarily separate the bank people from the public they are supposed to serve. The tellers' cages, they believe, are analogous to those built for the wild animals in the zoo—fully as much for the protection of the public as to safeguard the teller and his cash. They fear that if there were no cage, an angry teller might get out and bite a customer who has endorsed the wrong end of a check or made a mistake on his deposit slip. This is an impression that stockholders can do a lot to overcome.

In striving to get new business it goes without saying that you are working for your own benefit. If your bank is to increase its earning power and thus be able to pay larger dividends and add to its surplus and undivided profits, all parties interested must co-operate.

If you are a stockholder of a bank but not a depositor therein, keeping your account in some other bank where you have no investment interest whatever, you are simply helping to increase the earning power of somebody else's capital, and not your own.

You can co-operate in this matter as you should in at least three ways:

1. By maintaining as large a balance as possible and doing as much business yourself with the bank as you can.
2. By speaking favorably of the bank whenever and wherever possible.
3. By bringing new customers into the bank and introducing them to the officers.

Having a bank account is an open sesame to all the many privileges and facilities the modern banking institution has to offer. When you have induced a man to establish relations with a good bank and make himself and his business methods thoroughly known to his banker, you have helped to set him on the right road towards financial success. It is the path which most successful men have followed and are following.

It is patriotic to encourage personal thrift and economical business methods now. The more bank depositors and the larger bank deposits there are in the community and the country at large, the more general and permanent is our local and national prosperity.

As a bank stockholder, there rests upon you a double liability in case anything goes wrong. So you have a double responsibility to see that everything goes right. But another interpretation that can be put on the expression "double liability of stockholders" is that they should work for the good of their bank to help both themselves and others.

A useful booklet issued by the Trust Department of the National Bank of Commerce, St. Louis, is called "The Stockholder and His Bank." It cites the various ways a stockholder may help build up his bank, and concludes—

That is what a stockholder can do for his bank. There are many reasons why he should do it—first of all, because it is his bank. He would not fail to put the full force of his influence behind the business which is under his personal direction. He realizes the importance of patronage to that business; and he leaves no stone unturned in obtaining it. He loses no opportunity to give his friends and acquaintances a favorable impression of that business—because it is

his own. Yet, in a lesser degree, the bank is his business, too. He owns a part of it. If it profits, he profits.

A good spirit of co-operation is manifested in a paragraph of a letter sent out to stockholders by the world's largest trust company. It reads:

As a stockholder, you are naturally interested in the success of the Guaranty Trust Co., and we want you to know that we are endeavoring to develop your company along broad and constructive lines; to enlarge our facilities so that we may render service to our customers as well as make profits for our stockholders; and also to pursue a policy that will make us important factors in furthering the nation's interests.

GETTING CUSTOMERS TO CO-OPERATE

Francis R. Morison has this to say concerning co-operation from customers:

Dear Sir:

It has always seemed strange to me that so many bankers do practically nothing to retain and develop business from present customers. Certainly a man or woman who is already doing business with one department of a bank is a better prospect for another department than an outsider and can be secured at less cost. For example, few bankers analyze their list of safe deposit box renters to ascertain how many persons fail to carry bank accounts and the reason why. Then, too, the list of bank depositors is perhaps the biggest field which can be profitably cultivated and it is the one which is generally the most shamefully neglected. On the theory that a satisfied customer is the best advertisement it goes without saying that a depositor who is not only satisfied but pleased with the service he is receiving will go out of his way to become a booster and will, at every opportunity, speak a good word on behalf of the bank. Right here, however, let me say that as a general rule depositors will not do this unless a systematic plan of inviting this co-operation is devised and put into operation.

There are many ways of doing this—personal letters, enclosures with monthly statements or balanced pass-books, letters to those who open new accounts, those who close out their accounts, those whose balances are inactive, and last, but not least, special letters to borrowers. These borrowers might take the stand that they are doing the bank a favor when it loans them money, but down in their hearts they know that the bank has been of valuable assistance to them in the development of their own business and especially when properly reminded, they are only too glad to show their appreciation in a substantial manner by directing new business to the institution.

EDUCATING THE PUBLIC

The banks and trust companies of the country, while advertising their own services, are doing a good deal toward the financial, economic and business education of the people at large by means of the many booklets and other publications issued by them. This is especially true in connection with some of the larger city institutions.

Take for instance, the Irving National Bank of New York, which put out a book entitled, "Trading with the Far East," the fourth

volume issued in the Irving's foreign trade series. This volume was designed to further America's import and export relations with the countries of the Orient and in the interest of greater usefulness in future efforts of American houses going into the foreign field.

In order to give a comprehensive idea of the scope of such bank publications, there is presented herewith the list of pamphlets for free distribution by this one Bank:

The Trade Acceptance a National Asset.
 Federal Tax Law of 1917.
 The Influence of the War on Trade—Domestic and Foreign.
 The Trade Acceptance in National Preparedness.
 American Banking in Foreign Trade.
 War Time Finances.
 The Trade Acceptance Nationally Launched.
 Government Price Fixing and Profit Taxation.
 The Financial Aspect of Cotton.
 Practical Questions and Answers on the Trade Acceptance Method.
 The Relation of Industrial Chemistry to Banking.
 Trade Acceptance Progress.
 Federal Reserve Act as Amended with Regulations and Analyses.
 The Efficiency of War and Peace.
 Government Loans and Inflation.
 A Trade Acceptance Review.
 Trade and the War.
 Broadening the Vision of the American Business Man.
 The Trade Acceptance in Conserving the Nation's Resources.
 The Course of Bond Prices.
 Foreign Trade Thought of 1918.
 Co-operative Organization.
 Business Problems of Reconstruction.
 Federal Tax Law of 1918, and
 Co-operative Service in Foreign Trade.

NEWS AND ADVERTISING

The recent "crime wave" has afforded many texts for bank advertisements.

Regarding the newspaper clipping containing the safe deposit advertisement in juxtaposition to news items regarding robberies, C. K. Withers, trust officer of the Mechanics National Bank, Trenton, New Jersey, wrote:

I am enclosing copy of an advertisement and surrounding news items directly responsible for the renting of seven safe deposit boxes.

After reading of the Whitehead burglary in the morning "Gazette," I immediately drew up the safe deposit ad., leaving it with the "Times" with the understanding that it would appear next to that paper's item on the robbery in the afternoon. They went me one better, and found two other robberies, with the result that the ad. made a very forceful appeal, having many times the advertising value of an advertisement standing alone. The layout copy is not as I would have it, but the time between the morning and afternoon editions of the paper was so limited as to prevent my seeing proof before publication.

A little of the newspaper reporter's "nose for news" is not a bad thing for bankers who advertise.

There are many events of daily life recorded day by day in the newspapers which can be turned to advertising advantage by a wide-awake bank publicity man. Even a great calamity, such as a fire, can be made an occasion to show the great service which banks are prepared to render the community.

It is a good plan for bank advertisers to make a practice of clipping

**MUST BUILD ROADS
IN EVERY COUNTY**

State Association Will Form
Nucleus of County and
City Organization.

**TAX ON VEHICLES
AND AUTOMOBILES**

State Senator Laster Suggests
Plan to Meet Interest on Bonds.
Robert W. Withers Is President
of New Organization
for Development of
Greater Highways.

Program for To-Day

Convention opened at 10 A. M.
Reports of special committees on
members of assembly and legisla-
ture examination and recommendations.
Address, Walter W. W. Carter, chief
engineer of the Maryland Highway
Survey—Miss Maryland Blue An-
themsing's.
Dinner at address. Water Supply
of Falls, Report of Public Works
of the United States.
Supper at restaurant.
Four o'clock.
Final adjournment.

COPIED from almost every section
of Virginia—400 business men,
lawyers, lawyers, doctors, farmers,
men and women of high, wide and
various opinions gathered in the Jefferson Hotel
Auditorium yesterday and receiv-
ing the Virginia Road Bond Associa-
tion. One of the State Road Bond
men, who had been in the State, the
lawyer and county, and it is the first
time since the formation of the asso-
ciation that the great interest and en-
thusiasm that is shown in the State
has been so fully expressed. The
delegates were in Virginia since
they arrived at the hotel at the old
theater.

General Business Session.
Business and financial matters
were discussed before the association
presided by Governor Stanley. The
Highway Committee, which, Represen-
tatives Harlow, of the State, Pre-

GOOD ROAD BUILDERS



Build the road to your future financial independence by starting an account with this strong and conservative banking institution.

Forty-four years of continual success demonstrates our conservatism, enabling us to amass the largest Surplus and Profits of any National Bank south of Washington, D. C., which constitutes a greater protection to the depositor than is offered by any similar institution.

Your account is solicited, whether large or small. Three per cent. interest paid on savings accounts compounded semi-annually from date of deposit.

Planters National Bank

RICHMOND, VIRGINIA

Capital, \$ 300,000.00
Surplus and Profits, . . . \$1,150,000.00

OFFICERS:

J. N. BOYD, President	J. J. MONTAGUE, Vice-Pres.	RICH. H. SMITH, Cashier.
R. LATIMER GORDON, Asst. Cash.	CORWAY H. GORDON, Asst. Cash.	A. S. CHEERY, Mgr. Ser. Dep't.



News and advertising

articles from magazines, newspapers, etc., which they think may at any time come in handy in the preparation of advertising matter. This plan is especially advantageous for savings bank advertisers as there is a large amount of matter published on the subject of saving. It is often possible to take an incident or an idea from such an article and work up a good advertisement from it. This will add to the interest and variety of your advertising.

To illustrate the kind of news items which a bank can use to point a moral, there are reproduced on the following pages a number of extracts from newspapers and copies of "news interest" advertisements:

FOUND \$20,000 IN A BED

BURGLARS IN SEATTLE SUBURB HIT UPON HIDING PLACE FOR TREASURE

Seattle, Wash., June 1.—Mrs. George Shea of Duluth, Minn., who is visiting her sister, Mrs. John English, at Alki Point, a suburb of

<p>ROB STORE FIFTH TIME IN MONTH</p>	<p>NEW YORK FURRIERS ROBBED BY WOMEN</p>	<p>and requested to be shown some furs. While the proprietor's back was turned, one of them stole a fur piece, valued at \$185, and walked from the store. The other woman went out shortly afterward. The police have a description of the woman, and are making an investigation.</p>
<p>Muschert, Reeves and Company Again Suffer by Depradations of Thieves</p>	<p>and you may be next!</p>	
<p>For the fifth time within a month, the wholesale grocery establishment of Muschert, Reeves & Company, North Stockton Street, has been robbed. The store was entered last night, and damage estimated at \$100 was caused to tobacco, cigarettes, candy and chewing gum, which the thieves were unable to cart away. Several articles of jewelry were stolen from the premium department. The police say the robbery appears to be the work of boys. Investigations are being made by the police. Three weeks ago the store was entered and 15,000 cigarettes, valued at \$125, were stolen, and much damage caused to groceries. Later in the week, the garage was entered, and several keys stolen, and automobiles were tampered with. Yesterday a week, the store was entered by forcing a rear window, and knives, watches, articles of jewelry, cigarettes and candy were stolen, and cans of vegetables were opened and scattered about the floor. Last night, nearly the same line of goods was stolen, and a sum of money was taken from the office. The value of the stolen goods, and those damaged, is estimated at \$600.</p>		
<p>THIEF GETS BONDS, CASH, GOLD CHAIN</p> <p>Investigations are being made by the police in the robbery of the home of Fred Whitehead, 125 Humboldt Street. Four Liberty Bonds, valued at \$200, \$100 in cash, and a gold chain, valued at \$100 were stolen. These articles were taken from a bureau in a room on the second floor. How the thief gained entrance to the house cannot be learned.</p>	<p>85th Year.</p> <p>MECHANICS NATIONAL BANK</p> <p>Southwest corner West State and Warren Streets</p>	

“Preferred position”

Seattle, has reported to the police that she has been robbed of \$20,000 in currency.

Mrs. Shea's husband, who intended to follow her from Duluth, and buy property here, shipped the money to her by the Great Northern Express Company, which delivered the package to her on Thursday. She intended to put the money in a bank at once, but for various reasons put it off. Yesterday she and her sister decided to visit Seattle to see the decorations. She hid the \$20,000 between the sheets of a bed. On returning home at night she found that burglars had ransacked the house and stolen the treasure.

PICTURE FRAME BANK “BUSTED”

Fearing to trust his hoard to any of the local banking institutions, Frank Skolski, South Scranton, Pa., secreted it behind a picture in his home. One day last week during his temporary absence some enterprising stranger cleaned out the “bank.” Frank is now looking for a safer place of deposit.

**AGED MAN CONFESSED
LOSING \$140,000 ESTATE**

**Confession Made on Death
Bed Is Read in Court**

Walter Mead, a lawyer, more than 80 years of age, made a confession six weeks before his death on January 4 last, at his home, 154 Heynes street, Brooklyn. He admitted that he had lost the entire principal of a trust fund of \$140,000 held by him for the four children of the late Countess Alice Thorne in Tennessee.

The remarkable confession was read in Justice Giegerich's part of the Supreme Court today. It had been made in response to a court order requiring Mead to render an accounting of his trusteeship to Warren Leslie, the referee appointed in the suit of Mrs. Alice Mansfield of London, a daughter of the Countess, against Mead to obtain the accounting.

When Mead died his widow, as his executrix, was made defendant in the action.

The trustee told the referee that he had received \$140,815.22 from Stevens. "The entire principal of the trust," the old lawyer confessed, "was invested from time to time in stocks and bonds authorized by the will and without any negligence or fraud on my part. The precise details of the investments, the dates and the receipts I cannot state. My inability is due, I believe, to my advanced years, coupled with recent physical and mental afflictions. I have suffered two strokes of paralysis, which have not only almost incapacitated me, but have impaired my mental faculties. I have no method of ascertaining facts relating to these matters. The men with whom I transacted business in relation to this estate in the past seem, as far as I am able to learn, to be all dead and gone. The records that I kept were inadvertently destroyed by fire. I am confident, however, that in the unfortunate investments which were made by me in good faith, the principal of this fund was swept away more than fifteen years ago. I do know that up to within a short time before the institution of these proceedings I kept up the payments of \$400 per month for the beneficiaries of this trust out of my own means and in the hope that I might some day be able to earn the entire principal of the fund. My advancing years and my physical and mental illness prevented me from accomplishing this end."

He admitted he had lost the entire principal of a trust fund.

Complete perversion of the testator's wishes is very often the case when an individual is named as Executor or Trustee. Inexperience, incompetence, ignorance of the law, and actual dishonesty, are alike disastrous.

Court order obtained an accounting.

The individual seldom has the facilities necessary for the strict accounting required by law. The Trust Department of the Security Trust and Savings Bank maintains a system of accounting which is exact and in conformance with the legal requirements. Our Trust business is under the supervision of the State Bank Examiner.

Inability due to advanced years and impaired faculties.

The individual may die, change his residence, become ill or incapable of performing his duties. The service of the Security Trust and Savings Bank is perpetual—its existence is longer than the years of one man's life. The Security is always to be found at its place of business—it is never absent through sickness—it never takes vacations. When you appoint our Trust Department as your executor or trustee, you secure not a one-man management, but the combined experience and attention of all the institution's officers and directors.

The unfortunate investments were made in good faith.

The individual is usually without experience in the handling of estates and the proper investment of trust funds. The Security is managed, and under the direction of men thoroughly familiar with all the duties required of an executor or trustee, and its investments are regulated by those who must of necessity be familiar with conditions governing their value.

Records he kept were inadvertently destroyed by fire.

When the Security is named as your executor or trustee, it keeps all the papers and documents relating to the estate in its great Chrome Steel Vault. These vaults are absolutely proof against fire, flood, or earthquake.

We are always glad to answer questions and make suggestions relative to matters pertaining to the preparation of your Will, and when named as Executor, Trustee or Guardian therein, we prepare your Will. No charge is made for this service.



Fifth and Spring Streets
Los Angeles

Taking a news item as text

SHE WOULDN'T TRUST THE BANK

Mammoth Springs, Ark., Aug. 25.—When Mrs. Kate Williams sold her home near Mammoth Springs several days ago she stowed the money, \$3,000, in a leather satchel and elected to be its guardian. Early yesterday a small band of men rode into Mammoth Springs, robbed the home of Robert Griffith, at which Mrs. Williams was a guest, and made off with the satchel. Leaving Mammoth Springs the men covered their tracks with a liberal use of cayenne pepper.

A fire destroyed the building of the Exchange National Bank, of Little Rock, Ark., but it did not destroy the bank, which later published this ad. in a banking journal:

"Slightly Disfigured, but Still in the Ring!

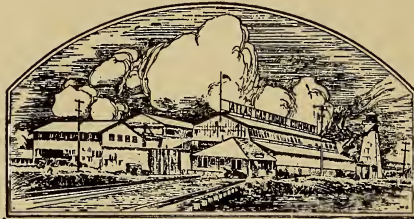
"Our banker friends have been good to us. Their kindly expressions of

sympathy for the loss of our splendid bank home on August 27 have been most heartily appreciated.

"We were fortunate in securing our present location which, under the circumstances, is fine.

"There have been a few unavoidable delays, but—thank you—
"OUR BUSINESS IS AS USUAL."

A great deal of the publicity matter sent out by a big bank or



**The Oakland Bank of Savings
and Oakland Industries**

For over half a century this bank has had the best interests of Oakland in view and by a progressive yet conservative policy has aided materially in its industrial growth.

Oakland is celebrated for Gas Engines. Their excellence has created a market around the world. They are in use by practically all departments of the U. S. Government and by the governments of Peru, Japan, Fiji, England, Samoa, New Zealand, British Columbia and Australia.

In gaining this pre-eminence the Atlas Imperial Gas Engine Co. has played an important part. Established in 1906, it occupies 20,000 square feet of floor space, employs 150 men and circulates approximately a third of a million dollars annually through its pay roll.

The Oakland Bank of Savings

Commercial—Savings—Trust
Broadway and Twelfth Street
Berkeley Branch—Shattuck and Center

Community boosting

trust company has real news value and the editor can take it or leave it in accordance with his own judgment, as he usually does. An "interview" with a big banker, even if laboriously prepared by some of the bright young men of the Publicity Department in accordance with the great man's brief suggestions, is usually well worth reading, especially when it deals with some subject of great current interest.

It is better for a bank to depend upon straight advertising, rather than to count upon free publicity from newspapers and magazines. Although in every bank there is a certain amount of real news from time to time which it is perfectly allowable to give to the newspapers for publication in their news columns the, press agent is *persona non*

grata in a great many newspaper offices. The desire for free publicity is not a failing of the average banker and in many cases where the editorial department is supplied with press items from a bank, the advertising department is also receiving a great many orders for paid advertising.

COMMUNITY BOOSTING

Whatever helps the community in which a bank is located naturally helps the bank also, and whatever the bank can do to "boost" the city will react to its own benefit. Bankers realize this and many of them are active in efforts to promote the growth and best interests of their communities.

The Farmers and Merchants Bank of Stockton, Calif., in one of its recent advertisements said:

"Did you know this?

"San Joaquin County's record as an asparagus producing county.

"According to the California Development Board's monthly bulletin:

"San Joaquin Delta country has 23,210 acres of land devoted to the production of asparagus. The only other section producing asparagus is the Imperial Valley region, where something like 300 acres are available.

"Just another instance of this community's resources. Certainly Stockton and its surrounding country are due for great prosperity.

"Now is the time to get behind all movements that mean a bigger and better city and country. A good way to be ready to take advantage of the opportunities this section will offer to the investor, is to start a savings account so you will have the necessary capital. Come in and talk this over with us."

On a two-page spread in the center of the rotogravure section of a recent Sunday edition of the "St. Louis Post-Dispatch" there were photographic cuts of over forty buildings—schools, churches, hospitals, office buildings, factories, etc.—the erection of which has been financed by the Mercantile Trust Company of that city in the past few years, representing about a third of the industrial and institutional loans made by the company in St. Louis. In the center of the spread was the advertisement containing these three paragraphs:

Here are *some* of the building projects which have been financed through the Mercantile Trust Company in the past few years. Large commercial establishments and many manufacturing plants, hotels, hospitals and educational institutions together with social and religious edifices.

Even this double page is not large enough to show them all—we have made and sold loans on many other St. Louis properties aggregating millions of dollars. All sections of St. Louis have shared in this development.

As a loyal citizen what have you done to help build up St. Louis? Why not help indirectly by opening an account with this solid, progressing banking institution that has done and is doing so much to promote the growth and prosperity of St. Louis and its citizens?

HISTORICAL ADVERTISING

The argument of age is one of the very strongest that any bank can use to prove that it is worthy of the confidence of prospective customers.

If an institution has lived and prospered for twenty-five, fifty or a

**63 YEARS OF SERVICE TO
BUSINESS AND INDUSTRY**

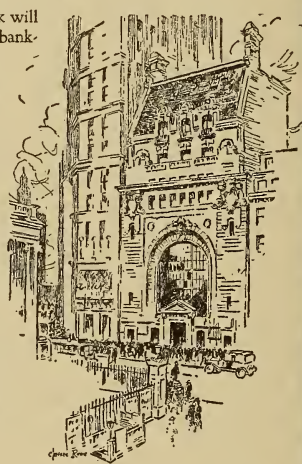
ON MONDAY, MARCH 31, 1856

"THE PARK BANK" opened for business "at
the head of Beekman Street, opposite the Park,"
said the newspaper announcement of that time.

ON MONDAY, MARCH 31, 1919

THE NATIONAL PARK BANK will
have completed 63 years of bank-
ing service to the com-
mercial establishments of
NEW YORK CITY and of the
UNITED STATES.

Starting out on its 64th
year, this bank plans, by
means of a series of adver-
tisements in this and other
newspapers, to keep the
public informed concern-
ing the constructive poli-
cies and the business ser-
vices of this institution—
which has been privileged
to cooperate with so many
successful commercial and
banking concerns through-
out the country, with mu-
tual satisfaction and profit.



**THE
NATIONAL PARK BANK
OF NEW YORK**

Resources over \$250,000,000

Anniversary advertising

hundred years, it is reasonable to believe that it is stable and will continue to live and prosper indefinitely.

Any financial institution, therefore, is fortunate when it is in a position to call attention to its long and successful service in the community. Many banks are doing so by getting out attractive and interesting booklets, combining in their contents historical matter and information about facilities and service.

“Ye Story of ye Oldest Bank in America” is the self-explanatory title of an interesting little book printed for the Bank of North America in Philadelphia. It contains some valuable historical data about our early struggles to get a good currency and tells how Robert Morris, the financier of the Revolution, founded “The Bank of North

1889
THIRTIETH ANNIVERSARY
1919

OF THE

NATIONAL EXCHANGE BANK

OF ROANOKE, VA.

OFFICERS

J. F. FARRINGTON, Chairman of Board
 J. B. FARRINGTON, President
 LINDA W. GOSLER
 G. W. TAYLOR
 EDWARD C. STONE
 G. W. KEFF, Vice-President

DEPOSITS

May 7, 1889, \$100,000.00
 May 7, 1890, \$125,000.00
 May 7, 1891, \$175,000.00
 May 7, 1892, \$225,000.00
 May 7, 1893, \$275,000.00
 May 7, 1894, \$325,000.00
 May 7, 1895, \$375,000.00
 May 7, 1896, \$425,000.00
 May 7, 1897, \$475,000.00
 May 7, 1898, \$525,000.00
 May 7, 1899, \$575,000.00
 May 7, 1900, \$625,000.00
 May 7, 1901, \$675,000.00
 May 7, 1902, \$725,000.00
 May 7, 1903, \$775,000.00
 May 7, 1904, \$825,000.00
 May 7, 1905, \$875,000.00
 May 7, 1906, \$925,000.00
 May 7, 1907, \$975,000.00
 May 7, 1908, \$1,025,000.00
 May 7, 1909, \$1,075,000.00
 May 7, 1910, \$1,125,000.00
 May 7, 1911, \$1,175,000.00
 May 7, 1912, \$1,225,000.00
 May 7, 1913, \$1,275,000.00
 May 7, 1914, \$1,325,000.00
 May 7, 1915, \$1,375,000.00
 May 6, 1916, \$1,425,000.00
 May 7, 1917, \$1,475,000.00
 May 7, 1918, \$1,525,000.00
 May 7, 1919, \$1,575,000.00

OFFICERS

E. R. SPENCER, Cashier
 G. W. FARRINGTON
 J. L. GOSLER
 J. W. KEFF
 J. W. KEFF, Assistant Cashier
 G. W. KEFF, Assistant Cashier

May 7, 1919, \$8,831,251.78

The Above Figures
Tell the Story

**CAPITAL—SURPLUS—PROFITS—RESERVE FUNDS OVER
ONE MILLION, TWO HUNDRED THOUSAND DOLLARS**

New Business
Solicited

1839
NATIONAL EXCHANGE BANK OF ROANOKE, VA.
1919

Graphic depiction of deposit growth

America,” which was chartered by the Continental Congress in 1781.

Historical booklets when well done are interesting and valuable in themselves and have the added merit of being preserved indefinitely for reference.

Some good examples of this kind of publicity have been by Perry Walton of Boston, among them the following:

The Bank of America, New York. Founded 1812. Brief Account of an Historic Financial Institution and Its Site.

Historic Newark: A Collection of the Facts and Traditions about the Most Interesting Sites, Streets and Buildings of the City. Printed for the Fidelity Trust Co., Newark, N. J.

One Hundred Years of Savings Bank Service. A Brief Account of the Origin, Growth and Present Condition of the Provident Institution for Savings in the Town of Boston.

Safekeeping of Valuables: An Illustrated Account of the Methods that have been used during the Ages to keep safely Gold, Silver, Money, Jewels and Valuable Papers, together with the Story of the Origin and Development of the Safe Deposit Vault. Printed for the Union National Bank, Newark, N. J.

Another publication along these lines is "Sixty Years of Finance," issued by the Merchants Loan & Trust Co., Chicago, and the work of Chittenden Co. The illustrations are from drawings depicting the Chicago of 1857.

The National Bank of Commerce of Detroit printed with its statement folder a sketch of the *Griffon*, the first vessel of commerce which arrived at the site of Detroit in 1679, and also a picture of Detroit's imposing skyline of the present.

With a statement the National Bank of the Republic of Chicago printed the prophecy of La Salle, who in 1671 on the site of the future Chicago predicted: "This will be the gate of the empire, this the seat of commerce."

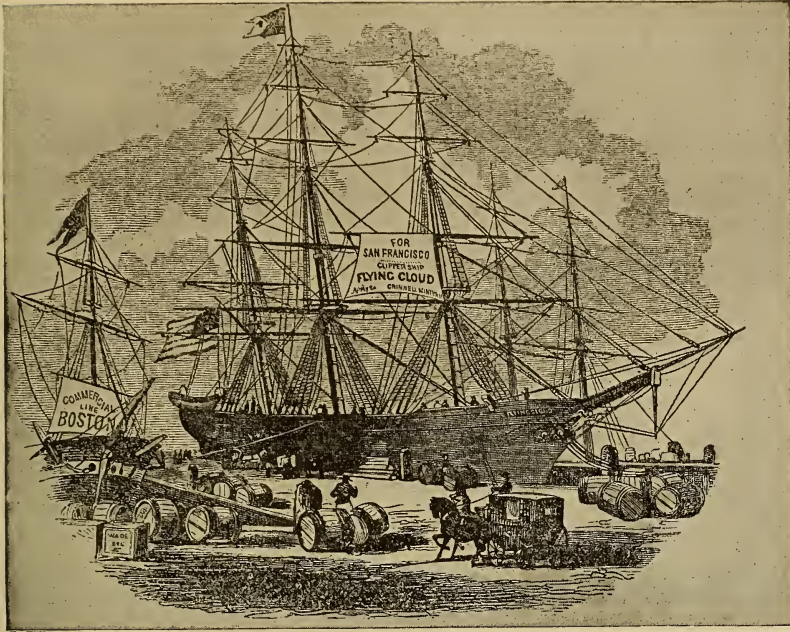
"A Pioneer Bank" is the name of a booklet issued by the Peoples Savings Bank and Trust Company of Moline, Ill. It contained interesting historical data and illustrations. Among the latter were reproductions of the bank's first business card and of the original notice of the Comptroller of the Currency giving the bank authority to do business.

"The Bank Historical" is the title of a handsome book issued by the Bank of Pittsburgh, National Association. As indicating the style of the reading matter the following paragraph will suffice:

Pittsburgh and the Bank of Pittsburgh have grown up together. The bustling, hurrying municipality that is now the industrial centre of the world was merely a country village of less than 5,000 inhabitants when the Bank of Pittsburgh was organized and all through the years that have passed since then the city and the bank have grown together steadily and substantially.

"Through Fifty Years, the Story of a Bank's Progress," was issued by The New York County National Bank in commemoration of its semi-centennial anniversary. This book confines itself strictly to the history of the institution, not branching out into any general historical allusions.

A booklet of the First National Bank of Boston outlines the history of the institution and reproduces an interesting picture of the "Manufactory House" in Long Acre (Tremont) street which for a long time



Old print in an historical bank booklet

was occupied by the Massachusetts Bank, one of the direct antecedents of the First National.

“Old Shipping Days in Boston” is the title of the State Street Trust Co.’s latest historical brochure, which is fully up to the standard established in the really valuable series the company has published. The illustration selected shows the *Flying Cloud*, which was built by Donald McKay in 1851. “She was one of the fastest ships ever built, holding the record up to that time of 427½ miles for a day’s run, and making the voyage to California in the then unheard of time of 89 days. This record exceeded by 42 miles that of the fastest mail steamship on the Atlantic up to that year.”

The Merchants National Bank, Providence, R. I., has done that city a real service in the publication of an 80-page pamphlet on “Old Providence.” The pamphlet illustrates and describes many of the old historical landmarks of one of the most interesting of New England cities, the occasion being the 100th anniversary of the bank itself. As we have said before in these columns, no bank can do better from an advertising standpoint than to collect historical matter of this kind and put it in permanent form. The Merchants National Bank is one of the most substantial institutions in New England. It has made an enviable record in many ways and in all its 100 years of hon-

orable life it has never failed to earn and pay a substantial dividend.

An advertising feature of unusual merit is a portfolio of eight ads. sent out by the Northwestern National Bank, Minneapolis, the occasion being its 50th anniversary. Each ad. is illustrated with some historical subject relating to the days of 50 years ago in Minneapolis and is produced in two colors. The method of producing and presenting the series makes it well worth preserving.

In a recent advertisement, the Union Trust Co. of New York emphasized its age thus:

FOR 53 YEARS

the Union Trust Co. of New York has served the varying requirements of a continually increasing clientele to their complete satisfaction.

And to-day, past the half-century mark, this company offers its rich experience and excellent departmental facilities for the most efficient solution of your banking or trust problems.

The Union & Planters' Bank & Trust Co., Memphis, Tenn., upon the occasion of its fiftieth anniversary, got out a large and interesting book which contained not only a lot of interesting historical material but also described the modern service of the institution.

The Chemical National Bank of New York in one of its advertisements explained the origin of its name, as follows:

This bank derives its name from the old New York Chemical Manufacturing Co., which, in 1824, on the strength of its sound business principles, obtained a charter to do a general banking business.

The same conservative policies which at that time attracted a wide clientele of the biggest business interests to the Chemical Bank are responsible to-day for our reputation as a commercial banking institution of the highest character.

The Merchants-Laclede National Bank of St. Louis issued an attractive brochure giving historical matter regarding early St. Louis. It was entitled "Laclede, the Founder of St. Louis." When the banking room of the Merchants-Laclede National Bank of St. Louis was remodeled, a place of honor was made above the entrance. It was decided to put there the bust of Laclede, whose name had been borne by the institution nearly half a century. The time was deemed fitting to recall the founders' personality and to present a concise narrative of the founding, with the reasons why St. Louis may feel pride therein.

In a folder the Commercial National Bank of Chicago reproduced the notice of authorization for the bank to commence business, signed by Hugh McCulloch, the first Comptroller of the Currency, and also its first newspaper advertisement and first published report. The old newspaper advertisement is shown herewith.

Another historical bank publication is a cloth-bound book entitled,

by issuing a splendid historical volume of 175 pages. The book was illustrated with portraits of the bank's nine president and pictures of its old and new homes.

Patent of the
 M. A. C. Co. may be obtained by
 Patent Printing Machine Co., Chicago, Ill.
 1862-11

COMMERCIAL NATIONAL

Bank of Chicago.

Capital.....\$200,000
 Privilege to increase to.....500,000

13 CLARK STREET.

DIRECTORS:
 W. O. WILLIAMS, M. S. BACON,
 W. H. ENNIS, P. H. WESTFALL,
 CHARLES ENNIS.

This Bank has been organized under the National
 Banking Law, and is now prepared to do a
General Banking Business.

Strict attention will be given to the business of
 Country Correspondents, and Accounts with Country
 Bankers will be opened on the most favorable terms.
 P. H. WESTFALL, Pres't.
 W. H. ENNIS, Vice-Pres't.
 CHARLES ENNIS, Cashier.

1860 914 31 N. W. 2nd St. CHICAGO, ILL.

DRAFTS DRAFTS DRAFTS

Early bank advertisement from Chicago *Tribune*, January 30, 1860

PARENTS AND CHILDREN

It does not require a profound knowledge of human nature to realize the fact that it is following the line of least resistance to appeal to parents on behalf of their children or to try to reach parents through their children.

Successful bank advertisers have long done this and it is an example that beginning bank advertisers would do well to emulate.

The Sacramento Valley Trust Company, Sacramento, Cal., carried out the plan explained by this announcement :

ONE DOLLAR FREE TO EVERY SACRAMENTO BOY AND GIRL,
APRIL FOURTH

In order to help the boys and girls in the schools of Sacramento to save money, the Sacramento Valley Trust Company will open a savings account for every boy and girl who will come to the bank on Tuesday, April 4th, which is the first birthday of this bank.

It is the aim of this institution to encourage saving and our directors know there is no better time to begin to save, than when young.

Call at the bank, April 4th, bring this circular with you, and the bank will open a savings account for you with one dollar. This dollar will then be yours, you can add to it from time to time just as you wish, and at the end of five years you can withdraw not only the dollar itself, but also the four per cent. interest it has earned.

Bring this circular with you, and in exchange you will get the bank book with the \$1.00 deposit recorded. The \$1.00 will bear four per cent. interest, whether you deposit more money or not, and can be withdrawn at the end of five years.

This offer is for only one day—Tuesday, April 4th—the first anniversary of

the Sacramento Valley Trust Company. We will be open all day. Call any time between 8 a. m. to 8 p. m.


SACRAMENTO VALLEY TRUST CO.

The same sheet bore a message to the parent, as follows:

To the parent, whose child brings home this message, we would say:

As your experience in life has taught you that money is to be recognized as the means of life, the means of comfort, the means of maintaining an honest independence:

Is it not well, that you embrace this opportunity to impress upon your child's mind the great importance of beginning life right by learning to save.



Congratulations.

Start a Savings Account for that new baby of yours. Even if only \$100 is deposited, it is surely a start, and remember that all money placed in the bank this first year will be more than doubled when the child becomes of age. When the youngster is old enough to understand that "a penny saved is a penny earned," this little nest egg will increase the desire to lay away for a "rainy day." Money in the bank is safe and cannot be spent without your say-so until your boy or girl is 21 years old, at which time it will amount to a tidy sum that will help when most needed.

THE FEDERAL TITLE AND TRUST COMPANY
BEAVER FALLS, PENNSYLVANIA

Congratulations to parents

We are creatures of habit. The saving habit requires some self-denial. Once begun, your child travels the path of forethought, prudence, and wisdom. This dollar which we offer as our first year's anniversary gift to every child, may mean a start for future happiness, the beginning of independence. This offer is made to every child in your family, the more there are, the greater the need, that the lesson be taught. Let each sign the name on the blank below and call at the bank on April 4th, any time between 8 a. m. and 8 p. m. and if we are too busy on that day to deliver the pass book, it may be called for the following day or later.

Respectfully,
SACRAMENTO VALLEY TRUST CO.

The National Bank of Commerce, Williamson, W. Va., ran an advertisement in the local high school paper, the copy reading as follows:

BOYS AND GIRLS

What are you going to do when you grow up?
Are you going to be your own boss or work for someone else?



A Plain Talk to the Babies of Utica

THERE'S a lot of talk in your household about love for you. Love is protective, and there is no better way to protect you than by giving you a bank account to meet unexpected emergencies and to provide you with an education.

Hold father by the finger tonight, while you show him this advertisement. Mention it to mother when she holds you up tight, before you go to sleep.

Then, after you have convinced them of the wisdom of starting you on the road to financial independence, come in person with your first deposit, or send it by your parents—at once.

\$1.00 will open an account here, which should be added to regularly each week, no matter how small the deposit.

UTICA TRUST & DEPOSIT COMPANY

Genesee, LaFayette and Seneca Streets

A plain talk to babies

Will you be independent and have your own home or will you be one of the many who just scrape along and manage to make both ends meet?

It all depends on you.

Nearly all of the great men of this country began to prepare for success when they were young men like you.

The first step is to save what you earn and are given. The folks at home will be glad to help you.

Keep tabs on all the new babies arriving in your community. It is a simple task and one which can be made to produce new business for the bank. Have one of the boys go to the birth records once a week and secure the list of parents' names and addresses, and watch the columns of the local paper for news items of this character.

Have a neat card engraved bearing the bank's congratulations and suggesting that the babe should have a bank account just as soon as its name has been determined.

Enclose with the card, or have printed on its back saving information, interest rates on deposits, etc.

The Iowa Loan & Trust Company of Des Moines sends a note of congratulation to new parents and advises the father that if he will put \$1 into the bank for the baby the bank will donate \$1, making \$2 for the starting of the account.

The Banking Corporation, Helena, Montana, to advertise its savings department and to encourage an early habit of thrift, opens a savings account of \$1.00 for each baby born in Helena, in any of its suburban additions, East Helena and the farming districts tributary. The bank states that a deposit on such an account on each birthday of as many dollars as the child is years old, with 4 per cent. compound interest, will amount to more than \$300 at the time the child reaches the age of 21.

Another way to interest parents is being used by the Real Estate Bank of Maryville, Mo., which advertised one year that it would put 25 cents to the credit of each child born in Nowaday County during that year. This sum is to draw interest at the rate of four per cent. until the child has become a man or woman 21 years old. The birth rate of the county is about 225 children each year.

A separate department for the deposits of boys and girls is a feature of the Granite Savings Bank of Monrovia, Cal. Cashier Adams said: "Anything that inspires the habit of saving in the younger generation appeals to us as worth while." A block of granite under the teller's window enables young depositors to reach the wicket without difficulty.

Such a department as this teaches children thrift and also familiarizes them with some of the functions of banking. This educational work will bear fruit in due time.

The Rio Grande Valley Bank and Trust Company, El Paso, Tex., is following the popular trend—making sure of the parent through the good-will of the child by offering first, a ruler free for the asking and second, a home savings bank with every deposit of one dollar.

The advertising man of the Cleveland Trust Company knows human nature, especially parental human nature, so that in the picture

he chose for the cover of a very attractive booklet entitled "Happy Children," issued to call attention to that company's facilities for handling children's accounts, he has secured the very best thing in the world to touch the parental heart and to get the necessary interest to give him an opportunity to tell his story.

A large part of the booklet is taken up with attractive children's pictures printed on fine book paper. There is also a table showing what children's savings accounts, on which dollar weekly deposits are made, will amount to with four per cent. semi-annual compound interest, as the children grow up.

The literary style of the booklet is shown by the following paragraphs:

The little ones! Every face reflecting purity and love. The fairest sight in all the world—the happiness of children; childish innocence imbued with supreme faith in the everlasting joys of life.

And why should they not be happy? We'd all be so if cares, which often press heavily upon us, could be forgotten; if fear and worry would leave us forever.

A table with the same idea back of it, used in the advertising of the St. Louis Union Trust Company, is reproduced herewith.

A good savings bank ad. for juvenile business is that of the Home Savings Bank of Brooklyn:

A LITTLE BOY WITH THIRTY CENTS

Came into our bank the other day. Taking out two school passbooks, he carefully examined them, counted out fifteen cents for each, placed the money in the books and handed them in—just like "grown-up folks."

This youngster is starting right. He is getting the saving habit. He is learning to do his own banking.

We are not particularly concerned about the thirty cents—we are after the boy. We treat such depositors just like men and women—only "more so." Let us show you.

THE CONTEST IDEA

Contests of various kinds have proved very efficacious in stimulating popular interest in banking institutions, and undoubtedly have brought business, directly or indirectly, to the banks which have conducted them.

A popular contest creates a great deal of discussion and arouses such general interest that the bank gets a lot of valuable free publicity from it. Then if an exhibition is held at the bank it brings people into the building and provides an opportunity for personal contact between the bank officers and the public. When prizes are announced,



A corn contest conducted by the old Citizens National Bank of Zanesville, Ohio

there is another opportunity to bring the bank to the favorable attention of the public, much of the publicity being secured without cost.

Following are facts concerning a variety of popular contests which banks have conducted with success, not only from the standpoint of the bank's own interests, but also from that of the general good of the community at large:

The Cleveland Trust Company, to stimulate habits of thrift in the children of Cleveland and vicinity, announced twenty prizes for the best essays on the subject "Saving Money," to be written by children under fourteen years old attending school in Cleveland and its suburbs.

First prize, \$25.00; second prize, \$20.00; third prize, \$15.00; fourth prize, \$10.00; sixteen prizes, \$5.00 each.

Essays to contain not more than 350 words; to be written in the child's own handwriting and mailed to the Cleveland Trust Company within a month. Names, ages and addresses of contributors to be sent in with essays, but on separate pieces of paper.

Six hundred and fifty-three essays competed for the prizes.

GIVE YOUR CHILD A CHANCE

Here is a plan that can be made to mean GREAT things for every parent and every child

Open an account with \$3.00 for the day the baby was born, and then on each birthday deposit \$3.00 for each year of the child's age in the St. Louis Union Trust Company's Savings Department, where we pay THREE PER CENT INTEREST, compounded twice a year. You will be surprised to see how this interest amounts up. You will also enjoy seeing the account grow. At the end of the 21st year you will have in this account \$880.34.

Think what \$80.34 will do for a young man or a young girl just starting into the battle of life. It may mean the difference between success or failure, and the most this costs you in any one year is only \$63.00.

\$3.00 to open account	\$119.31 8th year	\$428.36 15th year
.09 Interest	27.00 Deposit	48.00 Deposit
\$3.09 1st year	2.19 Interest	7.14 Interest
6.00 Deposit	2.22 Interest	7.24 Interest
.27 Interest	\$150.72 9th year	\$490.74 16th year
\$9.36 2nd year	30.00 Deposit	51.00 Deposit
9.00 Deposit	2.70 Interest	8.12 Interest
.54 Interest	2.74 Interest	8.23 Interest
\$19.90 3rd year	\$186.16 10th year	\$558.09 17th year
12.00 Deposit	33.00 Deposit	54.00 Deposit
.90 Interest	3.28 Interest	9.18 Interest
\$31.80 4th year	\$225.77 11th year	9.31 Interest
45.00 Deposit	36.00 Deposit	\$630.58 18th year
1.38 Interest	3.91 Interest	57.00 Deposit
\$48.18 5th year	3.97 Interest	10.30 Interest
48.00 Deposit	\$269.65 12th year	10.45 Interest
1.98 Interest	39.00 Deposit	\$708.33 19th year
\$68.16 6th year	4.62 Interest	60.00 Deposit
21.00 Deposit	4.69 Interest	11.52 Interest
1.33 Interest	\$317.96 13th year	11.68 Interest
1.35 Interest	42.00 Deposit	\$791.53 20th year
\$91.64 7th year	5.38 Interest	63.00 Deposit
24.00 Deposit	5.47 Interest	12.81 Interest
1.72 Interest	\$370.81 14th year	13.00 Interest
1.15 Interest	45.00 Deposit	
\$119.31 8th year	6.22 Interest	\$880.34 Total
	6.33 Interest	
	\$428.36 15th year	

"Give your child a chance"

The first prize essay, written by Dorthy Rose, thirteen years old, was as follows:

A long time ago—when I was a kindergartener—somebody I like very much bought me a little clock. It was a dear little clock that looked like a wee house, and it had an opening in the roof through which I could drop my pennies—for the little clock was a timepiece, and a house and a savings bank all in one.

And somebody I like very much wrote a verse about the clock and pasted it on the back. Here it is:

I put my pennies in a clock—
 Although that may seem funny,
 And when I hear the tick-a-tock
 It tells me time is money.

The little clock still sings its song of savings, for it is a stout little clock and hasn't minded in the least the many shakings I have given it. I don't often overfeed it, although on several occasions it has choked up and been taken to a downtown bank to be relieved—always coming home as cheerful and hungry as ever.

I think I owe my little clock something more than winding and dusting. It has taught me the pleasure of saving—for it surely is a pleasure when you measure it by results. My savings have been small, smaller than they should have been, no doubt, but there is a modest balance in a downtown bank that waits my call—and grows as it waits.

I haven't thought much on this subject of "Saving Money," but there are two or three ideas that impress me.

In the first place, I never missed the pennies and nickels and dimes I saved, and my little balance in the savings bank brings a pleasant feeling when I remember it is there and always growing—through interest and additions.

The possession of this balance gives me a comfortable sense of ownership and a feeling of mastery—for my money is working for me, day and night, hour after hour, steadily, uncomplainingly—like the little clock on my table upstairs.

The Wachovia Bank and Trust Company of Winston-Salem, N. C., announced a tobacco-growing contest as follows:

For the purpose of stimulating the farmers of this tobacco belt to better and more profitable tobacco-growing, the Wachovia Bank and Trust Company offers the following prizes:

First—For the largest number of pounds of flue-cured tobacco grown on one acre of land, three prizes; First, \$50.00; second, \$30.00; third, \$20.00.

Second—For the largest number of dollars realized from the flue-cured tobacco grown on one acre of ground, three prizes. First, \$50.00; second, \$30.00; third, \$20.00.

Third—For the largest number of pounds of air-cured tobacco grown on one acre of ground, \$25.00.

Fourth—For the highest average price for all the air-cured tobacco grown on one acre of ground, \$25.00.

Referring to this tobacco contest a bank officer said:

This was the best publicity we have had. It did more to attract attention among the thousands of farmers who sell tobacco on this market than anything we have attempted and it stirred up our own town people. The result must be beneficial to the bank and to the town for it brought town and country nearer together.

The local newspaper account read:

Who would have thought that there was a single acre of land in this section that could produce two thousand pounds of tobacco in the dryest year this section has experienced in thirty years? Yet this has been done—not only by one man, but by others. And who would have thought that any one acre of land in this section could produce as much as three hundred dollars' worth of tobacco under such weather conditions as we had this year? Yet this feat was accomplished, as proven by the sale last Wednesday.

There were eight prizes offered by the banking house, open to the farmers of Forsyth, Surry, Stokes, Yadkin, Alexander, Caldwell, Davie, Davidson, Guilford, Iredell, Rockingham and Wilkes counties in this State and Patrick and Carroll counties, Virginia. About two hundred and fifty growers originally entered, but the seasons were so unfavorable during the summer months that all but forty-two became discouraged and dropped out of the contest.

The sale was held Wednesday, beginning at nine o'clock. Each warehouse here had some of this tobacco and the best buyers from each firm attended the sales. Much interest was manifested by the public in this sale, there being so many people about the tobacco that the buyers had difficulty in getting to it.

The yield from forty-two acres in question aggregated 56,634 pounds, which shows that on an average 1348½ pounds were produced to the acre. The 56,634 pounds sold for \$6,617.85, an average of \$11.66 per hundred. This is something over two dollars higher than the general market average at this time. Each acre produced on an average \$157.57 worth of leaf.

A Chicago bank's savings department carried on a New Account

contest, offering to employes of the bank a prize of \$75 for the largest number of points and \$50 for the second highest on this basis:

For securing accounts of \$5,000 and up	250 points
For securing accounts of \$2,500 to \$5,000	150 points
For securing accounts of \$1,000 to \$2,500	120 points
For securing accounts of \$500 to \$1,000	90 points
For securing accounts of \$250 to \$500	75 points
For securing accounts of \$100 to \$250	60 points
For securing accounts of \$25 to \$100	45 points
For securing accounts of \$5 to \$25	30 points
For securing accounts of \$1 to \$5	6 points

Daily bulletins were posted showing the progress of the contest and the standing of the contestants.

During the last week it is said that accounts came in at the rate of 175 a day, sixty employes being engaged in the contest.

The Old Citizens National Bank, Zanesville, O., wrote concerning his institution's Corn Contest as follows:

While we are endeavoring to make these exhibits greatly for the benefit of the corn grower, at the same time we are not forgetful about the results we have had in the way of advertising.

In our seventh annual "Corn Contest," there was on exhibit about 400 ears, which is a very large increase over any other exhibit we have held. The farmers in our vicinity are showing a great interest in the matter, and have improved their seed corn very much by securing from these exhibits, a sample of corn.

After former exhibits were over, we turned the corn over to the Salvation Army, ground, allowing them to give a "mush and milk social," and we furnished them tickets for the social, on which our advertising was placed. The tickets found ready sale at ten cents each.

This year we are giving the corn to the Women's Benevolent Society, a charitable organization, and the ladies expect to sell it at auction at the Poultry Fanciers' Show. Of course all this means some advertising which our newspapers are glad to give without any expense to us.

The score card was as follows:

	Standard	Score
1. Adaptability	25	_____
2. Seed condition	15	_____
3. Shape of Kernel	15	_____
4. Uniformity and trueness to type	15	_____
5. Weight of ear	10	_____
6. Length and Proportion	10	_____
7. Color of grain and cob.	5	_____
8. Butts and tips	5	_____
Total	100	_____

A Government publication gives the following information about a bank pig club and the results attained:

The following figures, showing results by a boys' and girls' pig club in Marshall, Mo., are given as an indication of what a bank can accomplish in its

community through intelligent stimulation of pig raising by young people. The club was organized last May with 83 members, the bank buying pigs for each member and taking their notes. Each boy and girl agreed to look after his or her pig, keep a careful record of feed and cost of same, and weight and increase of the animal. The pigs were to be sold in the fall, notes paid off, and members given their profit. Prizes were offered in addition to profit based on the following scheme of percentages for judging:

	Points
1. The best pig for market purposes.....	30
2. The best daily gain.....	20
3. Net profit	30
4. The best record and story of methods.....	20

When delivered to members in May the pigs weighed on an average 89.4 pounds, and cost \$13.91 on a basis of pork at \$15.50. When sold, September 22, they averaged 250.5 pounds and brought \$18.90 per 100 at auction, making the average sale price \$47.35 each.

BUILDING AND LOCATION

The advertising value of a bank's new building is very great. It has been the experience of many a bank that upon getting into a new and attractive building its deposits are at once greatly stimulated. Nothing succeeds like success and a fine up-to-date building creates the impression of a fine up-to-date bank.

A banker, in commenting on his bank's new building, said: "I consider this new building our best advertisement for years to come. Its value in that respect cannot be estimated in dollars."

When a new building with many unusual features was opened by the Mercantile National Bank and the Mercantile Trust Company of St. Louis, a special advertising campaign was entered into to obtain publicity for the new building and the service institutions offered. Of the results obtained, an officer said:

The basis purpose of this advertising was to impress upon the minds of St. Louisans a fuller appreciation of "Mercantile Service," as exemplified by our ten highly specialized departments and to win new accounts by portraying the superior service obtainable as a direct result of larger quarters, improved system, modernized equipment and increased facilities.

The results were far in excess of our most sanguine hopes.

By actual tally register count over 47,000 persons visited our building during the five and a half business days that constituted opening week.

New accounts fairly rolled in the first day and the second day, more on the third, still more on the fourth, while the fifth day's volume of new business broke all St. Louis precedents.

Various advertising media were used, including newspapers, billboards, display hangers, mailing folders, letters, picture slides and a film in some forty theatres.

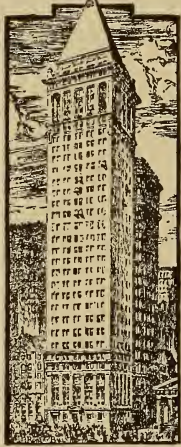
The results more than justified our hard work and most conclusively proved that a well-planned opening week be made a very profitable as well as popular event.

An unusual idea is that of the Peoples Savings Bank of Cedar

Rapids, Iowa, which in opening its new building published a booklet giving due credit to those who made the building—the architect, the artist, and the various firms who had anything to do with it.

On a folder the West End Trust Company of Philadelphia said :

A Tower
of
Strength



THE STRENGTH OF THE BANKERS TRUST COMPANY is founded upon the bedrock of character, experience and great financial resources.

For this reason, the Company has come to be regarded as a tower of strength in the financial community. Many important business concerns are looking to it for the service and co-operation obtainable only from an institution of unquestioned dependability, complete equipment and far-reaching banking connections.

The constructive service of the Bankers Trust Company is being used by a steadily increasing number of lending business enterprises of the United States—corporations, firms and individuals demanding of their bank the strength and ability to keep pace with their requirements, no matter how extensive or exacting they may become.

**BANKERS TRUST
COMPANY**

Member
Federal Reserve System

Resources Over Four Hundred Million Dollars

The building as a trade mark. This advertisement was written by the author, and the headline has since been adopted as a regular slogan of the Company

Special attention is called to the fact that the company owns its handsome new building and the ground upon which it is erected, free and clear of all incumbrances.

Fixing location in the mind of the public is done sometimes by

means of a slogan or by the use of a map. If you can devise a mnemonic system that will automatically impress upon everybody's mind just where you are located, it will be a valuable advertising achievement.

It is quite the custom nowadays when a bank moves into a new home to invite the public to make a thorough inspection of the new quarters. Such inspection extends to the machinery and equipment of the bank. The two things behind the scenes of a bank which seem to interest the average layman most are the adding machines and the vault. The manufacturer of the most extensively used adding and bookkeeping machine furnishes banks with suitable advertisements to use in featuring that aid to efficiency. It is true that without adding machines banks today would be virtually helpless, and it does no harm to let the public know something of the wonderful device which makes it possible to give prompt and accurate service in the handling of accounts.

The location of a bank in its city or in relation to the broader territory in its state or section of the country can be given significance from an advertising standpoint.

For example, the Old National Bank of Spokane, Wash., has started an advertising campaign to educate bankers of other parts of the country concerning "The Inland Empire."

The map and advertisement reproduced herewith are part of this campaign, which is described by Assistant Cashier W. J. Kommers as follows:

Banking items for Spokane and the Inland Empire are continually reaching us in a circuitous manner that indicates ignorance of Spokane's geographical location. The commonest mistake confuses Spokane with the Puget Sound cities, but we often have routings that show that eastern bank cashiers have this city pictured as being somewhere in the general region of Denver or Salt Lake City.

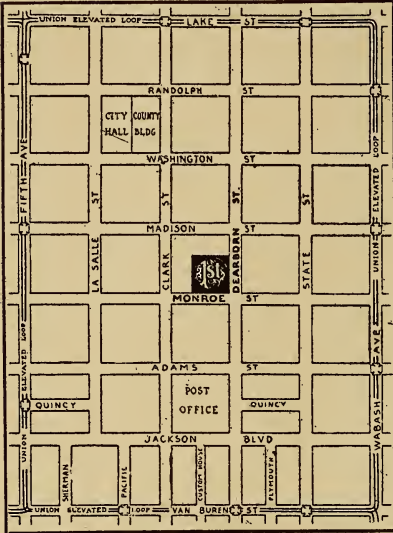
After this, whenever such a mistake is made, the offending banker will be sent a copy of our circular, with its strikingly colored map, which can hardly fail to teach a lesson. On the circular above the map we have printed the distances from Spokane to other important western cities, showing conclusively that the city is the capital of a unified region which, as we point out, has an area three times that of Alabama.

Spokane is now the greatest railroad centre west of the Missouri River, being entered by the five transcontinental lines and many other railroads.

Spokane is the capital of a commercial empire, containing one hundred and fifty thousand square miles, parts of four great States and British Columbia. The boundaries of this region are clearly defined and unify it as a distant territory. The Rocky Mountains lie on the East and the Cascade Range on the West, having between them an area rich in the resources of mine, farm and orchard, timber land and water power.

Spokane, with more than 100,000 population, is the financial and commercial centre of this district, abounding in cities and towns.

In the Center of the Loop



The Old National Bank of Spokane
 Capital \$1,000,000

OFFICERS
 D. W. White, President
 W. W. White, Cashier
 J. A. White, Vice-President
 W. A. White, Secretary

DIRECTORS
 J. A. White, J. W. White, J. H. White, J. K. White, J. L. White, J. M. White, J. N. White, J. O. White, J. P. White, J. Q. White, J. R. White, J. S. White, J. T. White, J. U. White, J. V. White, J. W. White, J. X. White, J. Y. White, J. Z. White

The accompanying map indicates the extent of this bank's direct connections throughout the Inland Empire. The large number of correspondents, unexcelled by any bank in the West, should appeal to all banks, firms and individuals desiring a prompt clearance of all out-of-town items, and seeking to avoid discounts of a liberal and constantly growing list of pay points. Your business is invited.

- Conveniently reached**
- From any part of Chicago
 - From all "L" roads
 - From all surface lines
 - From all R. R. depots
 - From shopping district

SAVINGS ACCOUNTS may be started ANY business day.



FIRST TRUST AND SAVINGS BANK

**Ground Floor First National Bank Bldg.
 N. W. Cor. Dearborn and Monroe Sts.**

Please note the nearness of your offices to our building.

TITLE GUARANTEE TRUST
 176 BROADWAY
 New York City

Featuring location

This bank also makes good use of space on a postcard by the map and copy shown.

PAY ENVELOPE ADVERTISING

Pay envelope advertising is an old and tried method for savings banks, but there are different ways to do it, some more effective than others.

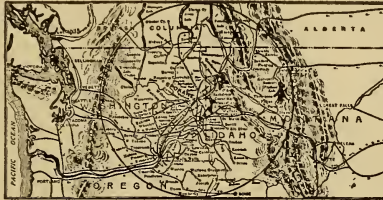
The Naugatuck (Conn.) Savings Bank provides a number of industrial concerns in its community with pay envelopes on which there is printed matter calculated to induce the workmen to deposit a portion of their wages regularly in the bank. The copy used on one of these envelopes is as follows :

Did you ever buy anything on the installment plan? The collector comes around each week and you must pay up or you lose the goods. At the end of two years you look back and surprise yourself at what you have paid.

An installment of a dollar a week in the Naugatuck Savings Bank will also surprise you. In five years, with four per cent. interest, you will have \$300; in ten years \$650.

One dollar will open an account. Bank open every Wednesday evening (except legal holidays) from 7 to 8.30.

One of the best ideas is that shown in the reproduction herewith in



Save Time in Routing Your Items

The circuitous manner in which items on Spokane and the "Inland Empire" (within the circle on the above map), reach this bank daily suggests very strongly that a needless loss of time might be obviated if the natural geographical location of Spokane and its advantages as a railroad and distributive center in the vast and productive empire immediately tributary to it were better understood.

If your institution ever has any collection items

On the "INLAND EMPIRE"

study the map printed herewith and ask us to send you our circular showing how much of the time now being wasted by the indiscriminate routing of items on Spokane and contiguous territory could be saved.

The Old National Bank now has direct connection with practically every point in Eastern Washington, Northern Idaho, Northeastern Oregon, Western Montana and British Columbia. The attention of Banks, Bankers and Trust Companies of the East and Middle West is particularly called to this fact.

A demonstration of our efficient service will be gladly given.

THE OLD NATIONAL BANK

OF SPOKANE, WASH.
Capital One Million Dollars

Featuring location in a banking journal advertisement

which the name of the recipient of the pay envelope appears as part of the advertisement.

The First National Bank of West Elizabeth, Pa., furnishes pay envelopes to local factories. The copy on one of them reads:

I WILL SAVE

a portion of my wages or salary, and I will deposit this amount in my savings account each pay day. By doing this my money will be working for me, and by this accumulating of money now, while I am strong and can work, my future outlook will be greatly bettered.

Four per cent. interest paid on savings at this bank.

The Chicopee Falls (Mass.) Savings Bank, "We are using pay envelopes for our advertising, in fact it is about the only way we are advertising. I think they are bringing good results." Following are samples of the pay envelope copy:

A PROMINENT MANUFACTURER RECENTLY SAID:

"The best men working in our shops today are the men who are saving money regularly. The steadiness of purpose and ambition thus displayed is apparent in their work. They are the men to whom advancements and promotions most frequently come and they are the last to be laid off when times are dull."

CHICOPEE FALLS SAVINGS BANK.

The Title Guarantee and Trust Company of New York, to advertise its four and one-half per cent. guaranteed first mortgage certificates, secured the privilege of furnishing pay envelopes to some of the large industrial concerns of the city. Of course, the outside of the envelope bore a thrift talk and advertising matter of the bank. In some cases, permission was given to enclose a postcard to be filled out and mailed for further information. Most concerns are glad to have a good institution urge their employes to save, as they believe that a thrifty worker is better than an improvident one.

CONTINUITY AND DIFFERENTIATION

A series is usually more impressive than a single advertisement and it conveys an idea of greater importance to the advertising message it carries.

When the advertisements are numbered, the reader of No. 3, for instance, may be so much interested that he will look for No. 4 and might even go to the trouble of looking up Nos. 1 and 2.

While serial bank advertisements probably can never be made as interesting as a serial story in a monthly magazine, at least they have this advantage—that the reader does not have to wait a whole month to have his curiosity satisfied, once it is aroused, because there is only a day or two between the successive insertions in the newspaper.

There is a wide range of subjects which might be advertised in this way:

- Local Industries
- Using your Bank.
- Banking Hints
- Things that help Credit, etc.

A trust company or a national bank with a trust department could publish a series on one or all of these topics:

- Making Your Will
- The Choice of an Executor
- Voluntary Trusts
- The Safe-keeping of Securities, etc.

Perhaps a word of caution is necessary regarding the length of the series. Don't make it too long, as interest might not be sustained.

Remember that differentiation is just as important in bank advertising as continuity.

One way to get the benefits of both continuity and differentiation in your advertising in the newspapers is to vary the sizes and shapes of your advertisements while sticking to the same style of set-up and always using the same emblem and signature cut.

COURTESY

Courtesy is certainly a bank advertising asset. This is the way the First National Bank of Volusia, Fla., expresses the idea in a newspaper ad.

Courtesy is one of the factors that has made the First National Bank the strong institution it is today.

When a visitor enters our bank doors we endeavor to make him or her feel that the visit is worth while. Courtesy has made many new friends and depositors for the First National Bank. Courtesy has made those who have done their banking business with us in the past an asset of good will which is invaluable to any institution.

Whether your account be a large one, or is a little one with a desire to grow—you will always find the officers of the First National Bank courteous.

Our customers do not hesitate to bring their financial problems to us—they know we will give them our personal attention and advise them from a knowledge gained from experience. Our officers are always ready to talk over your problems.

It means something to have a connection with a bank that seems to take an interest in your success—that's what we try to do here. If you haven't already made a connection with us, we invite your account.

CULTIVATING PRESENT DEPOSITORS

A large New York City trust company reports many new accounts secured after persistent efforts of its New Business Department. One good account was secured after 21 follow-ups. The Irving National Bank of New York now has on its books a commercial account with an average balance of \$10,000, which it took seven years of follow-up efforts to land, consisting of letters, bank statements, and personal calls of representatives.

At one time the Irving National used on the cover of one of its statement folders a picture of the Bush Terminal docks in Brooklyn, an interesting illustration. A certain manufacturer of automatic sprinklers saw it and came to the bank's New Business Department to borrow the cut for use in some of his own advertising. He was not then a depositor at the Irving, but having got in touch with the department in this friendly way, he soon became one and recently his average balance there was around \$25,000.

It is just as necessary to bring to life semi-dormant present depositors as it is to go out into the highways and byways and compel new



Specialists in Finance

"This business puzzles me completely. As my bankers will you advise me just what to do? I have come to consider you my financial specialists."

Have you a knotty problem for us to solve?

The Northwestern National Bank
AFFILIATED WITH THE MINNESOTA LOAN AND TRUST COMPANY
 411 MARQUETTE AVE.



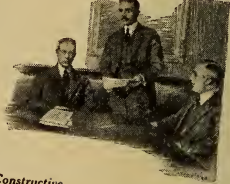
How our new accounts originate

"INTRODUCING YOU to a valued friend of mine, Mr. _____"

whom I have recommended to open an account with you. Will you see that he meets the officers and employees with whom he will be brought most often in contact?

A great many of our new customers are recommended to us, in person or by letter, by men and women who are grateful for the treatment that they themselves have received.

The Northwestern National Bank
Affiliated with The Minnesota Loan and Trust Company



Constructive Loans

"GENTLEMEN as directors of this bank, you have just listened to a detailed report of the activities of the institution for the past year."

"It shows that we have lent many millions of dollars to every substantial kind of business in the Northwest; but before making these advances we thoroughly satisfied ourselves that they were well-deserved, constructive loans."

"We have sought to encourage our clients to build up their business in a healthy, generous, but non-speculative manner."

The Northwestern National Bank
Affiliated with The Minnesota Loan and Trust Company

Human interest copy

ones to come into the fold. The only difference is that persons already interested in an institution naturally are more quickly attracted by an advertisement of it than an outsider would be, and, having noticed it, the chances are greater that favorable action will be taken in regard to the suggestion made because they know by past experience that the bank can be depended upon to perform what it promises.

The backbone of the plan to cultivate and develop those already depositors can be a central card file index of names and data which consists of a good-sized card for each depositor containing full data concerning him and his various relations with the bank. These cards, arranged alphabetically and cross-referenced, are kept right up to date. Consulted regularly, they afford dependable information upon which to base advertising efforts.

For instance, when it is noticed that a depositor in the banking department or a client of the trust department is not using the other departments of the institution which he might use, the guns of the New Business Department quickly get his range, and he is shelled with advertising literature and form letters. After this artillery preparation, a storming party of shock troops consisting of personal representatives of the Publicity and New Business Department, is prepared to take the remaining trenches and "consolidate the gains," to borrow an expression from the battlefield.

THE HOLIDAYS

The value of a bank's having special holiday advertisements lies in the fact that at that season everybody is thinking of Christmas and



Holiday copy

New Year's. The holiday spirit is in the air and it is, therefore, a comparatively easy task to get and hold the reader's attention by means of such advertising.

Banks quite generally make an appeal along the line of starting a savings bank account as a Christmas gift for son or daughter.

Another good idea is to call attention to the fact that Christmas is likely to be a time of greater cheer if the family has money in the bank.

The first of the year is a time for the making of good resolutions. It is also a period when interest and dividends are paid. Moreover, many persons take account of stock, actually and figuratively, at that time. So it is very opportune for the banker to make a special appeal for depositors then. How some bankers have done it is shown by the advertisements from newspapers, folders, etc., reproduced on the following pages.

From among a number of holly and mistletoe-bedecked greetings the wording of a few is selected as follows:

The Officers and Directors of the Superior Savings and Trust Co., Cleveland, desire to extend to you their sincere thanks for the degree to which you have contributed towards the growth of the bank during the past year.

The hope is earnestly entertained that the good cheer of the season may come to you in full measure, and that the new year will be one of greater happiness and broader accomplishment than you have heretofore experienced.

The Bank of Commerce, Cleveland, uses a beautifully illuminated quotation from Dickens, as follows:

"It was always said of him that he knew how to keep Christmas well, if any man alive possessed the knowledge.

"May that be truly said of us, and all of us! And so, as Tiny Tim observed, 'God Bless Us Everyone.'"

On the outside cover were these words:

The Officers and Directors of the Bank of Commerce, National Association, Cleveland, wish you a Merry Christmas and a very prosperous and Happy New Year.

BANK "HOUSE ORGANS"

The little bank paper or "house organ," issued either by the bank itself or prepared and printed by a syndicate publishing house for the use of many banks, with adaptations for local use, is a popular and valuable form of bank advertising.

As illustrating the general purpose of such publications, the salutation in the first number of the "Nebraska State Bank Journal," published by the Nebraska State Bank, Ord., Neb., is thus stated:

The object of the publication of the Journal is primarily to benefit the Nebraska State Bank. In publishing it, however, it will be the aim of the management of the bank not only to acquaint the public with the advantages to be gained by doing business with this bank, but also to set forth the advantages offered by this portion of Nebraska for profitable investment. We hope the Journal may be of benefit to this locality as well as to the bank. There is no charge for the Journal. If you desire to receive it, kindly favor us with your address, or give us the address of any one to whom you would like to have it sent. We will take pleasure in placing the names on our mailing list.

FLOATS IN PARADES

The Bank of Helena, Helena, Ark., had a float in the industrial parade of the local Mardi Gras, consisting of a lifeboat manned by two lifesavers guarding a large representation of a home savings bank. On the side of the boat was painted: "Helena Saving Station, The Bank of Helena." Afterwards a photograph of the float was used on a postcard.

An unusually attractive float was used in a parade by The Whittier (Cal.) National Bank. It was an automobile and thousands of smilax and yellow chrysanthemums went into the trimmings. A big pass-book showing a good credit balance was the sole occupant of the tonneau of the machine.

An officer of a trust company in a small Pennsylvania city wrote:

We want to ask for some suggestions along the line of a float in a civic day parade to be held in this town during the latter part of August.

We want to place a float in the parade to "help along" and at the same

time we want it to be of some advertising value to the company. We can spend about \$50 on it.

A float was suggested, showing the difference, now and later on, between the Spendthrift and the Saver, or a spectacular representation of the financial strength of the company by means of bags of "gold" and display figures of capital, surplus, etc.

ACCESSIBILITY OF OFFICERS

Not a few banks have come to realize that there is business-getting value in making it easy for customers to see the officers when they have any business with them. Having the officers' quarters near the entrance saves time of the tellers in directing strangers, and saves considerable time for the officers also. Under this plan interviews are held over the marble fence with both interviewer and interviewed standing. An invitation to enter must rest entirely with the official, who can terminate or continue to interview at will. Customers who make daily trips to the bank are under constant eyes of the officers, who are enabled to give their entrance and exit a personal touch through a word of greeting that is not from behind a glass door or through the cold exclusiveness of brass railing. In rush hours, also, a busy teller must necessarily keep his mind concentrated to make accurate settlement, and he has little time for exchange of social pleasantries.

LOBBY PLACARDS

A San Francisco bank uses placards in frames at the tellers' windows, changing copy weekly. A sample of the copy follows:

TRUST COMPANY SERVICE

This is the title of a Booklet explaining in detail what the Savings Union Bank and Trust Company can do for you and your property.

In it we have collected the questions which are daily asked by our patrons as to the services a trust company is prepared to render and have endeavored to answer them as clearly as possible.

"Trust Company Service" contains much useful information about wills, estates and trusts and we think will prove interesting to all of our friends.

THE TELLER WILL HAND YOU A COPY UPON REQUEST.

The National Union Bank of Maryland, Baltimore, has a frame on the wall of its lobby in which a proof of the current newspaper advertisement is always to be found.

OUTDOOR NAMEPLATE

A bank's sign on the outside of its place of business ought to reflect the prosperity and substantial character of the institution itself. Bet-

ter no sign than a poor sign, for a shabby sign will advertise you in the wrong way. It might just as well be a bulletin of careless, unstable methods inside, for it gives that impression, and impressions attract or repel new depositors.

A TIME BOOK

In order to aid present and prospective depositors in saving money, the Union Savings Bank of Pittsburgh distributed free an edition of the "Workingman's Time Book." The book is of convenient pocket size and is useful for keeping a record of time, wages and expenses, besides containing much valuable information—first help to the injured, building tables, business law, postage rates, etc. Some banks give away farmers' record books.

REPRODUCING NEWSPAPER ADS

A Pennsylvania bank reproduced in folder form seven newspaper advertisements of the institution, with this introduction:

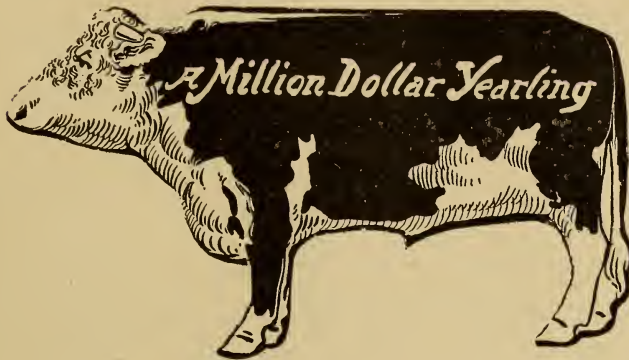
These are selected from advertisements appearing at present in the Lancaster "Morning News" and "New Era" and changed every other day. They are published as a reminder of the modern banking facilities offered you here. As one interested in good financial service, we feel you can follow them with profit. Read them.

A COOK BOOK

A rather unusual, but none the less valuable, piece of advertising literature is issued by the Barnett National Bank, Jacksonville, Fla. It is a cook book entitled: "What to Cook and How to Cook It." While the good housewife pages over the book to find seasonable recipes she finds between the paragraph on "Poor Man's Layer Cake" and "Eggless Cake" the admonition: "In seasons of prosperity prepare for seasons of want." The cover is almost wholly given up to advertising matter of the bank, and there are several full pages of advertising interspersed. The last word in practical psychology is the "Price, 25 Cents" on the cover, which will make the recipient prize the book even if she does get it for nothing.

SPECIALIZED SERVICE

"Class" banking is coming into its own in these days of specialization. Years ago the names "Farmers National," "Tanners Bank" and the like had an attractive sound, but were more or less devoid of any special significance. Now, however, without necessarily embodying it in their titles many banks are specializing in service to distinct trades and industries. This is particularly effective in the larger



A clever folder cut-out of the Live Stock State Bank, North Portland, Oregon. Opened, the folder contains statement and remarks about the bank's "First Birthday"

cities that have their "leather districts," "wool districts," "shipping districts" and the like. The banks have not only studied the peculiar needs of their respective "districts," but they have featured their specialization in their advertising. And, strange as it may seem, this specialization does not in the least keep other and more general business away from these banks. On the contrary, their identification with one of the fundamental industries of the community seems to lend them added strength and prominence, and to attract other business to them.

INTRODUCTION CARD

The National Bank of Smithtown Branch, N. Y., gives out an introduction card worded like this:

DEAR SIRs:

THIS WILL INTRODUCE TO YOU

M

WHOSE SIGNATURE APPEARS BELOW, WHO DESIRES TO OPEN
A CHECKING ACCOUNT.
AN INTEREST ACCOUNT.

YOURS VERY TRULY

.....
Signature of party introduced

.....
Date.....

Address

TACTFUL EMPLOYEES

When in a bank's advertising special emphasis is being placed upon any one facility, those persons on the force who have the care of the department or line of business should be carefully informed with re-

gard to all the details. The fact is that business can be procured at the windows by polite, careful attention and prospective patrons may be turned away as a result of thoughtlessness or lack of tact.

NEWSPAPER FREE TO NEWCOMERS

The Citizens National Bank of Storm Lake, Iowa, had an arrangement with a local newspaper whereby a copy of the paper was sent to new people coming to the community, with the compliments of the bank, for a period of three months, or until such time as they were permanently settled. The bank found that this produced very satisfactory results, although it required considerable attention to keep an up-to-date list of newcomers.

ENVELOPE ENCLOSURES

The Fourth National Bank of Fayetteville, N. C., uses some very neat envelope enclosures in the form of slips containing savings arguments. The one which has brought the most business reads:

The richest per capita nation is France. She isn't the greatest producing nation, but her wealth is entirely due to SAVING.

Just suppose at the age of 23 you begin and deposit \$3 per week in our Savings Department, at 33 you will have \$1,904.44; at 43 you will have \$4,759.30; at 53 you will have \$8,976.48; at 63 you will have \$15,123.52, and be INDEPENDENT.

NOW IS THE TIME TO START.

JEWISH PRAYER BOOK

The State Bank of New York City gives out to its depositors, the majority of whom are Jewish people, a book of prayers for the Jewish holidays, such as the Passover. These little prayer books are bound in plain, though attractive, style and enclosed in neat boxes printed on the outside with the name of the bank. It was found that this was a good will producer.

SELF-ADDRESSED ENVELOPES

The Bank of Oregon City, Ore., gives out self-addressed envelopes with this matter printed on them:

The way to have a bank account is to start one. You will find it easy enough to keep it growing after you once begin. Place a dollar bill in this envelope, seal it, write your name and address on the back, put a stamp on the front and drop it into the nearest mail box. We will place the dollar to your credit, open an account for you, and send you a passbook. Consult our officers freely about safe and profitable investment for your money as it accumulates.

BANK DRAFT LEAFLET

The First National Bank of St. Cloud, Minn., prints a leaflet showing by actual figures how much cheaper it is to forward money, both in the United States and to foreign countries, through the bank than through the post office or express companies.

STATEMENT FOLDERS

A good advertising man can save a big bank the equivalent of his salary in such ways as this, described by the Publicity Department of the Union Trust & Savings Bank of Spokane, Wash.:

Our solution of the problem of quickly issuing attractive statements at each call of the Comptroller is illustrated by our latest statement, together with the ones prepared for use during the ensuing year.

We prepared copy of a general nature, outlining our functions, etc., which we had set up to make an eight-page booklet, one page, however, being left entirely blank, with the exception of a uniform border, in order to permit printing the statement at a later time. We next had these run on five different tints of paper, being careful to select stock which would harmonize with the one color scheme adopted.

The result is that for the price of one large run we were able to get out five different statement folders, thus cutting out the expense of five separate runs and color schemes. Now, whenever the Comptroller's call is received, we have the printer set up our statement, print it in on the blank page, and trim and bind the booklets, thus having a new booklet each time, at little greater cost and in just as short a space of time as is possible when having but a single page printed.

GIVING ADVICE

A good many bankers hesitate to advertise that they are willing to give their depositors business advice. The objection to this plan, they say, is that if advice is given and followed with unfortunate consequences, having advertised to give business counsel will prove to be a boomerang against the bank. There is a good deal of truth in this contention. Undoubtedly it is better to offer merely "to confer over your business problems" and to place "business information" at the disposal of customers. However, there seems to be no valid objection to a bank's offer to give investment advice to persons inexperienced in such matters, because that is one of the main functions of the modern service-giving financial institution.

THE BANK SOLICITOR

The bank drummer is a collateral development of bank advertising. Concerning him a writer in the "Saturday Evening Post" said:

The bank drummer, in all his phases, is a development of a relentless com-

mercialism that is gradually levelling the barrier separating the professions from "trade." The banker of half a century ago would no sooner think of soliciting deposits than he would think of advertising, and yet both the solicitor and the advertisement now are generally recognized as essential factors in the success of the modern bank, at least if it be located in any of the centres of population. Like the physician and the lawyer, the banker of former days was content to sit in his office and with patience and dignity await the pleasure of the outside world; but the few who have steadfastly clung to the traditions of that generation have beheld their institutions languish in the clutch of that most insidious of commercial diseases, "dry rot."

AN 8-PAGE ADVERTISEMENT

The Salem, Mass., Five Cents Savings Bank some time ago published an 8-page advertisement in the Salem "Evening News," giving a complete list of depositors' accounts by number, and also a statement of the bank's own investments. The number of accounts was 24,751 and the total deposits at that time \$8,202,167.94. There is a vast amount of work connected with such an advertisement, but it makes a correspondingly strong piece of publicity.

AN INTENSIVE CAMPAIGN

A special intensive advertising plan is described by the Mercantile Trust Company of St. Louis in this way:

We have been using three local papers on a campaign for four of our departments, viz.: Safe Deposit, Trust, Savings and Corporation Departments.

We have been running four ads. per day in each of these papers, and will continue to do so for a month. Each copy is changed every day. We believe that this is the most extensive local campaign ever carried on by a St. Louis financial institution.

At the same time that these ads, are appearing, we are sending out a large amount of letters, circulars and booklets to selected lists.

A COMBINATION CIRCULAR

The Bank of Coney Island, New York City, used a combination letterhead, statement folder and advertising circular. The cashier said of it:

This is not our stationery, but a form of advertising we are using at present. We write some rather short, direct personal letters, signed individually, to the people in our neighborhood whom we would like to have as depositors, and follow these letters with pointed facts on our facilities.

OCCUPATIONAL ADVERTISING

When you address an advertisement to any particular class in the community you will not only reach most of them, but you will also get the attention and interest of others because of that curiosity which we all have.

THE BLACKSMITH

can have his savings protected by

The Largest Capital and Swiftest Payment by any Savings Bank in the United States—

A 1/2 per cent interest accumulation leaves monthly accumulations secure the growth of his money.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE LABORER

He is the man for money if he is honest and business like the honest workman who has no other ambition except to be comfortably in his own neighborhood by the sweat of his brow.

He can have his money protected by

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE NEWSBOY

Headlines of the world's news read from morning to evening. When they were having the "news" of the world they were "making" money. They were making it by the sweat of their brow. They were making it by the sweat of their brow.

One of the best ways of protecting his money is by depositing it in a bank.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE MOTORMAN

One appreciates the motor car as one of the greatest inventions of the world. It is the most convenient and the most comfortable mode of travel. It is the most economical mode of travel. It is the most economical mode of travel.

It is the most economical mode of travel. It is the most economical mode of travel. It is the most economical mode of travel.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE MESSENGER BOY

He is the man for money if he is honest and business like the honest workman who has no other ambition except to be comfortably in his own neighborhood by the sweat of his brow.

He can have his money protected by

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE POLICEMAN

Most policemen prefer to have their money protected by a bank. They are the most economical mode of travel. It is the most economical mode of travel.

It is the most economical mode of travel. It is the most economical mode of travel. It is the most economical mode of travel.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

The Bridge Worker

Every bridge worker knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE DRAYMAN

He is the man for money if he is honest and business like the honest workman who has no other ambition except to be comfortably in his own neighborhood by the sweat of his brow.

He can have his money protected by

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE SALESMAN

One of the greatest necessities of today is the man who can sell. He is the most economical mode of travel. It is the most economical mode of travel.

It is the most economical mode of travel. It is the most economical mode of travel. It is the most economical mode of travel.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE CASHIER

Every cashier knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

The Carpenter

Every carpenter knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

The Machinist

Every machinist knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE OIL MAN

Every oil man knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

THE STENOGRAPHER

Every stenographer knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

The Bricklayer

Every bricklayer knows how the men of his trade feel and during the past business depression. Just now they are all working, and the fact that they have deposits which will have the protection of the largest and most conservative bank in the United States.

PEOPLES SAVINGS BANK
PHILADELPHIA, PA.

Occupational appeals

GREETING TO NEW DEPOSITORS

The Cleveland, O., Trust Company gives new depositors a booklet with this personal word of introduction and greeting:

We thank you for opening an account with the Cleveland Trust Company. You have now become in a sense identified with our organization. Your wants are entitled to the courteous attention of our officers and employees. We are here to serve you. In return we ask your friendly co-operation in increasing the number of our customers. If we please you, may we not hope to see you bring your friends to *your bank*?

A BANK CLUB

The Mid-West Bank of Sioux City, Iowa, has organized the Mid-West Club among the friends and customers of the bank, the object

being, as the president states it, "to help its members. To be their city agent—at their call night or day, should doctor, nurse, anything be desired. Our bank—their check and rest room, with every convenience for their comfort. To give them the advantage of co-operative buying. No entrance fee, dues or expenses. You may use the club when and as you please. Just know it is here, ready for you. As its membership increases, its benefits will increase."

LADIES' REST ROOM

The Second National Bank of Meyersdale, Pa., advertises that "Just inside our entrance is a room for the especial comfort and convenience of our lady customers. As ladies have proved themselves shrewd buyers, they can greatly aid themselves by having a bank account of their own."

PUBLIC CONVENIENCES

The Bay State Trust Company of Boston advertises this special service:

In addition to complete banking facilities, the following conveniences are at the disposal of our customers: Boston News Bureau (hourly bulletins); Real Estate Atlas, City of Boston; Government Weather Report; Barometer; Time Tables; U. S. Mail Box; Public Telephone (free); Reading and Writing Rooms for Ladies; Checking of Bundles; Public Carriage Stand and Taxi Service; Blue Book, Atlases and Directories; Messenger Service (District). Quotations on stocks, bonds and real estate trust stocks.

A FLOWER BOOKLET

At the season of the year when garden making occupies the attention of a great many people in the smaller communities and in the suburbs of the larger ones anything giving help or suggestions along this line is eagerly read by those who find pleasure and profit in raising flowers, fruits and vegetables. The Citizens Savings & Trust Company of Cleveland issues a booklet, "Growth," which illustrates in natural colors the monthly combination effects of hardy flowers and explains their care and growth. The booklet points the moral that an account in its savings department will form the nucleus of a fund which will grow to substantial proportions. Attention is also called to the uninterrupted growth of the institution.

A CONSULTING BUREAU

The Northern Trust Company Bank of Chicago features a special department as follows:

HOUSE-BUILDING PLANS

For the benefit of those interested in owning their own homes, the Worcester County (Mass.) Institution for Savings made an extensive collection of drawings and plans of inexpensive detached houses that cost, at that time, from \$1,500 to \$3,000 to build. Persons interested in building attractive detached houses for a home for themselves and their families are invited to avail themselves of these plans.

While the bank is prepared to make mortgage loans upon houses,

We Really Want to Help You-Mr. Farmer

In solving your financial problems. We believe that you need us and we need you.

If you need money to finance your farm come to us and let us talk it over. We are in a position to aid you if you are the right sort who will do your share in increasing your crops, keep your farm machinery from rusting and making progress in your work.

A banker is a friend to the business farmer and will willingly help him to tide over any little financial troubles.

If you want to buy additional live stock, increase your acreage with staple crops or invest in modern machinery, we can help you knowing that if you are alive to modern methods you will not fail.

Come and visit our bank and get acquainted whether you want a loan or advice.

The Union National Bank

Gay and Commerce.

H. M. Johnston, Pres't.

W. L. Russell, V. P.

W. O. Whittle, Cashier.

W. S. McKinney, Asst. Cash.

Banker-farmer co-operation

the use of the plans implies no obligation toward the institution. These plans have been collected and are offered to the public by the bank for the sole purpose of encouraging better conditions by which the whole community will benefit.

SENDING FOR DEPOSITS

A large Boston institution which is not situated right in the heart of the business section advertises to send for deposits. This is quite an advanced method of doing business, and we imagine could not be done successfully as a general thing. But it is a good talking point for an old, conservative institution to use.

THE INSIDE WORKINGS OF THE BANK

The author of the advertisements of the National Shawmut Bank says in regard to them that the idea was to produce a series of ad-

vertisements which was educational and at the same time would emphasize the service of the bank. It was determined to have a headline which would arouse as much curiosity as possible without being too radical, to be followed by statements of facts sufficiently newsy to prevent any disappointment after reading the headline.

It was thought best to invent another display line which would stimulate further interest and cause the remaining display matter to be read, as it was necessary to impress the last two paragraphs upon the reader before letting him get away. It was here that the service side of the bank was emphasized.

The last paragraph was repeated in each ad. to impress upon the reader the spirit of the officers of the bank toward depositors, and to overcome the common idea that a large bank does not care for small accounts.

The numbers were put in the left-hand margin, indicating that a series was in progress, to arouse cumulative interest.

GRAPHIC CHART OF DEPOSITS

The National Bank of Commerce of Williamson, W. Va., got out a graphic chart showing its very satisfactory growth of deposits over a period of a year or more. It was arranged on a plan similar to that employed by the companies which issue charts showing market tendencies, stock prices, etc., by a rising and falling line, mostly rising in this case.

HEART THROBS

A large Southern bank got out a leaflet with the above title containing extracts from letters (without using the writers' names) received from customers who wrote to the bank about some misfortune or good luck in connection with their finances. Here are brief samples:

I herewith enclose bank book that belonged to my little boy. He died on August 10th last. He was an only child so I want to ask you to change his little account to his mother's name.

I am hard to please but you pleased me by the way in which you have handled my affairs conducted through your bank. My first dealings with your bank were with your insurance department. My treatment there was so satisfactory that I soon used other of your departments.

CARDS TO COLLECTION CLERKS

The New Farley National Bank of Montgomery, Ala., has a regular illustrated series of postcards which it sends to the chief collection clerks of out-of-town banks from which it expects business.



Don't keep your money in an oven

AN OBJECT LESSON

A Passaic, N. J., woman secreted \$400 in bills in an oven. After the money was burned she brought the ashes in a bottle to the Passaic Trust and Safe Deposit Company to see if she could recover anything. President R. J. Scoles had a photograph made of the bottle with its \$400 worth of ashes and gives this account of the affair:

Some time ago a Hungarian woman, a depositor in a small way, brought in to the officers of the company a parcel of ashes, which she stated was the remains of four hundred dollars that she had placed in the kitchen oven as a hiding place, the stove at the time being out of use. While she was on a visit to a neighbor's house, a boarder who did not know the secret, started a fire in the stove and the money was reduced to ashes.

The loss was a total one from a fire and money point of view, and the loser is now a sad but enthusiastic supporter of banks as the proper place for all reserve cash.

The ashes were placed in a bottle and photographed and will be used by the company as a display advertisement to serve as an object lesson to persons who are accustomed to do the same thing that this woman did.

FARMERS

That cordial advertisement of the Union National Bank of Knoxville, Tenn., is typical of the banker-farmer co-operation which is in-

creasingly evident. Naturally, advertising is an important factor in furthering this movement.

Country bankers are going to help their farmers to produce more this year. Indeed, many of them believe that they will not do their full duty to their communities or contribute their full share toward winning the war unless they stand ready to extend financial assistance to worthy farmers in the communities they serve.

One of the comparatively new things that every progressive farmer wants, and to secure which many farmers will need help from the bank, is the farm tractor.

The farmers in the Northwest have been for some years making use of tractors with such satisfactory experience that they are now anxious to secure a large number of additional tractors, believing that in this way much greater crops can be cultivated and harvested than would otherwise be the case. The far western farmers report that the most suitable tractors are not the very large ones, but small ones that a lad in his teens can operate, and one tractor will do the work which would require eight or ten horses in a single day.

The First National Bank of St. Paul, Minn., conducts prize corn-growing contests, with an autumn corn show in the lobby of the bank, the exhibits consisting of the best specimens of corn grown in the various counties of the states traversed by the Great Northern Railway. This bank also employs an agricultural expert to devote his entire time to farm business of this nature, and is constantly urging the bankers and farmers of the Northwest to co-operate in the effort to improve agricultural methods and thus increase the productivity of the farms, and eventually the freight and passenger income of his railroads.

Country banks and bankers, North, South, East and West, are carrying out this idea of helpfulness in many ways, encouraging real thrift and better farming by organizing corn, tobacco or potato-growing contests, distributing helpful literature, etc., according to the nature of the products of their region.

The "Banker-Farmer" platform, as promulgated by the Agricultural Commission of the American Bankers Association, is as follows:

- Citizenship
- Co-operation
- Better Schools
- Better Roads
- Farm Demonstration
- Soil Fertility
- Better Tenancy Methods
- Community Building
- Farm, Home and Church

COMMERCIAL NEWS: WEDNESDAY, JANUARY 13, 1909.

AMERICAN NATIONAL BANK.
 At the annual meeting of the shareholders of the American National Bank the directors were re-elected as follows: W. H. Talbot, Louis P. Montague, W. H. Childer, J. J. James McNab, P. E. Bowles, Francis Cutting, Henry J. Chockler, Geo. F. McNear and E. W. Wilson.
 The president's report showed net earnings for the year 1908, after charging off all losses and \$12,000 from furniture and fixtures, of \$140,887.79, or more than fourteen per cent on the capital stock. During the year \$45,000 was paid to the shareholders in dividends and \$75,887.79 was added to undivided profits, which now stand at \$231,576.72.
 Despite the poor business conditions of the past year, the net earnings of this bank were slightly in excess of those of 1907, an excellent showing.
 The statement showing the condition of the bank as of December 31, 1908, at the close of business, was:

RESOURCES	
Loans and discounts	\$1,467,566.59
United States bonds	1,013,386.27
Premiums on gold exchange	103,622.27
Other assets	103,237.45
Furniture and fixtures	16,398.35
Customers' liability under letters of credit	280,000.00
Cash and exchange	5,500,112.82
	\$1,584,224.85
LIABILITIES	
Capital stock	\$1,000,000.00
Surplus	250,000.00
Reserves	1,000,000.00
Circulation	1,000,000.00
Deposits	8,000,000.00
	\$1,584,224.85

The board of directors organized and re-elected the following officers:
 P. E. Bowles, president; Francis Cutting, vice-president; E. W. Wilson, vice-president; Geo. N. O'Brien, cashier; E. J. Broberg, assistant cashier. Russell Lowry was promoted to the position of assistant cashier.

ATIONAL BANK
 ing of the

These directors meet every Monday afternoon to discuss the affairs of the Bank-

Showing how directors direct

Rural Credits
 Marketing and Distribution

C. J. Jamison, Agricultural Agent for Johnson County, Wyoming, says:

There is a relationship between the banker and the farmer and there is a common ground where both may meet and appreciate each other. SERVICE is the bond of kinship,—the connection between the man on the land and his city co-worker, the banker.

We believe that this is a good test for a bank's advertising to its farmer friends and that is the spirit of the advertisement of the Knoxville bank which is reproduced.

A Canadian bank advertises as follows:

If you intend to take up Canada farm land you will find the services of our bank useful and profitable. Our various branches through the wheat country afford special facilities to newcomers and frequently save them annoyance and expense. Our local managers are always glad to meet settlers from the States and to render them any service within their power. Write to us to-day for information regarding the Province you are interested in. We will be pleased to advise you, and will also send a very complete booklet concerning the Province.

A very practical piece of advertising is a "Farmers' Account Book" put out by the Bank of Italy, San Francisco, which has

branches in sixteen places throughout California. It is a 32-page book with pages of regular ledger size and it is bound in manila paper in imitation of leather. It contains valuable material for the farmer, dairyman and fruit-raiser, and there is just enough bank talk on the inside covers and flyleaves.

Some banks give their farmer depositors a 64-page cost system book bearing considerable advertising matter of the bank. The book, as used by the First State Bank of Philbrook, Mont., provides space for a complete record of farm work—64 pages properly ruled for every farm department. By consulting this book, the farmer knows just how he stands at any moment, where he is losing and where gaining. And it is a continual reminder of the bank.

SIGNED ADVERTISEMENTS

It is becoming increasingly common for banks to run signed advertisements, that is, advertisements having the name of the president or other officer at the bottom. Sometimes a signature cut is used reproducing the exact handwriting of the officer. Undoubtedly this adds interest and effectiveness to the advertising.

MENTIONING OFFICERS

It is rarely that a bank in its advertising calls attention to its officers. Usually when anything like that is done, it is the directors that come in for the publicity. The Northwestern National Bank, Minneapolis, Minn., however, does this cleverly in the following paragraph:

The names of the officers of the Northwestern seldom appear in its advertising, but now and then they are printed in order that they may be associated more closely in the minds of readers with the name of the institution. They are given below. The business and personal characteristics of the Northwestern management have developed a distinctive character for the bank.

FIRST-OF-THE-MONTH FOLDERS

Many banks using the monthly adding machine customers' statement system take advertising advantage of the fact that they are sending depositors something on the first of the month. They print little folders about the size of the checks to be returned with the statements and enclose the checks therein. The folders contain information and timely suggestions concerning the service of the bank.

ADVERTISING BIG CREATIVE FORCE

“Like every other basic element in our existence, advertising has undergone changes and has caught the spirit of the dawning era of a

new peace. It has been quickened into a new life; it has acquired new potentialities. Never before has it exerted such influence over the minds and hearts of mankind. It has reached and stirred our souls to the sublimest sacrifices.

"It matters not that this power resulted from the most intense emotional period in the world's history and that it was due chiefly to patriotic fervor, for advertising was largely instrumental in creating the very emotion and patriotism from which it gained its greatest strength of appeal. Each reacted upon the others; each developed the others. And for the first time, advertising sounded the depths of human nature. It penetrated to the elemental in human nature.

"That is the paramount lesson, as it was the paramount achievement, of advertising during the war. That is the foundation upon which advertising must work in building the business of the future. That is the basic truth of which we must not lose sight."—*Francis H. Sisson.*

BUILDING BIGGER BUSINESS

"Building present business into bigger business is one of the ways to insure permanence and healthy growth. The bank or the plant that is not increasing its length and breadth of branch and root is not growing healthily; it is in danger of decay. Every customer of your bank is a part of your bank, and if every customer's business has a healthy growth, your bank's growth will be healthy and inevitable. You can make your average customer's business grow by advertising your helpfulness to him and by being as helpful as you profess. If your bank has a varied service, you can increase your average customer's business by advertising to him the departments of service he is not now using, inducing him to broaden his custom to conform with your broader service. Some of the most successful bank advertising has been of this sort—making the customers of one department acquainted with the services of another."—*Edwin Bird Wilson.*

ABOUT ILLUSTRATIONS

"Many good ideas for illustrations can be drawn from the subject of checking accounts and their numerous advantages. The subject of interest paid on accounts is a fruitful source from which to draw inspiration for illustrations. I have illustrated the strength and stability of a bank with a giant California redwood tree, a 42 centimeter gun, a British tank, a great fortress, the pyramids of Egypt, with the giant figures of Atlas, Hercules and Samson, with a great bridge and with a huge endless chain."—*C. R. Stuart.*

PRACTICAL ADVERTISING

“It would be much easier to convert banks to the policy of practical advertising if banks realized that they are all advertising, whether they called it by this name or not. True, not all banks maintain publicity departments, not all banks use the generally accepted mediums of bank advertising, perhaps very few banks use the service of an agency, and some banks never heard of the Financial Advertisers’ Association, but the banker at Marked Tree, Arkansas, who slaps Farmer Jones on the back and asks about the ‘old lady’ is advertising in his own way, just as the Wall Street banker advertises in his own way when he gets out a pamphlet on the Federal Farm Loan Act and sends it to the Milan Banking Company with his compliments.”—*M. E. Holderness.*

CHEERY COPY

Savings bank copy must be cheery copy. It must appeal to the ambitious and hopeful side of human nature. It must depart from the formal, lugubrious, beware-ye copy that is so frequently used by savings banks in their appeals to a spendthrift public. How often do we see diagrams portraying such doleful facts as that only four men who are twenty-five today will be in independent circumstances when they reach sixty-five years of age. The natural optimism of human nature forbids that such arguments shall have a deep appeal. Prove to the average healthy man by irrefutable statistics that nine hundred ninety-nine men of his class out of each thousand will be in the poor house at sixty-five, and still, unless that man be in the doldrums on account of a “hangover” or a quarrel with his wife, he will proceed confidently and serenely on his way, in the innate disbelief that he, John Doe, being now of sound mind and ample funds, can possibly be among the nine hundred ninety-nine.—*John G. Lonsdale.*

DIGNITY IN ADVERTISING

“I am not going to bore you with the customary dissertation on technical details of bank advertising. As a loyal Clevelander I may perhaps be pardoned for saying here that Cleveland has always been the leader and pioneer in progressive bank advertising. The newspapers are freely used, space in street cars is utilized, handsome booklets, pamphlets, folders, mailing cards, blotters are used in profusion, and letters inviting business are sent out systematically to various lists of people.

“In this matter of general publicity and direct advertising, the methods pursued are practically identical with those used by our retail houses and it is not necessary for me to take your time in

**BOOKS ARE NOW OPEN TO
RECEIVE SUBSCRIPTIONS:**

THE ATLANTIC TRUST COMPANY

17 SOUTH STREET, FACING REDWOOD

(Building formerly occupied by the First National Bank.)

BALTIMORE, MARYLAND

Capital and Surplus over One Million Dollars

To be organized to supply additional banking facilities demanded by Baltimore's immediate requirements and future development.

- The Demand** Baltimore is in urgent need of additional banking resources, a fact recognized by local merchants, manufacturers, exporters and others who require legitimate banking accommodations. Banking resources per capita are far below the average for a city the size of Baltimore.
- The Opportunity** The Atlantic Trust Company is being organized in response to an insistent demand for increased banking resources and will contribute materially to the city's commercial and industrial progress. Original subscribers to the Company's shares will not only be a factor in this development, but will receive the maximum benefits from the Company's growth.
- The Return** Statistics show that *net* profits upon stocks of American Trust Companies, purchased at organization, have proved greater than *net* profits from other classes of investments. The safety of such investments is a demonstrated fact.

In advance of the granting of the charter, applications for more than \$725,000 of the stock of the Company have been received.

ORGANIZATION—MANAGEMENT—LOCATION

President Eugene L. Norton, until recently President of The Equitable Trust Company of Baltimore, will head the new institution. The inception, unprecedented growth and success of that company must be attributed in large measure to Mr. Norton. His broad vision, progressiveness in development and extension work, liberality and enterprise in administration, combined with his conservatism and prudence in financial management, have been fully demonstrated by his record.

Other Officials The Vice-Presidents, Secretary and Treasurer will be men of wide experience, high standing and recognized ability. Each of these officers has been chosen only after the most careful consideration. Each will bring to The Atlantic Trust Company a record of success and accomplishment in the special branch which he will supervise.

Directorate The Company's directors, the special representatives of the Stockholders, are men who inspire the highest measure of public confidence and approval. The Company is indeed fortunate in securing the services of men

with established records of success in widely diversified and important affairs. Such a board can be implicitly relied upon to carry out the principles upon which The Atlantic Trust Company is founded.

Staff The Staff of the Company has been selected with the greatest care. The new institution will open its doors with a corps of officials and clerical employees which, for courtesy, efficiency and ability will compare favorably with that of any banking institution in the country.

Location The Atlantic Trust Company's building is located in the very center of the banking and financial district, and is admirably adapted for the transaction of trust company business.

Legality All legal matters in connection with the organization of The Atlantic Trust Company have been passed upon by Messrs. Sentner, Bowen & Sommes, of this city.

The shares of The Atlantic Trust Company are now offered for public subscription. It is the earnest desire of the management that the original shares of the Company shall be placed among one thousand or more investors so that every class, every business and every section may have a direct interest in the Company.

The investor who subscribes \$100 for one share of stock will be welcome, as well as the larger subscriber.

The price is \$100 per share (\$50 to be applied to capital and \$50 to surplus). The paid-in surplus places the Company immediately in the same financial position as an old-established institution with an earned surplus equal to its capital. The actual value of the stock at the time of issue will be exactly equal to its cost, that is, \$100 per share.

All subscriptions are at the same price and on the same basis and no commissions will be paid to anyone for the purchasing of the stock. Every dollar subscribed goes directly into the Company's treasury, under the supervision of the State Bank Examiner.

The management reserves the right to reject any subscription, to allot reduced amounts and to accept subscriptions in excess of One Million Dollars, if deemed desirable.

The price is \$100 per share—par value \$50, paid-in surplus \$50

Application Will Be Made to List This Stock on the Baltimore Stock Exchange.

ORGANIZATION OFFICE

THE ATLANTIC TRUST COMPANY

17 SOUTH STREET, FACING REDWOOD

Telephone St. Paul 2750

BALTIMORE, MD.

Advertising the Organization of a New Institution

elaborating upon this phase of the situation. I do want, however, to bring out the point very strongly that all financial advertisements must be dignified, and I claim that it is possible to have dignified advertisements with the proper business-pulling qualities. Professor Paul T. Cherington of Harvard University, of whom you all know as perhaps the greatest theoretical authority on advertising, recently awarded first place to the advertising of a financial institution in a test which he made of the advertising of some twenty different lines of business, and the bank has always adhere to a conservative, dignified style.

“Advertisements which are now being used by some banks, and which contain the combination of sensationalism with startling illustrations are not only unproductive of desirable deposits but they undermine public confidence and are apt to bring ridicule upon the bank using this character of publicity.”—*Francis R. Morison.*

CONSIDER PUBLICITY SERIOUSLY

“The banker—master analyst of the business world—is fully competent to meet the situation if he will but consider his institution from the viewpoint of the many to whom a bank is a sort of ogre’s castle. The man who can successfully manage a bank is fully competent to place it in its true relation to the public. The prime requisite is that publicity be considered seriously, that it be given the same study, time and care that other major functions of the business receive. Ability must be transformed by determination into achievement.”—*Guy W. Cooke.*

INTENSIVE CULTIVATION

“In the past, banks have failed to appreciate the importance of having those who are patrons of one department become patrons of other departments. In other words, banks have not tried to secure all of the business of any one of their patrons, allowing him to continue to keep his business divided up between two or more banks. For instance, a depositor in one bank is a renter of a safe deposit box in another bank, and a borrower in still a third bank.

“It was a surprise to me to learn upon inquiry among a large number of customers who have their business divided, that in nearly every case the only reason for such a division was because the customer’s attention had never been called to the advantages of consolidating his business in one bank.

“These facts indicate that the bank which suggests such an arrangement to its customers, which may be done through its direct advertising, is sure to profit materially as a result of its recommendation.”—*W. R. Morehouse.*



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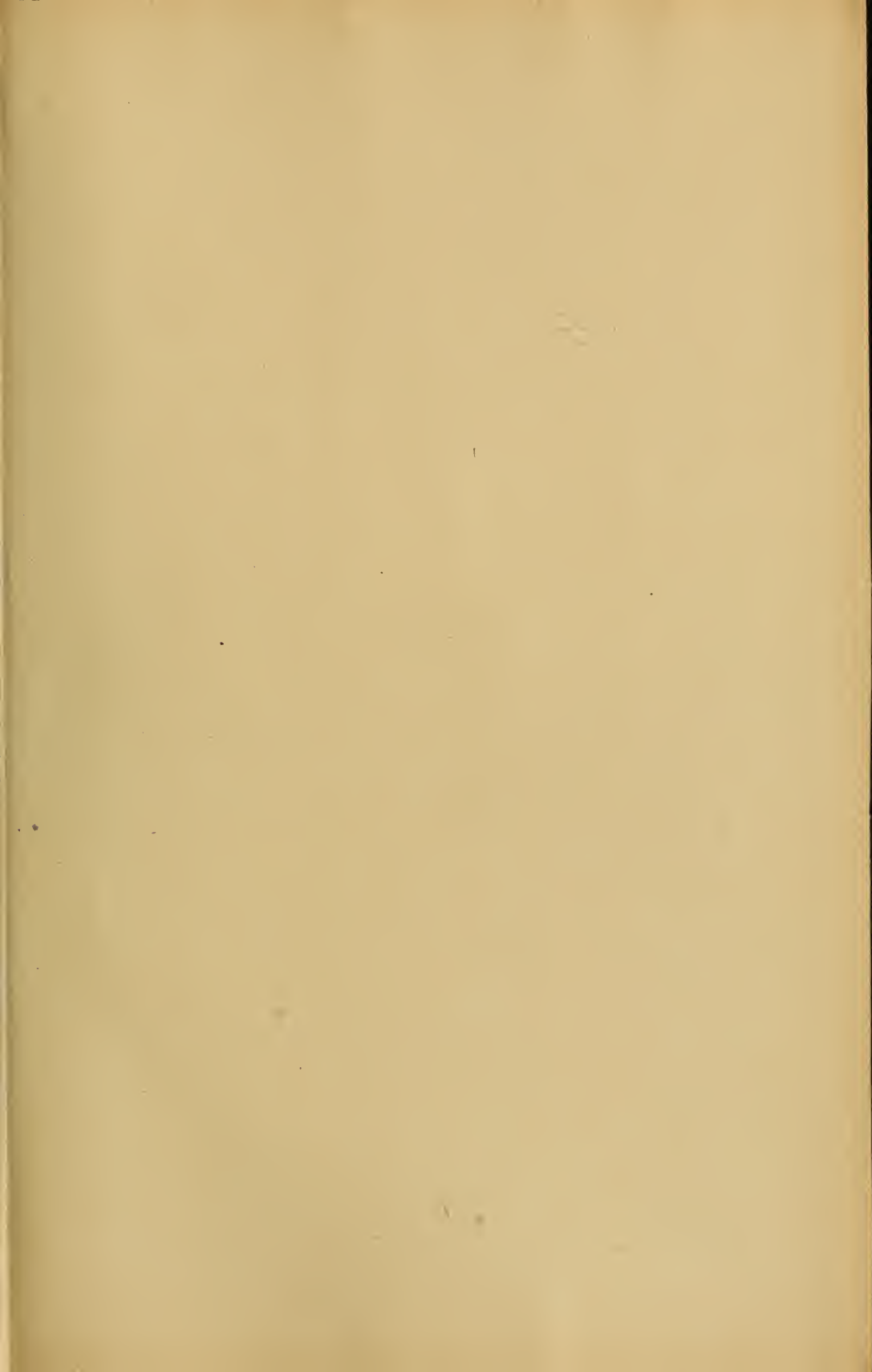
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