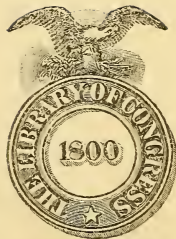


BANK ADVERTISING EXPERIENCE

By

T. D. MacGregor



Class HF6161

Book .B2M18

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BANK ADVERTISING EXPERIENCE

Practical Ideas for Financial
Publicity as used by hundreds
of banks and trust companies in
the United States and Canada

By T. D. MACGREGOR

Author of "Pushing Your Business," "2,000
Points for Financial Advertising," "Bank
Advertising Plans," "The New Business
Department," and "The Book of Thrift"

DETROIT
THE BURROUGHS CLEARING HOUSE
1919

HF.6161
B2M18

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The Burroughs Adding Machine Co., Detroit, Mich.



NOV 21 1919

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Introduction

BANKERS quite generally seem to be realizing that now is the time to make their institutions better known and to build up a good will and a reputation which will help at that future time when greater efforts may be needed to get business. A great responsibility was put upon bankers during the war to educate the public in financial matters and to co-operate with the Government in its unusual financing. Hence the immense amount of advertising space that was devoted to the advertising of the Liberty Loans and the War Savings campaign. Commercial banks which are advertising to hasten the general introduction of the trade acceptance are also doing a patriotic work, as whatever makes for the more effective use of capital now is certainly helping our country.

Experience and observation are the great teachers in most activities of life and bank advertising is no exception. For the past decade or more, it has been my privilege to be in a position to survey the whole field of financial publicity, and, to a certain extent, act as a clearing house for bank and trust company advertising ideas. For about ten years I conducted a department of bank advertising comment and criticism in the *Bankers Magazine* of New York; I have been connected with several advertising agencies specializing in financial publicity; and for over two years I have been conducting a regular monthly department of bank advertising review and suggestion in *The Burroughs Clearing House*, a publication which goes to every bank and trust company in the United States and Canada and to many banking institutions abroad. My correspondence with banks in regard to their advertising problems is extensive and has resulted in a very valuable exchange of opinions and experience.

The text and illustrative matter contained in this volume are made up largely of the material which has been

published in *The Burroughs Clearing House* in the past two years, or which has been used in various addresses recently delivered by the author before groups of bankers and advertising men.

Considerable space is devoted to what might be called patriotic bank advertising. Even with the war at an end, the bankers of this country will continue to devote much of their advertising efforts and their advertising appropriations to the work of helping the Government finance our share of the war and in the work of reconstruction. That being the case, it is quite evident that the assembling and reproduction of some of the advertising which was done along this line will prove of general interest and benefit to the whole banking fraternity, and it is a matter of gratification to the author to be instrumental in the preservation of these war-time advertisements and advertising ideas as a matter of record, and also because they contain much of value for bank advertising in times of peace.

No attempt has been made in this book to go very deeply into the fundamental principles of advertising. That has been done to a greater extent in some of the author's other works. The main purpose of the work is to preserve some excellent ideas, which banks have recently used in their advertising, and by timely comment and criticism to point out some things which may prove of material assistance to those who are engaged in the work of getting new business and developing the present business of financial institutions by means of printers' ink.

T. D. MACGREGOR.

Edwin Bird Wilson, Inc.,
68 William Street, New York
August 25, 1919.

Helping Your Bank To Grow

Service and Advertising
Equally Important

CHAPTER I.

HELPING YOUR BANK TO GROW-- SERVICE AND ADVERTISING EQUALLY IMPORTANT

HOW do we help anything to grow? Is it not by planting it well and by watching over it with care, giving it good soil and sufficient moisture, light and air?

It is no different with a bank.

For a bank to enjoy a healthy growth it ought to begin as a sturdy youngster. You know they say that one of the first steps toward being a strong individual is to choose your parents well. So a bank when it starts out should have a backing of men and money sufficiently strong to enable it to pass successfully through the trying times of infancy.

It must be planted where there is room for it to grow. That is, it should not be crowded in where the field is already thoroughly occupied or where the population is too sparse to support it.

So much for the soil. The moisture, I suppose, is the sweat of the brow of the hard-working officers. The light is the light of publicity, and the air is the atmosphere of genuine courtesy and helpfulness that should radiate about the place.

Only live things grow; so at the very beginning we must assume that your bank is a live one or it cannot be helped to grow.

Advertising Alone Not Enough

Mere advertising in the ordinary sense of the term is not in itself all sufficient to make a bank grow. Back of the advertising there must be the ability and the willingness to serve customers, a realization that the interests of a bank and those of its depositors are truly mutual—what helps the one is sure to benefit the other, and what is detrimental to one cannot but injure the other.

The Good Book admonishes us, "Let him that is greatest among you be your servant." But it is not just that kind of altruism or "otherism" that appears to animate the modern banking institution. It is rather a selfish unselfishness, if such an expression can be used. I don't mean to say that a bank never offers service without hope of reward or that it never takes part in any great movement from purely unselfish and patriotic motives. On the contrary, I know, as you undoubtedly do, of many instances quite the opposite, such as banks which continued to pay the salaries of their employees while they were absent in the military service of the United States.

Public Service and Private Gain

But the point that I am trying to make is simply that in being a public servant the bank is best serving its own interests. To give a concrete illustration, consider the late James J. Hill, the Great Northern Railway and the First National Bank of St. Paul.

In the grounds of Mr. Hill's fine residence in St. Paul, where most millionaires would have had Italian gardens and spouting ornamental fountains, there was built a large and not ornate greenhouse.

This conservatory the great "Empire Builder" used for experiments with different kinds of grains for the purpose

of choosing the best for the use of the farmers in the territory of the Great Northern Railway.

Mr. Hill also did a great deal along the line of developing the best kind of cattle for both beef and dairy purposes. At his country place he had a herd of imported cattle which was his joy and pride.

The results of his experiments in these directions Mr. Hill made public for the benefit of the farmers in his territory, and it goes without saying that they took advantage of it.

Bank Publications

The banks and trust companies of the country through the great mass of timely, and, oftentimes, scholarly matter they put forth in their various publications are really an important factor in the economic, patriotic and financial education of our people. This applies to both large and small institutions, but, of course, is more notable in the case of the larger ones.

For example, the speeches and articles of Lewis E. Pierson, Chairman of the Board, Irving National Bank of New York, on trade acceptances; those of Frank H. Sisson, Vice-President of the Guaranty Trust Company of New York, on foreign trade, and those of George M. Reynolds, President of the Continental and Commercial Banks of Chicago on various banking topics, probably do as much general good as they perform particular service for the institutions with which their author's names are associated.

Consider this list of publications of current interest put out by the Guaranty Trust Company of New York during the war:

“The Awakening of a Great Nation;” “Facing our War Finance Problem;” “Banking Institutions to Finance

our Future Abroad;" "The Promise of our Vision;" "Cost and Gain of Four Years' War;" "Factors That Cause High Prices;" "Commercial Credits Through Acceptances;" "Taking Stock of the Future;" "Organizing for the Victories of Peace" (Great Britain); "The Inspiration of Adversity" (France); "Breaking Ties that were Fetters" (Italy and Spain); "Mariners and Merchants of the North" (Norway and Sweden); "A Record that is a Promise" (Canada); "The Advantage of Opportunity" (Japan); "The Awakening of a Continent" (Australia); "Planning Economic Supremacy" (Germany); "The Life Blood of Industry" (Germany); "Financial and Business Conditions in the United States;" "Investment Recommendations;" "How to Figure Interest Returns on Securities;" "Acceptances;" "Amortization;" "Safekeeping of Securities;" "Trading with the Enemy;" "Federal Capital Stock Tax;" "The War Tax Law;" "War Excess Profits Tax Law;" "Combination in Export Trade Under the Webb Law;" "War Finance Corporation Act;" "The Federal Control of Railroads;" "Digest of the Bills of Lading Act, in Force January 1, 1917;" "United States Shipping Act;" "Federal Estate Tax Law and Regulations" (United States Inheritance Tax); "Income Tax Law of the United States Affecting Non-Resident Aliens;" "Income Tax Record Book;" "Digest of the Federal Reserve Act;" "Guaranty Trust Company of New York; Reasons for Entering the Federal Reserve System;" "New York State Franchise Tax Law;" "Investment Tax Law and Mortgage Tax Law of the State of New York;" "Bonds Exempt or Exemptible;" "Banking Service for Foreign Trade;" "War-Time Service 'Over There';" "From Dollars to Francs;" "Capital Issues Committee Rules and Regulations;" "Federal Tax on Undistributed

Net Income of Corporations;" "France and America;" "Cuba—Its Commercial and Industrial Possibilities."

The Reason for Advertising

An officer of a large bank, replying recently to another banker who asked reasons for the institution's growth, attributed the increase in business to the following factors:

1. Natural increase in balances due to the expansion in the general business of the country.

2. The securing of new accounts in large numbers because of (a) the character and personality of the organization, (b) its reputation as a live, up-to-date, progressive, safe and sound institution, and (c) the constructive character of its advertising and "New Business" work.

To realize the importance of a bank's advertising, think of one of the best accounts now on your books, that of a very successful business man. His account would be a hard one for any other bank to take away from you or for you to take away from any other bank. Ten years ago this man was not so rich nor so successful as he is today, but he was coming along strong. Twenty years ago he had just gotten a fair start and was learning by practical experience the value of a good banking connection. Twenty-five years ago he was a mere beginner and somebody, probably an officer of your bank, was helping him to get the right start. Of course, a quarter of a century ago was the stone age of bank advertising, but this man was influenced in some way to cast in his lot with your institution and he has stayed there ever since. Now, it is the mission of your present-day advertising to catch these future captains of industry and shining lights of the business world when they are young, and it may not be necessary to wait a quarter of a century for the full

fruition of your hopes and prayers in the form of an account upon which your competing banks will look with envious eyes.

Planning the Advertising

When a bank decides to conduct a campaign of advertising, the first thing needful is to get its board of directors to set aside enough money as an advertising appropriation. The exact amount necessary cannot be definitely fixed in advance, but a maximum figure can be set, and usually is.

The next thing is to decide how the advertising is to be handled. Naturally, it comes under the general supervision of an officer of the institution, but in the great majority of cases, an executive officer does not have the time, even if he has the special ability and training, to take care of the details of advertising work. Hence the logical thing is to have an advertising manager or agent—in some cases both of them. This is an age of specialization and in no field is there greater need for it than in bank advertising.

After the manager or agent has been chosen, the plan must be laid out and approved. Then space contracts must be made with the newspapers, banking journals, street cars, etc. Last, but not least, comes the preparation of copy for the newspaper advertisements, booklets, car cards, form letters and other mediums of advertising. The term "copy" covers the illustration as well as reading matter of the advertisements, and one of the most important features of illustration is the emblem or trade-mark which helps to give individuality to the advertising. A distinctive signature cut is also greatly to be desired.

There are so many things to be considered in connection

with the subject of copy that in this space it is possible to give only a brief outline of some of the points to be remembered.

Bank advertising copy, especially in its headings, should be humanly interesting in order to attract attention. Full many a rose in the advertising field is born to blush unseen because not properly displayed, and unread because not interesting enough to hold the attention of readers.

The copy should be truly representative of the institution. Therefore it will be true, cordial, dignified, impressive, and reflect any other qualities the bank may have. Simple language should be used so that he who runs may read and he who reads may understand. Logical arguments should be employed so that the reader may be convinced and act accordingly.

Typographically, bank advertising should always be characterized by simplicity and strength. There should be nothing freakish or over-emphasized about the size, style, and arrangement of the type used.

Cultivating Depositors

A certain national bank in a small southern city has deposits of nearly \$9,000,000. The reason given for the remarkable success of the institution is the fact that its officers have made it a point to cultivate the personal acquaintance of all its depositors. Most of the officers have desks separated from the public lobby by only a low railing in which there are several convenient openings, so that the officers can quickly pass out into the lobby to greet depositors as the occasion arises. The result of this policy is that the bank is very popular in its community—a popularity which is reflected in its large

deposits and big volume of business. During one year, the total resources of that bank increased from \$7,617,328 to \$10,353,852, and the deposits from \$6,037,045 to \$8,800,884. Of course, it would be impossible for very large banks to carry out this idea as far as their officers are concerned. Even with many officers, it would not be feasible for them to make the personal acquaintance of each one of thousands of depositors.

Courtesy

Courtesy toward customers, visitors and the public generally ought to be the invariable rule in any bank. It should be sincere and spontaneous. At the same time, it is realized that courtesy is an advertising asset. So part of the advertising appropriation might well go to pay for the entertainment of out-of-town bankers and other depositors, actual and prospective.

Every bank receives letters and visitors from other banks seeking information concerning its forms and methods. Such correspondence and personal inquiries should always be welcomed and every facility placed at the disposal of visitors who are worthy of such consideration. An interchange of ideas is often helpful.

One of the pleasant and profitable features of the work of a large bank is showing visitors through the building. Very frequently a depositor will tell one of the officers he would like to be shown the inside workings of the bank; perhaps he has brought a friend with him, who also is anxious to see what goes on behind the scenes. Just as often out-of-town bankers come in with the same object in mind. Particular pains should be taken to make the exposition as thorough and interesting as possible, because this is the source of much very valuable word-of-

mouth advertising which these visitors will do for the institution when they get back home.

New Business Department

While it would be inexpedient, if not physically impossible, for the officers of a large city bank to cultivate all of their thousands of depositors in a personal and individual manner, it is important that the cultivation be carried on in some way. Hence the department of publicity and new business, which undertakes large scale or wholesale friendship making for the bank by means of card files, form letters and printed matter, as supplementary to whatever personal work it is possible to do.

Upon the department of publicity and new business of a bank not only rests the responsibility of reflecting the spirit and policy of the institution, but to it also falls the duty of looking after the intensive cultivation of its depositors and customers. In these days of system in business, even the impressing of a bank's personality upon its community is not left to chance. The so-called new business department has stepped in to systematize and to take advantage of every legitimate opportunity for pushing the business of the institution by means of the personal efforts of an organized force of trained workers. In my book, *The New Business Department*, I state the primary purpose of such a department to be "to maintain and promote the growth and prestige of the bank by every approved method, and to assist in keeping up the *esprit de corps*, loyalty and efficiency of its working force, so that customers and the public may be better served and the good will of the institution steadily increased."

Banks that have a publicity department often also have a publicity committee of officers, and the advertisements which finally appear are frequently the result of many conferences. There is much to be said in favor of "conference copy," and something to be said against it. Its tendency is towards good ideas at the expense of forceful and distinctive style. Often in the multitude of counselors there is safety, but sometimes it is a case of the mountain laboring to bring forth only a mouse.

The Advertising Appropriation

Assuming that your bank has a definite advertising appropriation or that it is considering the advisability of adding that item to its annual budget, the next question is: How shall that sum be divided?

In general, there are four main divisions of bank advertising expenditure: (1) space, (2) copy, (3) printing, and (4) miscellaneous schemes.

In practically every community space in the local newspaper is the most valuable advertising medium for a bank. Practically everybody reads the newspaper and all will read the bank advertisements therein if they are well written, and well displayed. The newspaper should be the backbone of every bank advertising campaign. Other mediums are supplementary and complementary to it.

But whatever medium is used, the matter of "copy," that is, the subject-matter used in the space, is all important. Whenever I see a bank advertisement occupying expensive space with poor copy, I am reminded of the man who bought a fifty-dollar frame for a fifty-cent chromo. It might a good deal better be the other way

round, for the copy is the life of an advertisement, the thing that gives it strength and result-getting effectiveness.

Advertising "Copy"

So I recommend that bankers spend good money for copy. With rare exceptions, the banker himself is not a good writer of advertisements, and as a rule he is too busy to prepare his own advertising matter effectively. It is not necessary to do so. There are quite a number of expert organizations making a specialty of the preparation of advertising matter for banks.

You are just as sensible to employ them as you are to engage a physician, a lawyer or an architect when you stand in need of the special services rendered by those men. I believe that most ready-to-use or specially-prepared bank advertising matter from these sources is better than the average bank president or cashier can prepare in the limited time at his disposal for such a purpose. In any event, such matter will provide you with a good basis from which to work, and the material can easily be adapted to the individual requirements of any bank using it.

Reflex Influence of Advertising

Entirely aside from the direct results of the advertising a bank does, if the advertisements are well constructed and attractively presented that very fact has a beneficial reflex influence upon the advertising institution. People notice the up-to-date advertising methods of a bank or trust company, and they reach the justifiable conclusion, subconsciously perhaps, that it is a progressive institution and one that would be satisfactory and profitable to do

business with whenever the occasion arises. There is also something to be said in favor of the general publicity of bank advertising. That is, even if in a whole series of advertisements there is no special point that appeals to a certain class of possible customers, the advertising serves to fix the name and location of the bank in the minds of even casual readers so that when the time does come when they need banking service they know where they can get it.

Actual Instances of Service

A source of good advertising copy material which is too often overlooked by banks and trust companies is to be found in actual instances of service rendered to the special advantage of the customer, or of loss or misfortune due to not using the service offered. Of course, it would be only in rare cases that the name of the customer could be used, but anonymity need not weaken the illustration if it bears the earmarks of being a truthful statement of facts.

To illustrate what I mean by "concrete instances," I am reproducing in the following paragraphs a few such as were actually used in their advertising by some prominent institutions.

The Security Trust Company, of Detroit, issued a booklet entitled "What Might Happen to Your Estate, and the Safeguard." Here are a few of the actual cases it contained:

"A prominent business man died and upon filing his will for probate it was found that he had named a personal friend as executor.

"This friend, who represented large business interests, had no experience in the administration of estates. His

business required his entire time so that he was unable to familiarize himself with the legal requirements and the many details involved in the settlement of the estate, and he naturally felt that his appointment as executor imposed responsibility which, in justice both to himself and his estate, he could not conscientiously assume. He therefore resigned and the probate court appointed the trust company to take his place.

* * *

“An elderly lady placed her life’s earnings in charge of a friend for investment. The money was held by him for a number of years, during which time he paid her



A Young Man Who Has \$4000 in this Bank

A few years ago a hard-working lad of 19 came into our bank and said: “I am going to open a savings account. If I carry my money around with me, I will spend it.” He began with \$5 a month and gradually increased his deposits until for some time past he has been adding \$10 a week to his account. He now has \$4000 to his credit.

Have you that much ready money in the bank?
Are you saving regularly?

Many a big, successful business started on the capital of a savings account.



“I’m going to place \$50,000 in trust”

That was one of the wisest resolves this man ever made, because he lost all the rest of his money and is now living on the income of the trust which he established with this Company as trustee. You can make a trust now, while you have money, which will protect your family and yourself against possible future adversity. Let us explain.



Concrete instances

interest on the money. He suddenly died, and in settling his affairs it was discovered that the lady's money had been so closely intermingled with his own that it was necessary to resort to legal proceedings in order to prove and recover for the old lady the original amount of the money placed with her friend for investment.

"Here is a case where the individual was honest and undoubtedly conscientious, but his bookkeeping methods were entirely wrong and unnecessary expense and trouble resulted.

"If the Security Trust Company had been named trustee of the lady's money it would have been kept separate from all other funds and there would have been no necessity for expensive litigation to recover her money. She would have received her income when she wanted it and her entire funds would have been returned to her promptly upon her request or disposed of in accordance with the terms of her will."

* * *

In a series of newspaper advertisements the Bankers Trust Company, of New York, published a number of true incidents like these:

"A YOUNG GIRL'S FINANCIAL FUTURE MADE SECURE

"A certain man has a young step-daughter who has lived with him from her babyhood, and in whom his affections are centered since he has no children or near relatives.

"In settling the small estate of the girl's mother at her death not long ago, the man was shocked to realize that in the event of his death the carefully reared girl would be almost penniless, since he had never legally adopted her, and had not made a will providing for her maintenance.

His property would go by law to relatives of whom he knew little.

“He then lost no time in creating a trust fund with this company that would give her an ample income throughout her life, making the trust so that it cannot be altered even by the girl herself or by her husband, should she marry.

“OUR POLICY SAVED A LIFE INCOME FOR THE WIDOW

“Some years ago this company was appointed trustee of an estate, more than half of which consisted of a cash balance deposited with a mercantile corporation at an attractive rate of interest. The corporation bore an excellent reputation and the heirs were strongly in favor of leaving the money there.

“It is our fixed policy, however, to keep funds of clients with approved banking depositaries only, so this money was withdrawn from the mercantile corporation. Two weeks later it failed. The prompt carrying out of our established safe policy prevented a disastrous loss to the estate. The money was promptly invested in approved securities and the income assures the widow a comfortable maintenance during her entire life.

“HOW A WELL-KNOWN FINANCIER PROVIDED FOR TWO CHILDREN’S EDUCATION

“One of this country’s prominent bankers has placed funds in trust with this company to provide for educating through preparatory school and college the two small children of one of his relatives. The mention of this man’s name would bring a smile at the thought of his anticipating the day when he might not be able to provide amply for these children’s education. But the same wisdom that has directed his successful career has deter-

mined that making a trust with this company as trustee is the surest way to provide for the children's future."

But it is not trust companies only that can use this method. The Central National Bank, of Oakland, Cal., used the following incidents as newspaper advertisements:

"TWO BUSINESS MEN AT THE FRONT

"In July of 1914, two partners were conducting a highly specialized and technical business in Oakland. In August, war was declared. One partner—of British birth—enlisted, leaving the business in the hands of the other partner—a young man of thirty. When the United States entered the war and the draft numbers were drawn, this man was among those chosen to fight for his country.

"With both men fighting, this bank has undertaken the finding of a manager for the business to direct its destinies until the men return. This is another example of the 'business-building' service rendered by this bank.

"FINANCING OVERSEAS TRADE

"An Oakland manufacturer was anxious to extend his business into foreign markets. But as orders increased in number and size, he found it impossible to adequately finance his shipments. It was often months before funds were returned to him. He put his problem up to this bank and was told of a plan whereby he could secure money on orders practically as soon as shipped. The solving of this problem of export financing has opened a new, broad and profitable market.

"TWO ROADS AND A MARKET

"The changing fortunes of war opened a new market which promised unusual profits for one Oakland manufacturer. To supply this new market required a complete change of manufacturing and financial policy. To follow

along the old road, or to burn all bridges and take the possible short cut, was the problem requiring a solution. This bank is glad to have helped in solving the problem—and its services are offered you when you reach a fork in the road.”

A Duty Owed To Clients

A new slant on bank advertising is contained in the view expressed privately by the president of a large trust company in Boston to the effect that inasmuch as his company holds many millions of dollars worth of personal trust funds it is really a duty owed to clients to let them know, through advertising, just how the business is handled.

Time and time again, I have noticed that when one bank in a community begins to do some real modern advertising, other banks there “perk up” wonderfully, and the result is that the level of all bank advertising locally is raised, with consequent good results to all concerned.

A salesman for a bank advertising concern reported that his sale of a certain booklet to a Vermont bank resulted in a complete reversal of the bank’s policy in regard to the treatment of small accounts. Formerly it had discouraged small accounts, considering them unprofitable. Now, while still aware that, for the time being, such accounts are often carried by the bank at a distinct loss, this advertiser realizes that “great oaks from little acorns grow,” and is bent on developing its present customers by giving them a service that will help them grow, in the belief that the returns will warrant the effort.

Starting The Campaign—

Plan the Work and Then
Work the Plan

CHAPTER II.

STARTING THE CAMPAIGN—PLAN THE WORK AND THEN WORK THE PLAN

THE only proper way to advertise a bank is to plan for a complete campaign and see that all parts of it harmonize with the central idea. It takes some technical ability and experience to carry this out successfully.

NUMBER ONE

Growth is the result of giving satisfaction.

We started 26 years ago with one depositor. Now we have more than 50,000. We shall have more.

This is a bank of good service; that makes good friends, and good business.

Garfield Savings Bank

NUMBER TWO

"Where are the insurance policies?"

"I haven't seen them since we moved. They were in the desk drawer."

Pretty careless, eh, when a Garfield Safe Deposit Box is so inexpensive!

Garfield Savings Bank

NUMBER THREE

Let's talk it over.

Garfield officials are helping many business firms to solve their financial problems.

That's only one bit of Garfield service.

Garfield Savings Bank

NUMBER FOUR

THIEVES FIND JEWELS IN BED BOLSTER

Two diamond rings valued at \$1000 were taken from the bedroom of Mrs. David Gross, 2401 E. 53d-st; also a suede skin coat and \$125 in cash were taken.

Can this happen in your home?

Prevent its possibility by opening a savings account at the nearest Garfield bank and renting one of our Safe Deposit Boxes.

Garfield Savings Bank

NUMBER FIVE

Saving isn't work for Garfield depositors.

If John forgets to take the coin bank and the pass-book when he goes to work, Mary slips over to the nearest branch while shopping.

Garfield Savings Bank

NUMBER SIX

Saturday is a busy day. Noon comes so quickly that the daily bank deposit can easily be overlooked.

But "I forgot" is good for six hours only!

The six Garfield banks are open Saturday evenings.

Garfield Savings Bank



Fig. 1

How it is being done by the Garfield Savings Bank, of Cleveland, O., is explained by the specimens reproduced herewith (Figures 1, 2, 3 and 4) and by a few comments by O. G. Draper of The Lees Company, who sent them to me.

Mr. Draper wrote:

“This represents the first six weeks in the development of this advertising.

“The six blotters are from electrotypes of the first six newspaper advertisements,

and are distributed on the counters and through the tellers in the six banking houses.

“The trademark is used either with or without the Ben Day, the latter use being seen in the decorations between paragraphs on page one of the ‘Bank Notes.’

“The first issue

When you subscribe for
LIBERTY BONDS
name a
**Garfield
Savings Bank**
as the bank where
you will make your
payments because
1- The six banks
make it most con-
venient for you
2- They are open
Saturday evenings
3- They safeguard
your bonds free if
you're a depositor.

Fig. 2. Cover page of “Bank Notes”

sue of ‘Bank Notes’ had an imprint of 30,000, some 25,000 being distributed throughout the territory served by the five branches.


“The statement folders were printed in five colors to assist the tellers in distinguishing the five reports made

during the year. Future reports of conditions both in newspaper copy and in the folders, will follow the style of that in the imprinted folder."

Because of the age of the institution and Baltimore's interesting history, it was quite a logical thing for the National Union Bank of Maryland to choose an historical background for its newspaper advertising campaign (Fig. 5). Noteworthy features are Baltimore's famous Washington's monument adopted as an emblem, and the slogan "In the National Union There is Strength."

In each of these three cases, the whole series of advertisements was pretty well thought out in advance. The appeal is again strengthened by the distinctive style of typography and illustration which has been adopted.

Difference in size and shape, as well as the frequently changed text matter of the advertisements, provides the variety necessary to attract attention and maintain interest. Inasmuch as all



Garfield Bank Notes

VOL. I September 1918 NO. I

BRANCHES

Main- Euclid & E.6
 Glenville-St. Clair & E.105
 Gordon-St. Clair & E.79
 Hayden-St. Clair & E.158
 Lakeview-Euclid & E.118
 Superior-Superior & E.105

SERVICES

Savings Accounts
 Checking Accounts
 Trade Acceptances
 Bank Acceptances
 Banking by Mail
 Collections
 Safe Deposit Boxes
 Silver Storage
 Fur Storage

BANKING HOURS

9 A.M.-- 3 P.M.
 Saturdays
 9A.M. 12M.: 6P.M. 8P.M.

Do your Christmas shopping now. Uncle Sam has made these requests:

1. Send all gift packages before December 5.
2. Carry your own Christmas parcels.
3. Buy only useful gifts.

There is no more useful gift than a Garfield Savings Account. Start one today, add to it regularly, and hang it on the Christmas tree.

It is the one gift that is appropriate for all ages.

Is your name on the list of Garfield Liberty Bond Buyers in our windows? More than 13,000 bought through us in the Third Loan, and this number is fast being exceeded. Remember, if you have a Garfield Savings Account, we safeguard your Liberty Bonds free.

Fig. 3. Cover page of "Bank Notes"

advertisements are plated, they always appear in exactly the same form in whatever newspaper they are used.

Bank Editorials

Frank W. Shultz, president of the Commercial Bank & Trust Company, Wenatchee, Wash., wrote:

“We will send you from time to time marked copies of the Wenatchee *Daily World* and we invite your attention to a series of advertisements of an editorial nature, which we are publishing in the paper.

“These advertisements cover a wide range of subjects, such as: ‘Some misconception about banks, banking and bankers;’ ‘What a bank can do for you and what you can do for the bank;’ ‘Uncle Sam takes no chances;’ ‘Tried, tested and proven;’ ‘An ounce of prevention;’ ‘What it would mean if you could not pay your bills by check;’ ‘What the *Daily World* can do for North Central Washington;’ ‘How a bank can help depositors that have money to invest;’ ‘The man who borrows money—Why?;’ ‘Does the State guarantee fund really make my deposits

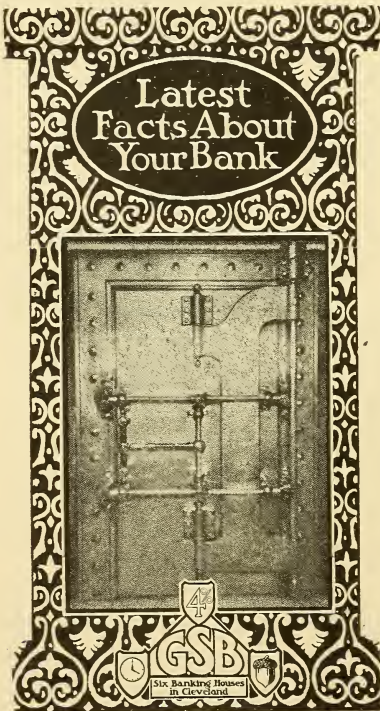


Fig. 4. Statement folder cover

The
Historical Motif

*and for the support of the Declaration—
we mutually pledge to each other our
lives, our fortunes & our sacred Honor*



Every American has made
a new declaration

EVERY loyal American has reaffirmed his allegiance to the United States and has declared that "the world must be made safe for democracy." Every American intends to buy Liberty Bonds to his fullest limit and then to buy more.

The National Union Bank (founded in the first term of Jefferson, third President of the United States and Author of the Declaration of Independence) stands ready to buy Liberty Bonds and to assist the citizens of Baltimore in buying them.

NATIONAL
UNION
BANK
Of Maryland
Fayette near Charles



In the National Union there is strength.

Who can remember
its beginning?

WHO can remember the laying of the corner stone of the Washington Monument in Baltimore, July 4, 1815? Yet at that time the National Union Bank had been in existence eleven years. From the bank's establishment in 1804 until now it has continuously and faithfully served the people of this City and State. In the National Union there is strength.

NATIONAL
UNION
BANK
Of Maryland
Fayette near Charles



G. Washington

They knew the
Father of his Country

THE founders of the Union Bank of Maryland were contemporaries of George Washington, First President of these United States. In fact the bank was organized only five years after the passing of Washington. Its history therefore covers almost the span of the Nation's history. It still stands on guard over the banking business of thousands of Baltimore citizens and concerns.

NATIONAL
UNION
BANK
Of Maryland
Fayette near Charles



In the National Union there is strength

When Baltimore was
seven years old

THE city of Baltimore was incorporated in 1797. It was therefore only seven years old when the Union Bank of Maryland was organized and chartered in 1804.

Baltimore has known us since infancy and we can remember when the city was a mere child. We are still carrying out our original purpose of supplying safe, convenient banking service to Baltimore.

NATIONAL
UNION
BANK
Of Maryland
Fayette near Charles



In the National Union there is strength



Fig. 5

secure?; 'Wenatchee, the Gateway to an Empire; 'State guarantee of bank deposits—How it came about and what it means; 'Constructive banking.'

"All are related to banking and the relation of the bank to community development. These advertisements will appear in the paper every other day and on the odd days we plan to run a number of small 2-inch single column ads. set solid and scattered through the paper. We believe this is a little different form of advertising from



The Entrance to Safety

When you enter the doorway of The National Copper Bank, you feel that here is safety and protection for your bank.

Within the walls of this institution are housed the solid burglar-proof vaults designed to protect your money and no matter how drastic these vaults are also earthy the and fire-proof.

But it is not only a knowledge of the physical safety of vaults which draws patrons to this bank. It is a deeper feeling of security—a knowledge of safety which comes from the management of its affairs and the strength of its decisions.

Customers of this bank know that its officials are always ready to counsel with them regarding investments. From wide experience in handling funds, these men are able to analyze the important features of every investment. Their advice and helpful encouragement are among the elements of Safety and Service to which every patron is entitled.

Earning money is only half your duty, the other and more important half is taking proper care of it. No man anyone can save money—few can save and invest. If your investments large or small, you will find in this institution a complete financial service for your savings, your investments, and your life-long account.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY

Liberty's Strongest Ally—Thrift

There is no gift and easy way to win the war. There is no "royal road" to victory, and no other there is to wealth.

It was our notable ancestor, Benjamin Franklin, who said: "Money and industry are the two things that will do for you." Liberty Bank is doubly so.


You are free to do without, to work, to produce, to save. And, above all, this is a time for Liberty.

Remember Wilson recently said: "Now is the time for America to do its duty and to be the most noble and generous of nations."

By giving up non-essentials to buy Liberty Bonds, you show the Government that you are patriotic. And at the same time you are helping your own Liberty by increasing the wonderful supply of Thrift.

Subscribe for your Liberty Bonds at this bank.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY



Considerate Attention to Ladies' Accounts

Over three billion dollars are spent annually for the upkeep of the beauty and trim homes in the Land of the Free.

Most of this money is expended by women. This shows the importance of every woman knowing the value and use of money.

This is especially true at the critical time of the month.

With a checking account, the housewife has money in the house or in her purse. This is cheaper. Besides, it is safer, more convenient and also decreases burglaries.

At this bank, special provisions have been made for the convenience of our lady customers. Our officials are glad to give help and advice at any time.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY



Helping You to Succeed

One of the most important functions of this bank is to assist depositors by giving them dependable counsel and advice regarding investments in other business matters.

Drawing each day with men in all lines, the officers are constantly in touch with conditions in practically every line and industry. Frequently they are in possession of the latest information.

This bank, whether the deposit is large or small, is ready to help you.

It is accessible, there always being an officer to assist customers and to work with them freely.

This bank means safety for your funds, assistance in connection with investments, and accumulation of money.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY



How to Establish Your Credit

Success is not a thing to be sought with a wish. It is something to be earned. It is something to be won by a group of associates. It is something to be won by a group of associates who are united in a common purpose.

If you ever face a condition like this, you will appreciate the value of a good banking institution, where your credit has been established.

If you have been unable to establish your credit in any regular and honorable way, you may find confidence in making for a 6-month term.

The officers of this institution know no economic work group now and to assist them in making successful business connections. They know that a man's character and credit are his life.

By developing you will power to save small sums of money, you will be building a strong character and establishing the personal banking credit which is bound to bring you success.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY

Very interesting copy

that commonly used by banks and we should be pleased to have an expression from you in regard to it."

There is good stuff in all of the ads., arranged in too long paragraphs in some cases perhaps, and one cannot help wishing that it was a more robustious figure representing the great State of Washington. However, these typographical and artistic details can well be overlooked in view of the excellence of the idea and the matter.

In regard to the advertisements of the National Bank of the Republic of Salt Lake City (Fig. 6) the L. S. Gillham Company wrote me as follows:

"Attached hereto, you will find several clippings of the line of copy we have developed and used lately for the National Bank of the Republic, which so far as the writer is aware, is something of a

If

we find many professional men, who are making a money crop, but establish a strong credit standing, in spite of the value of their reports, they would have been in comparative distress by now.

Money makes money. But in order to give it a full chance, you should be in touch with the man whose money works.

The National Bank of the Republic is just the institution that serves of professional men require. We are not exactly on the alert to select our customers, we select our customers in their own development that may prove their own advantage.

When an opportunity is open for them to better their position, we go into operating financial and line of work here in the United States. Realized as to their financial strength and character, we consider their a capital asset.

Customers from a bank which is a member of the National Banking System and the Federal Reserve System, is of unquestioned strength and maintains a reputation of great value to you.

Will you not investigate our facilities for saving you?

The National Bank of the Republic
 214 WEST 10TH ST. SALT LAKE CITY, UTAH

War--Red Tape--Banks

Despite its hostile detractors, war-time banks, valuable business, such as those in which, directly, indirectly and indirectly through the stockholders and other interests. And let us not forget the practical help—those which teach the need of speed in the coming of war time.

It is not the commission of business, but the nature of the business, that is the real test. It is not the nature of the business, but the nature of the business, that is the real test. It is not the nature of the business, but the nature of the business, that is the real test.

The power is expressed by the plan has been shared that to the bank and by its clients.

We want you to take advantage of these progressive work as soon as you can.

NATIONAL BANK OF THE REPUBLIC
 214 WEST 10TH ST. SALT LAKE CITY, UTAH

Integrity as Collateral

When the National Bank of the Republic was founded, more than 26 years ago, its officers made a rule that, in granting accommodation, they would look for their security as much to the business integrity of the borrower as to his collateral.

This rule has been consistently followed for more than 26 years. Like all good rules, it has worked both ways.

The National Bank of the Republic has grown to be one of the strongest and most influential financial institutions in the upper mountain west, while hundreds of our customers, representing every line of commercial activity, have found our policy of placing the man above the dollar of the greatest value to them in times of business emergency.

If you feel that your business might be benefited by the sincerely co-operative bank service we extend to our customers, our officers would be glad to discuss your problems with you at any time.

NATIONAL BANK OF THE REPUBLIC
 214 WEST 10TH ST. SALT LAKE CITY, UTAH

Speaking About Loaning Money

"How much do you think a man should be allowed to borrow? I believe that a bank should never give a man more than he can pay for it. I believe that a man should not be allowed to borrow more than he can pay for it. I believe that a man should not be allowed to borrow more than he can pay for it."

"It seems to me that both character and collateral are important. I believe that a bank would be perfectly safe in loaning a substantial amount to a man who had only moderate security, but who backed it up with a bank good reputation."

"That's just the idea of the National Bank of the Republic. It's a five-year-old bank, but it has followed the rule for 26 years. Ever since the first was founded it has practiced the doctrine of the BANK ABOVE THE DOLLAR. It's a record of which the officers of the bank are justly proud."

NATIONAL BANK OF THE REPUBLIC
 214 WEST 10TH ST. SALT LAKE CITY, UTAH

Fig. 6. Better copy than art work

radical departure from the appeal usually used in bank copy today.

"The proof of its worth in this case is the fact that this copy, supported by bi-monthly letters to a list of business men, has produced a great deal of *desirable* business. Please note that we underscore desirable because at first glance a good many bank officials might jump at the conclusion that the copy we have used would be productive of a good deal of undesirable business.

"The National Bank of the Republic has opened accounts on probably 98% of the inquiries developed by our spring and summer campaign."

The group of four advertisements of the First National Bank of New Haven, Conn. (Fig. 7), represents another bank starting off a new advertising campaign and doing it right. Copy, typography, illustration, are all in harmony with the best modern standards and the advertising ought to add to the already high prestige of the second national bank in the United States.

 <p>Building for the future</p> <p>While this may not be a time for radical business reactions unless the business has a direct bearing upon war activities, it is undoubtedly a time to cultivate a good banking connection. The First National Bank of New Haven—invites you to build up your balance and your credit here against that time when there will be nothing to hinder the expansion of any legitimate business.</p> <p>FIRST NATIONAL BANK 42 Church Street Corner Crown</p> <p><small>Savings Department open Saturdays evenings from 7:00 to 9:30 a'clock</small></p>	 <p>55 years of continuous service</p> <p>Every business day—without a single exception—for the past fifty-five years, since the year of Gettysburg, the First National Bank has been open and has served the business public of New Haven and vicinity. Several generations of New Haven business men have found this institution of great assistance to them. The same helpful spirit of co-operation is to be found here today, but with vastly better equipment and organization to back it up. You are invited to enjoy the benefits of our long experience and modern facilities in all branches of banking.</p> <p>FIRST NATIONAL BANK 42 Church Street, Corner Crown</p> <p><small>Savings Department open Saturdays evenings from 7:00 to 9:30 a'clock</small></p>	<p>Why we help Farmers</p>  <p>SOME of our customers have asked us why we have an Agricultural Department and conduct Garden Concessions, Pig and Calf Clubs, etc.</p> <p>We are doing these things from purely patriotic motives. It is true that the First National Bank gets some incidental advertising from its activities along this line, but its only tangible reward from these efforts is the satisfaction that comes from doing something to help the people of Connecticut, both farmers and city dwellers, to increase food production and general thrift.</p> <p>Ask for printed matter descriptive of this work and let us see if we cannot cooperate for your own good and that of our state and our country.</p> <p>FIRST NATIONAL BANK 42 Church Street, Corner Crown</p> <p><small>Savings Department open Saturdays evenings from 7:00 to 9:30 a'clock</small></p>	<p>To farm boys and girls:</p> <p>THE FIRST NATIONAL BANK is going to make it possible for you to "do your bit" in helping feed and clothe Uncle Sam's soldiers, and at the same time make some money for yourself.</p> <p>Call Club If you are between 12 and 18 years old, we can arrange to let you have a high grade yearling Holstein heifer call on your nose for one year, and we also offer cash prizes to the three boys or girls showing the best results at the end of the season.</p> <p>Sheep Club We are going to operate a similar club to encourage young people to raise sheep.</p> <p>There is not space in this advertisement to give all the details of these two clubs, but we cordially invite those interested to write us or call at the bank for full information. It will place you under no obligation to do this, and it may open up a very profitable opportunity to you.</p> <p><small>Agricultural Department</small></p> <p>FIRST NATIONAL BANK 42 Church Street Corner Crown</p>  <p><small>Savings Department open Saturdays evenings from 7 to 9:30 a'clock</small></p>
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Fig. 7. A new campaign beginning right

Another institution endeavoring to secure the best in copy, art-work and typography in its advertisements is the Union Trust Company, of Springfield, Mass., examples of whose new series of advertisements are grouped herewith (Fig. 8) for the perusal and study of those interested.

Some Good Ideas

I am indebted to Mr. Merrill, publicity manager of The Northwestern National Bank, Minneapolis, for a fine collection of advertising matter, some of which are reproduced herewith (Fig 9). Concerning this advertising Mr. Merrill said:

"I am rather pleased with the pay roll envelopes. Our pay roll envelopes have been very stupid affairs and the change to something different is a relief. The copy on the manila envelope, of course, was used with the permission of our depositors. They use many thousands of these in paying off their employees. I have just had a reprint made of a series of newspaper advertisements, 'The Strength of the Northwest.' It is what might be called a dramatization of our Board of Directors, though I do not think the gentlemen realize it. I do not know



Let us help you get started in making your will

Call or write today for a copy of the "First Step in Making Your Will." By using it, you can quickly give your attorney all the information needed in drawing your will.

For the protection of those dependent upon you, we urge that you do it today.

UNION TRUST COMPANY
"Springfield's Leading Commercial Bank"



A spirit of courtesy permeates this institution

OUR customers have often remarked their appreciation of the unusual care and pleasantness with which our employees serve them.

This attitude arises, we believe, from the fact that we employ only persons of the highest type, and from the fact that the greatest possible incentive and stimulation is given them in their work, and appreciation shown of their efforts.

There is a real "family feeling" among our employees. You will enjoy doing business with us because of it. Come in and talk over with our officers any matter in which we can serve you.

UNION TRUST COMPANY
"Springfield's Leading Commercial Bank"

A "rainy-day" provision — 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.

Ask for memorandum sheet "The Voluntary Trust." Our officers will welcome a talk with you on this subject.

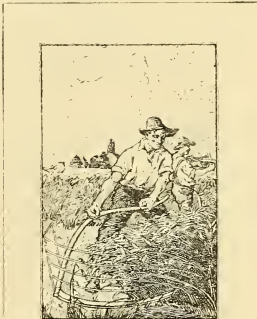
UNION TRUST COMPANY



"Springfield's Leading Commercial Bank"

Fig. 8. Excellence in copy, illustration and typography.

whether you review house organs in your columns but I am sending you *The Big Drum*. This is circulated only



OUR GRANDFATHERS, half a century ago, used the cradle to garner their fields of grain; but more efficient methods were gradually developed, and vast new areas were opened to cultivation. Grain became the basis of Northwestern wealth. In the course of time huge, indestructible elevators were built in Minneapolis, the terminal city.

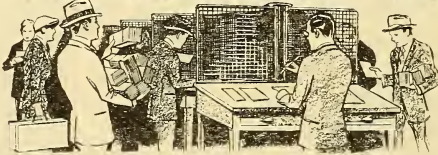
Forty-five years ago The Northwestern National Bank was likewise in its cradle stage, but as the great new territory was opened up, it experienced a corresponding, steady growth. And grain became an important element of its strength. Men whose names have been synonymous with grain and its attendant industries, have long figured on its governing board.



WAY BACK before the Civil War the Government mill at the Falls of St. Anthony ground flour for the settlers and soldiers. A few other small mills were actually established, but with the development of the mid-gings puttier, in 1872, and the adoption of the roller process Minneapolis became well started on its road to pre-eminence as Flour City.

At this turning point, in 1877, the bank was established. The flour industry—one of the greatest of the basic industries of the Northwest—and The Northwestern National Bank, have developed and flourished simultaneously. Though no one interest or group dominates the bank's directorate, the flour industry has always figured notably on its board of directors.

YOUR MINNEAPOLIS REMITTANCE



Like magic, precisely at eleven

—young men from Minneapolis banks appear at the clearing house to exchange checks.

It is a matter of special pride in the In-coming Mail department of this bank to get every possible check and collection item received in the morning mail pre-ented at once for payment and placed to the credit of depositors.

The Northwestern National Bank

Minneapolis, Minnesota

Resources \$55,000,000

in our office and in the office of our affiliated trust company, the Minnesota Loan and Trust Company. We get a great deal of fun out of this publication. I am just starting a series of newspaper advertisements, the first of which you will find with the rest that I am sending you, 'The Crash and Roar of the Triphammer.' It will supplement the series

Fig. 9. Strong copy from the Northwest

called 'The Strength of the Northwest.' The latter series treated of the rock bottom industries of Minneapolis and its territory, and are of a very conservative nature. The new series will be big business ads. just as the businesses are at the moment running at full speed and on a large scale. I expect to print the phrase 'Permission to sketch this scene was given by—' in each number of the series. The activities illustrated will be some of the biggest and best known in the city. The series that I am using in our bank magazines, appealing to bankers only, is entitled, 'Your Minneapolis Remittance'."

I am glad to reproduce a group of advertisements (Fig. 10) selected from a series used by the Northern Trust Company in Chicago newspapers. Louis A. Bowman, manager of the New Business Department, has had the full series reprinted in the form of an attractive portfolio. These advertisements are in conformity with the best advertising principles and practice.

True to its name, the Enterprise Bank, of Charleston, S. C., is enterprising in its advertising. It has a personified character, "Miss Four Per Cent," who Phoebe Snows her way through a series of newspaper advertisements. Here is a sample of her "line of talk":

"Miss Four Per Cent Talks About Her Home.

"So much has been said of late in the press and on the streets, in the stores, at card clubs and afternoon teas, about the 'Home of Miss Four Per Cent' that I am going to be 'improper' enough to talk publicly about my own home. Of course, you know its location in the Enterprise Bank, corner of Meeting and Market streets. In the first place, that is a busy corner and a popular corner. Everybody in Charleston passes the Enterprise Bank at least once a day.



Depositors feel at home in this Bank

THEY are not dealt with impersonally as depositors merely; they are treated as clients, in whose financial problems our officers take a personal interest.

The experienced financier can make specific use of our highly specialized departments, and the most inexperienced customer can put himself in our hands with the assurance that he will be assisted and advised to the best of our ability.

2% paid on checking balances. 3% paid on time accounts.

The Northern Trust Company-Bank

Northwest Corner La Salle & Monroe Streets—Chicago
 Capital \$2,000,000 Surplus \$2,000,000



THIS bank is equipped with highly specialized departments to meet every financial or fiduciary need which may arise in the lives and business of its customers. There is a distinct advantage to them in having so complete and varied an organization at their call.

2% paid on checking balances in excess of a daily average of \$1000

THE NORTHERN TRUST COMPANY-BANK

CAPITAL and SURPLUS \$4,000,000

A Trustworthy Business Associate as Executor and Trustee

—somebody who knows about your financial affairs and the needs of your family circle—is a very desirable selection if you can feel sure that he will serve, that he will survive you and the trust; that he will not find the duties much heavier and more protracted than either you or he anticipated, that he has investing ability or ready access to it, and that he won't move away or become disabled.

Too many contingencies, are there not? It would be safer and no more expensive to name this company in his stead; or you might appoint it co-trustee to act with him.



The Northern Trust Company

Capital \$2,000,000 Surplus \$2,000,000
 MONROE & LA SALLE STREETS CHICAGO

The American Business Man

gives himself lavishly to his business. It is more than a means of making money. It is his life work. To be successful is his first ambition.

But after success has been won, a new motive develops to sustain his effort in making money and accumulating property. He wants to conserve his wealth in an estate which will continue unimpaired after death to support his dependents and be of service to his fellow-men.

This is the net outcome and final result of his business career, to conserve which he can turn nowhere as confidently as to a well organized, experienced and responsible trust company.

This company has highly specialized and expert service to offer as executor and trustee.



The Northern Trust Company

Capital \$2,000,000 Surplus \$2,000,000
 N.W. Corner La Salle & Monroe Streets Chicago

Fig. 10. Excellent models

“The Enterprise is so very sanitary with its tiled floors; its marble side walls and counters; its bronze grille work; its glass covered desks; its glazed tile vault; its up-to-date screening—everything up to date. My own office is a gem. I’ve got a private little room with its glass covered desk, its reception chairs, a full length mirror—all for the especial use of my lady friends, so they won’t be jostled by the crowd which sometimes gathers. One thing about ‘My Home’ which appeals to the newcomer is the home-like atmosphere which prevails. New-comers are made to feel at home and that is why so many seek out the Enterprise Bank. On the first of January, April, July and October, I have an ‘at home’ and distribute about \$4,000 to my friends. I didn’t see you there on July 1st. Won’t you qualify so as to be in the October distribution by becoming a depositor in the Enterprise? I am very anxious to form your acquaintance.”

A fine set of advertisements of the Second National Bank, of Toledo, Ohio, was sent me by Lewis H. Clement. The group of three reproduced (Fig. 12) indicates the excellent character of the copy.

Why you will benefit by reading these advertisements

THE Atlanta Trust Company believes very strongly and very honestly that it has superior trust and banking facilities to offer the people of Atlanta and the surrounding country. We believe that a wider use of these facilities will benefit the customers themselves and the community.

Many persons do not know to how great an extent they can make use of a trust company. It is our purpose through announcements in the *Constitution* on Mondays and Thursdays and the *Journal* on Tuesdays and Fridays, to tell in as interesting and clear a manner as we can, what the Atlanta Trust Company has to offer you, and how you can use this Company.



We believe that if you read these advertisements carefully you will gain useful knowledge about trust and banking matters that will some time—perhaps soon—be of inestimable value to you.

**ATLANTA TRUST
COMPANY**
140 Peachtree Street

Fig. 11

Frequency of Insertions

It does not seem to be enough for a bank to advertise once a month even if it runs a large sized advertisement for several days at a time. G. B. Tucker, assistant secretary of the Northern New York Trust Company, Watertown, N. Y., wrote me:

“I have read for some time back with a great deal of interest your articles in *The Burroughs Clearing House*, ‘What’s What in Bank Advertising.’ Our advertising has been rather limited, especially in the newspapers. Our newspaper advertising takes place the last day of each month and the first two days of the following month. These ads. always feature our Interest Department on account of our interest being on the monthly basis plan. We use a 3 x 9 or 10-inch space



A Half-Century of Growth

IN HER commercial growth, Toledo has been fortunate in having financial institutions which have weathered the storms of half a century. During all this time this bank has stood strong and helpful—a vigorous, constructive influence in the development of our city and in the progress of her vast industrial and commercial enterprises.

As we draw near our fifty-fourth anniversary with increased facilities and greater resources, we hope to be still more helpful in the future in contributing to the upbuilding of Toledo's commercial supremacy.

The Strongest Bank in Northwestern Ohio

SECOND NATIONAL BANK



1864-1870 1870-1894 1894-



ON THE BASIS OF EFFICIENT SERVICE

We could never have built up the strongest bank in northwestern Ohio except on the basis of efficient service. For SERVICE is really all a bank has to sell. Without the most modern methods and labor saving devices, it would be impossible to take care of the great volume of business entrusted to us by our depositors and correspondents. Some idea of the volume of that business and of the methods adopted to handle it may be gained from this fact:

The Second National Bank uses more Burroughs Adding and Accounting machines than any Toledo institution except the W. J. Crawford Company.

On the basis of efficient service we serve the business of firms, corporations and individuals requiring banking facilities of the most modern kind.

SECOND NATIONAL BANK

THE ATMOSPHERE OF A BANK

WE WANT THE BANK TO BE DIFFERENT—to breathe a different spirit, to reflect a different attitude than prevail in some financial institutions.

We desire that this shall be a bank of willing, cheerful service—based in its character, generous in its sympathies, helpful in its strength—conscientious and when concentration is necessary to maintain that strength.


We want conscientious interest in our customers welfare to be the keynote of this service, the cornerstone of our strength, the magnet which attracts and holds the percentage of discriminating and appreciative customers.

We desire that this spirit shall prevail in every department and be reflected in the helpful attitude of every employee.

“This has been our endeavor in the past. It will continue to be our aim and purpose in the future.”

The Strongest Bank in Northwestern Ohio

SECOND NATIONAL BANK



If you are not getting on well, have contracting shingles, skin eruptions, itching humoral tetter, etc., have your mail placed on one mailing list.

Fig. 12. Part of a strong series

for these ads. I am of the opinion that it would be better to run our ads. every week or oftener and cut down on the size. Of course the smaller the ad. the more attractive it must be, but by having a special border and trade-mark, I believe that the smaller ads. run oftener would be more effective. I would like your opinion in this matter. We have an arrangement with one of the local papers whereby we always have space at the top of the editorial page which I believe is the best location. These papers take in a large agricultural section and are read by most of the best people."

I wrote Mr. Tucker:

"Your advertisements are very good, but, as you yourself seem to feel, it would be better to run a regular series of advertisements, even in smaller space with insertions several times a week, rather than to bunch all your advertising in two or three days once a month."

The opening of a bank's advertising campaign is one



Pittsburgh's high rank imposes an obligation

THERE are thirty-four states, none of which can boast of a total assessed valuation equal to that of Allegheny County—\$1,270,129,260

Consequently, in this third Liberty Loan campaign, the country expects much of Pittsburgh and its environs.

We have been given a big quota, but we can exceed it if we all subscribe in proportion to the individual and collective prosperity which has come to us in this community—the industrial capital of America.

FARMERS DEPOSIT NATIONAL BANK
PITTSBURGH PENNSYLVANIA



Pittsburgh's position in the great war

The banks of this city have had a big part in making Pittsburgh what it is today—the industrial center of the world and the very citadel of our nation's wartime industrial preparations. The Farmer's Deposit National Bank is proud of the fact that for 86 years it has had a share in helping Pittsburgh to grow and to measure up to its patriotic opportunities.

FARMERS DEPOSIT NATIONAL BANK
PITTSBURGH, PENNSYLVANIA

of the most important parts of it. I commend the advertisement of the Atlanta Trust Company (Fig. 11) as a good "opening gun." An institution in another section of the country, as the first ad. of a series, used this copy:

"How This Bank Serves You.

"The services of a modern bank are too numerous and too varied for us even to outline in this one advertisement.

"Its primary functions—to provide a safe depository for the public's funds, and to loan those funds to responsible business enterprises and individuals—are known to all.

"But this bank's usefulness does not end there. How it serves its patrons and community at large in a hundred different ways we shall attempt to describe in an interesting way in the advertisements to follow."

Member Federal Reserve System



PITTSBURGH people know **The Colonial** as the bank that is so convenient to reach—with an arcade from its Fourth Avenue entrance to its Diamond Street entrance midway between Smithfield and Wood Streets.

Close to the Fourth Avenue entrance are the receiving and paying tellers for checking accounts; at the Diamond Street end are the savings and trust departments. The other departments are grouped to assure the greatest convenience to those who transact business with us. You are invited to talk with our officers regarding service in any of our departments

We must prove worthy
of our heritage



Our forefathers fought for the privilege of mere existence. They fought all who threatened their liberties. They fought for every mile of our country.

We must not lose the precious inheritance bought by their sacrifices. We must fight to keep alive those ideals of liberty which the enemy today is ruthlessly trampling under foot. We must devote our last dollar to the cause of liberty

WE MUST BUY LIBERTY BONDS

THE COLONIAL
TRUST COMPANY

317 Fourth Avenue 314-318 Diamond St.
PITTSBURGH

MEMBER FEDERAL RESERVE SYSTEM



THE COLONIAL
TRUST COMPANY

317 Fourth Ave 314-318 Diamond St.
PITTSBURGH

Capital Surplus and Profits, \$1,000,000


Fig. 14

There are reproduced herewith groups of newspaper advertisements of two different financial institutions which have recently inaugurated newspaper advertising campaigns, each one of them with a central idea back of it and all using similarly efficient methods in the preparation and presentation of their various series of advertisements.

The Farmers Deposit National Bank, of Pittsburgh (Fig. 13), is going to advertise Pittsburgh as much as it does itself. The keynote is sounded in one of the opening advertisements of the series in which it was said:

“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 Pittsburgh.”

The Colonial Trust Company (Fig. 14), also of Pittsburgh, uses as an emblem a Colonial soldier. The central idea of this Company's advertising is the accessibility of its offices and officers, as typified by the unusual arrangement of the



**Why men
who have no children
should make wills**

You have always thought that the law would give all your property to your wife, if you have no children—have you not.

Under the Massachusetts law, only one-half of your property, roughly speaking, goes to your wife, if you have no children. The rest goes to your nearest relative—who for instance may be a little-known or little-liked cousin.

By having your attorney draw your will you can make sure that your wife will receive what you wish—not what the law would give her.

**BOSTON SAFE DEPOSIT
& TRUST COMPANY**
100 Franklin, at Arch and Devonshire Streets

Fig. 15



**Let us get
better acquainted this year**

Though for a long time we have been serving the people of Springfield in banking matters, we feel the need of a broader and closer acquaintance with our customers and the business community generally.

In a short time we shall be located in our fine new building at Main and Lyman Streets, equipped with every facility for the prompt and efficient handling of customers' business. But do not wait till then to begin your acquaintance with us. Come in now and let us know each other and plan to co-operate in the new year just beginning.

**CHAPIN
NATIONAL BANK**
MAIN AND LYMAN STREETS—NEAR THE ARCH

banking quarters along an arcade extending from Fourth Avenue to Diamond Street.

In each of these cases, the whole series of advertisements was pretty well thought out in advance. The appeal is strengthened by the distinctive style of typography and illustration which has been adopted. Difference in size, and shape, as well as the frequently changed text matter of the advertisements, provides the variety necessary to attract attention and maintain interest.

Two good New England financial institutions which recently inaugurated special campaigns of newspaper advertising are the Boston Safe Deposit & Trust Company, and the Chapin National Bank, of Springfield, Mass. Specimens of their strong new copy are shown (Fig. 15).

Patriotic Bank Advertising--

Bankers Co-operating with
the Government

CHAPTER III.

PATRIOTIC BANK ADVERTISING-- BANKS CO-OPERATING WITH THE GOVERNMENT

DURING the war the patriotic note was the pre-dominant one in bank advertising. This patriotic background of all bank advertising is likely to continue for many months to come because bankers have a clear vision of their responsibility in these times. The logic of events makes the bank a necessary link between the Government and the people in the large scale financing with which we have become familiar in recent years. Bankers are still called upon to sell Government securities and to help customers meet their financial obligations to the Government.

One after another, the campaigns for the Liberty Loans, the Red Cross, the Y. M. C. A., and the War Savings Stamps and Certificates have had the hearty and effective co-operation of the advertising banks. If a complete compilation of all the advertising copy which has appeared on these subjects could be made it would furnish very interesting reading. A beginning has been made in this chapter, because I believe that we owe it to posterity to keep some record of these things. There probably has never been another occasion when so many bright minds were concentrated on the advertising of one thing as has been the case with our Government's efforts to raise money

for our share of the world war. A lot of good points could be gleaned were it possible to make a complete study of this advertising. I mean such points as these: One Liberty bond advertisement used in New York had the heading "Bonds or Bondage;" a bank in the Middle West advertised the U. S. Government Thrift Stamps by asking the question: "Can You Lend Uncle Sam a Quarter Now and Then?" I furnished a West Virginia bank with this street car card idea:

WAR SAVINGS STAMPS
WILL SUSTAIN SOLDIERS

with the name of the bank underneath. This idea was quite widely used later, with variations.

Many Wisconsin banks pushing war savings, used this device:

WAR SAVINGS STAMPS
WISCONSIN SAVES & SERVES

Speaking of W. S. S., "apt alliteration's artful aid" came to my assistance in captioning a War Savings ad. thus: "Dollars Doing Double Duty," the idea being that investors help both themselves and their country.

In St. Louis, the Mercantile Trust Company took a prominent part in the exploitation of the second Liberty Loan. Early in the campaign it published as a newspaper advertisement a facsimile of a letter from Festus J. Wade, president of the company, to the governor of the Federal Reserve Bank of St. Louis, announcing that the Mercantile would subscribe to \$5,000,000 of the bonds. It ran many large-space advertisements in the newspapers, and a strong street car card and a blotter advertising its plan for buying bonds on weekly payments. The company issued a special Liberty Loan bond account pass book in patriotic

colors. It also used a special letterhead with a long red, white and blue shield down the left side, and a booklet of army and navy insignia.

A very attractive service flag folder was issued by The First National Bank of Boston containing the names of its fifty-four men with the colors.

A number of banks advertised to promote the use of Liberty Bonds, War Savings Stamps and Certificates in place of gold or paper currency as Christmas gifts, with satisfying results.

A 32-page booklet containing authoritative information regarding the present organization of all branches of our army and navy—service, codes and signals, drill regulations, the manual of arms and other timely data—was given out by the Old National Bank and the Union Trust Company of Spokane, Wash.

“Buy your Liberty Bond from Liberty Bank,” and “Save the Liberty Dime in the Liberty Bank for the Liberty Loan” were slogans used in its first Liberty Bond circular by the Liberty Trust & Savings Bank of Chicago.

Though war is no longer the principal business of the United States, the reproduction herewith of several war-time bank ads. will still be of interest and value. There is tremendous human interest in that Pershing ad. of the Northern Trust Company, Chicago (Fig. 16). The same company used a startling full page ad. headed, “Heed Your Country’s Call.”

“For the Freedom of the World” was a 4th of July ad. of the Union Trust Company, Baltimore (Fig. 17). The heading went well with the Statue of Liberty superimposed on the Company’s trade-mark emblem. It was a good Red Cross ad. the National Exchange Bank of Providence used. The Citizens National of Baltimore took advantage



LET US BACK HIM TO THE LIMIT

GENERAL PERSHING will lead our troops to victory in France. The lives of thousands, maybe millions, of American soldiers will be committed to his care. The responsibility is stupendous. We must back him to a man.

The first step is MONEY, to buy food, munitions, ships and supplies. It must be raised immediately. Everybody must help, by subscribing to the LIBERTY LOAN, according to his ability. The wealthy are taking thousands and millions of dollars worth; the smallest wage-earner should buy at least one \$50 bond. It is the safest investment on earth, and pays 3 1-2 per cent interest.

*"Upon America is to rest the brunt
of the terrible burdens to come"*

said Pershing in a speech before leaving this country. The burdens will grow heavier the longer the war lasts. Each month will cost thousands of American lives, each year will cost billions of treasure. Hard hitting and quick preparation alone will bring peace.

HOW IT WOULD CHEER OUR ALLIES AND DISHEARTEN THE ENEMY TO HAVE THE LOAN OVER-SUBSCRIBED! HOW UNFORTUNATE IF THE SUBSCRIPTIONS SHOULD FALL SHORT!

IS THERE ANY CITIZEN OF THIS COUNTRY SO UNPATRIOTIC THAT HE WILL NOT LEND THE GOVERNMENT HIS CASH IN A CRISIS LIKE THIS? IS THERE ANY SO BLIND THAT HE DOES NOT SEE THE PERIL OF DELAY?

*This bank will be glad to receive your subscriptions. Act now:
subscriptions close at noon, Friday the 15th*

THE NORTHERN TRUST COMPANY

NORTH WEST CORNER LA SALLE AND MONROE STREETS

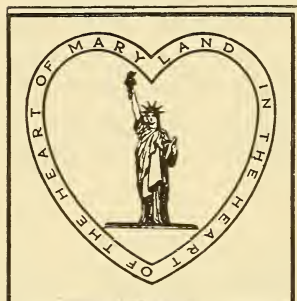
CHICAGO

of the establishment of one of the National Army cantonments near it to make a special appeal for business accounts, while the Mercantile Trust & Deposit Co. of New York, tactfully handled the matter of suggesting its appointment as trustee of those called away on military service.

Liberty Loan Publicity

Those recurring occasions when the paramount thing in bank advertising was the nation-wide co-operation of practically all financial institutions in the effort to make a great success of the Liberty Loans have demonstrated what a vast amount of publicity machinery can be mobilized when all the banks of the country get together in a common cause.

Some of the bigger things in the way of publicity for the first Liberty Loan were done by the speeches and writings of Secretary of the Treasury McAdoo, Ex-President Vanderlip of the National City Bank, and others of similar high standing in the financial world. When the campaign began back in May, 1917, a Liberty Loan committee in New York quickly produced a text-book on the whole proposition to be used by bankers and others interested in educating the public as to its duty and opportunity. The American Bankers Association decided that it could render a service by sending to bankers throughout the country definite suggestions as to how they might advertise Liberty Bonds locally. The A. B. A. called a few men together one afternoon and said: "We want at least a dozen good advertisements by tomorrow morning at 11 o'clock." Each advertising man present agreed to bring at least two advertisements by that hour. The "Copy Loan" was oversubscribed, and instead of a dozen there



For the freedom of the world

This year, Independence Day has a special significance for America, preparing for a mighty struggle, her sword unsheathed again in the cause of freedom.

All of us will be called upon to make sacrifices for victory. The least difficult, but by no means the least important, sacrifice will be giving up some of our luxuries and unnecessary expenditures in order that we may build up capital to help our government finance its share of this war for the freedom of the world.

Thrift in America is now not only patriotic but imperative.

UNION TRUST COMPANY
Baltimore

Your Wartime Finances

If you are leaving soon for military service, we suggest this way of putting your affairs in order.

Either open an account with us, to which your income may be credited and made available for your use in any country. Or make arrangements with us for the custody of your property and the handling of your finances while you are away.

You can specify how your income is to be collected, to whom remittances are to be sent during your absence, and what disposition shall be made of your maturing investments.

The directors and officers of this young institution are men whose reputations rest on the soundest methods of business and banking.

Interest is allowed on checking accounts of \$500 and over.

MERCANTILE Trust & Deposit Co.
115 BROADWAY NEW YORK

Charles Street *at Fayette Street*

Save now for the next war loan

Very soon—probably in September—a second Liberty Loan will be offered for popular subscription.

It is important for the continued prosperity of the country that the war loans, as they come, along one after the other, be taken up by the people with savings from their present income. Begin to save now for the next loan and you will be doing the best thing for your country and yourself.

The UNION TRUST COMPANY places at your disposal the facilities of its Savings Department and will pay you 4% compound interest on your savings.

UNION TRUST COMPANY
Baltimore, Maryland

The Red Cross

Don't wait until war with all its horrors is upon us. Don't wait until the need of money makes impossible the help and care that the sick and wounded must have and which the Red Cross alone can provide. Give to the Red Cross and give to-day.

National Exchange Bank

MARYLAND'S SECOND CITY

As if by magic a city is springing up overnight, as it were, within sixteen miles of Baltimore's outer gates.

Admiral, with its forty thousand men, will be the second largest city in the State, and its construction, upkeep and provisioning will tremendously stimulate many lines of business.

With the coming of this great cantonment, many opportunities present themselves to the alert business man.

THE CITIZENS NATIONAL is presently in a position to financially counsel and assist those who require its financial service in shaping themselves to make a bid for this business.

A BIG BANK FOR BIG BUSINESS and A GOOD ONE TO GROW UP IN

Citizens National Bank
Baltimore, Md.
Resources over \$20,000,000.00

Fig. 17

were available two dozen good advertisements. A subcommittee then selected and edited a dozen advertisements, and within forty-eight hours broadsides showing proofs were in the mails on their way to all the banks in the United States.

In this chapter are reproduced a few specimens of the great variety of Liberty Loan advertisements of banks and trust companies (Fig. 18). There is also shown a group of other war-time bank advertisements, all of which are interesting and undoubtedly must have been effective.

The Red Bank, N. J., advertisement was typical of many community or co-operative advertisements which appeared in various parts of the country.

The Quitman, Ga., ad. explains a weekly payment plan widely used. The First Trust & Savings Bank has taken one of the A. B. A. ads. and galvanized it by using an appropriate illustration. This same institution displayed in its window a Spanish War bond as a sample of a Government bond. The Bank of Antwerp ad. is one which I wrote for the A. B. A. collection to show people definitely how they could buy \$50 bonds on the Government's installment plan. The Tenafly advertisement I wrote with truck-gardening and farming communities in mind; the single-column Bankers Trust Company ad. to hammer in the point that quick preparedness for America would tend to shorten the war; the Rhode Island Hospital Trust Company advertisement to make a timely appeal on Registration Day, June 5, 1917, and the two-column Bankers Trust Company ad. to show the importance of discouraging the enemy by our vast mobilization of dollars. Being a very old institution The Bank of New York naturally went back into history for the text of its good advertisement.

Helping the Small Bond-Buyer

From F. A. Singler, auditor of The Union National Bank, Tulsa, Okla., I received an ad. reading:

"Safeguard Your Liberty Bonds.

FIG. 3



BUY A LIBERTY BOND
and hasten the coming of peace

The surest way for an American citizen to do his part and speed the coming of a permanent world of peace is to subscribe to a LIBERTY BOND.

Now is the Liberty Loan and there is no other United States issue so generous. It is the only one that will give you a dividend on the day you buy it. Let your dollars fight for duty.

Buy in teams and in big lots generally through Liberty Loan Departments of your offices.

BANKERS TRUST COMPANY
16 Wall Street
7th Ave and 36th St

FIG. 4

Help Your Country and Make Money for Yourself

Uncle Sam will have the money QUICKLY to build thousands of feet and aviation engines, ships, tanks, airplanes and motor cars of thousands more to go on a mission to win the war. To enable our soldiers to carry on, in spite of the great war for the PRESIDENT OF THE WORLD.

YOU can do YOUR part by lending the Government some of your savings. Invest now in one of the Liberty Loan bonds. You will be helping Uncle Sam while you help your country. The bonds pay 4% per year interest and are good as gold. There is no more payment plan. For example, if you want to buy one of the \$100 bonds, you can make your payments at the following figures:

\$1 when you have your savings	\$ 1.00
10¢ on June 28, 1917	8.00
20¢ on July 20, 1917	16.00
30¢ on August 18, 1917	24.00
40¢ on September 15, 1917	32.00
50¢ on October 13, 1917	40.00

The bonds will be dated June 15, 1917, and will run for 20 years, when the Government will repay the principal. There is one big benefit will more important than the rate of 4% and a 100% profit.

Come in now to help your country. You can do it now.

Bank of Antwerp
a Part Cash Paid on Certificate of Deposit
16 Wall Street, New York

FIG. 5

Enlist Your Dollars in the War

In this time of our country's crisis an idle dollar is as much a "leaker" as an idle man. Are your dollars doing their duty?

The Liberty Loan of 1917 meets the immediate requirements of the front-line people. Every dollar subscribed will help make it a success. The quicker the better.

Thousands of dollars are at a standstill because the customer cannot. Let me tell you how to make your money of value. The Liberty Loan is the answer. Their plan is to issue our bonds in 10¢ amounts. Their plan is to issue our bonds in 10¢ amounts.

We Will Count it as Privilege to Enter Your Subscription.

FIRST TRUST & SAVINGS BANK
16 WALL STREET, NEW YORK

FIG. 6

How You Can Help Your Country

PRODUCE all you can WASTE nothing all you can LEAD

Produce food, stop all waste, lend your Liberty Loan which will pay 3 1/2% and help our country win the war.

This bank offers you its services free in handling all details of your subscription. You can invest as little as \$20 and make payments in installments extending over three months.

The First National Bank
OF TENAFLY, N. J.
16 WALL STREET, NEW YORK

FIG. 7

Government Loans

On October 10, 1916 the Bank of New York made a loan of \$500,000 to the United States Government. In making this loan the ALEXANDER HAMILTON, the first Secretary of the Treasury, was a beneficiary.

It is the only loan of this kind made by the Bank of New York.

The present Secretary of the Treasury will be a beneficiary to the same LIBERTY LOAN of 1917. The Bank of New York will advance for a loan of \$500,000 to the United States Government. It is the only loan of this kind made by the Bank of New York.

The interest of the Bank will be returned free of expense to the borrower and it is a great benefit to the borrower.

The Bank of New York
16 Wall Street, New York

FIG. 8



The Nation's Roll of Honor Register today!

If you are of the proper age you will hasten to enlist for the National Army.

If beyond that age, you cannot enlist register your approval of our righteous cause, uphold the flag of your country and help supply the "arsenal of war" by subscribing to the Liberty Loan. Register today!

Rhode Island Hospital Trust Company
16 WALL STREET, NEW YORK

FIG. 9

HOW YOU MAY BUY U.S. LIBERTY LOAN BONDS

In order to encourage and foster the sale of these bonds we have worked out a plan to make the purchasing of these bonds not only a patriotic duty, but only easy, but a most excellent means of saving funds that otherwise would not be saved. This plan is to be known as our

"U. S. Liberty Loan Savings Club"

You make application for the bond by depositing a small amount, plus the club and pay it in installments.

The First National Bank of Queens
16 WALL STREET, NEW YORK

FIG. 11



BUY A LIBERTY BOND

The World is Watching us

The world at large—the allies, neutrals and our enemy—all look upon us with interest. We Americans are in our Government to "see it through."

Unless the \$7,000,000,000 LIBERTY LOAN bond offering of our Government is instantly subscribed—yes, oversubscribed—all will enable them to see us not throwing our full weight into the scale; that we are not standing back of our flag and our Government as we should.

Have YOU done YOUR share?

We will help you by taking care of all the details of your LIBERTY BOND subscription. Consult our Liberty Loan Department today.

BANKERS TRUST COMPANY
16 Wall Street, 7th Ave and 36th St.
New York City

EVERY AMERICAN HOME Should Have a Liberty Bond

You may not be able to fight, but you can help support those who are willing to give their life, if need be.

The undersigned not only will receive subscriptions for these bonds, but offer their services as custodians, without charge, for small bonds of \$5,000 or less for individual purchasers.

Red Bank Trust Company
Red Bank, N. J.

Second National Bank
Red Bank, N. J.

Fig. 18

“Your ‘Liberty Bond’ is in danger of fire, loss or theft; safeguard it. In case of coupon bonds, if burned, lost or stolen, there is absolutely no recourse, since the bonds are payable to bearer.

“They will be safe in our strong vaults. Bring your Liberty Bonds to us. We will protect them free of charge.

“The Union National Bank.”

I wrote him as follows:

“A better heading than ‘Safeguard Your Liberty Bonds’ would have been ‘We Will Safeguard Your Liberty Bonds Free.’ You will notice that by saying that, you instantaneously tell the people the very generous offer you are making, whereas the first impression they get from your own heading is that they go to some trouble and expense themselves.

“I am much interested to know how this scheme worked out. I should think it would use up all your safe deposit boxes, or else fill your own vault and cause you a lot of extra bookkeeping and trouble. Aside from patriotic considerations, a better way to have made the offer, perhaps, would have been to make it free to present customers, or as an inducement to start an account with you.”

Later Mr. Singler wrote: “Owing to the great amount of extra work we have had because of the Liberty Loan, we advertised this feature only twice. However, over fifty persons deposited their bonds with us and in a great many cases the bonds came from persons not banking with us. This of course was the purpose of the plan. While we willingly and gladly do this service for old customers, we wanted to attract new customers for the bank because of the free service.

“When the first Liberty bonds were delivered, our people took them home with them. Bonds are a new thing

in this part of our country. As the people become accustomed to bond investments they will buy them more liberally—then look for a safe place to keep them.

“We do not give each person depositing the bond with us a safety deposit box. We take the bonds and place them in a safekeeping envelope and issue our receipt for the bonds covering the serial number, etc. We take their signature and when returning the bonds require the return of the receipt and their signature to verify. One large safety deposit box will take care of a good many of these bonds.

“The second Liberty Loan was a great success here. There will be over ten thousand subscribers in Tulsa out of a population of 60,000. Our bank took in over 700 subscriptions and about \$600,000.00 total. We shall feature the above plan extensively from now on.”

The Banker's Continuing Responsibility

It would seem that there will be a continuing responsibility and opportunity for the American banker to educate the people in true thrift and their financial obligations to the government that protects them. To produce, to conserve—these are the great duties of the people at large and the bankers must show us how to do it and keep our feet in the straight and narrow path that leads to financial safety.

In these times every bank in the country should be urging its depositors to save and deposit as much money as possible. Our country needs more capital; the whole world needs more capital. In the last analysis, capital comes from the savings of the people as a whole. Therefore it is really a patriotic duty to save as much as possible.

Then the increased cost of living has created a larger need for saving to meet the actual expenses of everyday life—the bills of the butcher, the baker, and the candlestick-maker—and because the buying power of the dollar has so decreased that one must save more than formerly in order to accomplish as much in the way of accumulating a competence. This is the message that our banks must now carry to all the people.

With expenses of several billions a year, a considerable part of which the Government must raise by the sale of bonds, the American people will have to “right about face” on this thrift proposition. We have been spending several times the usual annual savings of the people of this country, even putting the most liberal construction upon what is meant by savings. Therefore, the only conclusion is that we must multiply our savings accordingly. Our taxes have been largely increased, and we’ll have to do more saving to meet the higher taxes.

This means that the banks will need to advertise as they have never advertised before. The campaigns for the Liberty Loans have provided valuable experience, and the Government profited by it in planning for the sale of the War Savings Stamps and Certificates. No savings banker need feel that the Government is competing with him in this matter, for the Government’s thrift campaign is going to make the miser and the hoarder a thing of the past in this country, and much money will be drawn from hiding places.

Advertising to Soldiers

Banks located near National Army cantonments or other military camps gave special attention to sav-

ings and trust appeals to the officers and men. A Baltimore trust company used this advertisement:

“‘Somewhere in France’ you may soon be doing your

WAR'S WARNING

THE ONE LESSON that Mars is teaching the Nations of Europe is "ECONOMY." With famine, fire and the sword, he is forcing everybody to be saving. America must learn to stop committing the crime of waste. She must learn the lesson now voluntarily or be forced to learn it in despair and misery.

BEGIN YOUR LESSON NOW
WITH A SAVINGS PASS BOOK

The Dollar Savings & Trust Co.

Capital \$1,500,000.00

Central Square YOUNGSTOWN, OHIO

ONE IDLE DOLLAR WILL START A SAVINGS ACCOUNT



Civilian Patriots

Although no blast of bugles heralds the event, many patriotic civilians daily are being recruited to the army of thrift. The service is not severe. It is practical training in money prudence. Enlist your dollars here, where they will promptly respond to your command and meanwhile are earning interest.

"The White Bank"

DES MOINES NATIONAL BANK

CAPITAL \$750,000.00

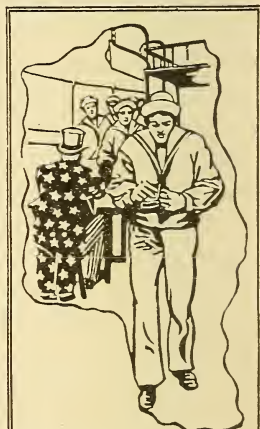
Des Moines, Iowa.

4%

INTEREST ON
SAVINGS ACCOUNTS

4%

INTEREST ON
SAVINGS ACCOUNTS



PREPARE FOR TOMORROW!

When Pay-Day Comes where do your earnings go?

Do you lay by a part of them for future needs?

Many of your shipmates have Allotment Accounts with this Society. If you are interested, write for our special booklet on Navy Allotments.

We are a mutual Saving Fund Society and have been in business since 1847.

INTEREST
For 3 ⁶⁵/₁₀₀ Per
1917 Cent

THE WESTERN SAVING FUND SOCIETY OF PHILADELPHIA

Tenth and Walnut Streets

Assets \$44,000,000
Deposits \$40,000,000

You can transact all your business with us, making deposits and withdrawals, directly by mail.

Fig. 19

bit for the freedom of the world. You have been called to the colors and are leaving behind you 'Somewhere in Maryland' dependents and property interests requiring care and oversight in your absence. The Union Trust Company is fully authorized and equipped to act as your financial agent, deputy or trustee, and is especially glad to act in such capacities for those who expect to go on duty overseas."

Speaking of advertising to soldiers, a number of good military bank appeals are illustrated herewith (Fig. 19): The Philadelphia ad., addressed to sailors, appeared in the magazine entitled *Our Navy*; the Youngstown, O., advertisement is good as to copy, but poor as to typog-

Soldiers! Sailors! Aviators!

Before entering the solemn business of war put your personal affairs in order. Arrange with us now to take care of your financial interests, investments, real estate, etc., to collect income, reinvest or disburse it.

By making your will and naming this Company executor and trustee you can extend this invaluable Mercantile Trust and Deposit Company service to your family or other heirs in the event of your death. See your lawyer and make that will today.

Our officers will be glad to explain in detail the comprehensive service of this Company.

Mercantile Trust and Deposit Co
of Baltimore

Established 1884 Calvert and German Sts.

Largest Capital and Surplus of Any Financial Institution in Maryland or Any Southern State.

Fig. 20

raphy; "Civilian Patriots" and "Soldiers! Sailors! Aviators!" (Fig. 20) are good.

On the front of a statement folder the Metropolitan Trust Company, of New York, used a sepia reproduction of a beautiful night view of the United States Capitol at Washington. It is called "A Photographic Historical Document," and is thus described:

"On the evening of April 2, 1917, just after a heavy rainfall and at the precise time when President Wilson was reading his message to Congress asking for a declaration of war on Germany, an artist in Washington made the night photograph which we have reproduced on the cover of this statement. It shows the Capitol at a critical moment in our national history."

It is such unusual things as these that add interest to a piece of bank publicity which in many cases might not rise above the level of mediocrity.

A soldiers' savings club is something that O. M. Purnell, president of the Deposit & Savings Bank, of Snow Hill, Md., thought he would like to see started. He wrote:

"I do not know that there is any such club, but it seems to me one might be started, which would be profitable to the banks, the country and the soldiers. As a rule I know soldiers and sailors spend their money as fast as they get it, but if solicited in the beginning they might start in and save a portion of their salary from the start, and especially so if arrangements could be made to have so much of their salary sent to them and so much to the bank of their choice as they might designate."


A special letter of congratulation to young men drafted for the National Army from Shelbyville, Ill., was sent by the First National Bank of that city, an institution which is a consistent advertiser, under the direction of J. C.

Eberspacher. The Atlanta Trust Company advertised:

“It gives the Atlanta great pleasure to offer to the men called by war from home and from their places of business, the facilities of our trust department for the safe-keeping of their securities. We shall be glad to hold securities of any description in our vaults, make collection of coupons, and remit or deposit the proceeds as directed. Wills also may be placed in sealed envelopes and filed in our vaults for safe-keeping. This service will be entirely without charge.”

Concerning his patriotic advertisements (Fig. 21), John W. Wadden, president of the Lake County National Bank, Madison, S. D., wrote:

“We have two dailies, and change our copy at least



“Our Country! in her intercourse with foreign nations may she always be in the right; but our country, right or wrong.”
—Stephen Decatur

Patriotism

The instinct of self preservation is primal--the first law of nature. Next to his life man fights longest and hardest for his property--that which represents the result of his toil; therefore when any man voluntarily offers his life or his money to the service of his country he becomes a patriot in the truest sense of the word.

Lake County National Bank

Loyalty

“With malice toward none, with charity for all, with firmness in the right, as God gives us to see the right.”
---Lincoln

A State of War has been thrust upon us. A united nation in this solemn hour calmly faces the future with that confidence born of complete faith in American Ideals.

The Lake County National Bank stands united with every member of this community and Country to cooperate in every way possible in resisting any attempt to abrogate American Freedom, Justice and Honor.

Lake County National Bank

Fig. 21

twice and sometimes three times a week. Since the declaration of war by this country we have devoted our advertising space to advertisements along the lines of patriotism and preparedness, to the exclusion of all other matter. We believe that this is an effective way in which all banks can do their 'bit' in the present crisis."


"General Thrift"

I guess I've been in the business long enough so that I won't be accused of throwing bouquets at myself if I reproduce that "General Thrift" advertisement (Fig. 22) which I wrote for the First Trust & Savings Bank, of Des Moines, together with comment thereon by Irving J. A. Miller, a Chicago poet. Mr. Miller wrote the bank thus:

"Listen: In the language of the street urchin—that is *some ad.*' you sent me. I am greatly impressed with it. It is A-1 in every respect. Absolutely no fault to find in its make-up or technic; it is faultless. I am wonderfully pleased with the caption 'General Thrift.' That is out of the ordinary and exceedingly 'catchy'. I congratulate you and take off my hat to 'General Thrift.' Keep up the lick!"

As Briggs, the cartoonist, says, "Ain't it a gr-r-rand and glor-yus feel-in'" to have your work appreciated, but, after all, it is the results at the receiving teller's window that count.

A big bank helping smaller banks



General Thrift
will win this war

England's first war loan had only 100,000 subscribers; in the latest one there were over 8,000,000.

The reason was that, in the meantime, the war had been brought home to England.

Our country will have a similar experience. We will have to save before the war is over. Why not begin to do it now and help America to end the war quickly?

FIRST
TRUST & SAVINGS BANK
Local—N. W. Corner—Seventh

Fig. 22

to help farmers raise more grain is a very pleasing sight in these times of world-wide food shortage. The North-western National Bank, of Minneapolis, is to be congratulated on its patriotism and sensible advertising ideas (Fig. 23).

The reproduced advertisement of the Union Trust Company, of Baltimore, headed, "To Help Our Country" (Fig. 25), is typical of many which appeared just before the launching of the first Liberty Loan. The Guaranty Trust Company of New York got out a booklet, "Mobilizing Money for War," which concluded with these significant words:

"Although our country is rich and our financial institutions strong, it is the people who must subscribe to this great loan if it is to be successful.

"This war is the concern of every citizen of the United States."

That ad. of the Broadway Trust Company (Fig. 23) is rather a novelty. In fact, it can't help being unique, as that institution, up to the date of the advertisement (April 16, 1917), was the only trust company that had joined the Federal Reserve system.

Finance Your Stock Growers

"It is clearly the duty of the farmers of the United States to prepare for the largest crops of all kinds that it is possible to produce."—Governor Harding of the Reserve Board

No less clear is the necessity of raising all the live stock possible. It is the opportunity of bankers to aid this work.

Let us help you finance your live stock growers. Write to our Live Stock Loan Department.

Northwestern National Bank
MINNEAPOLIS, MINNESOTA
Resources \$52,700,000

Fig. 23

To Help Our Country

All loyal citizens financially able to do so will be given the opportunity to assist the Government of the United States in its war financing plans.

If you want to subscribe to the new Government bonds, the UNION TRUST COMPANY will be glad to attend to details of your subscription without charging you any commission.

Just let us know if you are interested in this plan for practical patriotism, and we will give you the earliest available information concerning what will be necessary for you to do for interest in the Government's war loan.

UNION TRUST COMPANY
Baltimore, Maryland

In the heart of
Charles Street at Fayette Street
Maryland

First Federal Reserve Trust Company

WE believe it is worthy of mention that the first Trust Company in New York to become a member of the Federal Reserve System was the Broadway Trust Company, which joined in August, 1913. Today, the same name still retains the only Trust Company member in the State of New York.

Our deposits on August 1, 1916, were \$20,848,000. On April 1, 1917 they had increased to \$31,110,000.

This growth attests to us that our patrons have confidence and reliance in placing their money in which all national banks in the country are also members.

Broadway Trust Company
FREDERIC C. LEE, President
Woolworth Building

You, Who Have Subscribed to the First Liberty Loan That Our National Army Might Be Created—

You, who have subscribed to the Second Liberty Loan that this army may be started on its way to Berlin and universal peace—

You, who have done so much to alleviate suffering by supporting the Red Cross—

You now may contribute to the comfort of our boys and thereby hasten the end of the war by subscribing to the Y. M. C. A. War Fund.

The Y. M. C. A. is the greatest influence for good in army camps. It gives our boys a homelike place in which to spend their leisure hours, it helps to keep them happy, to keep their minds pure and their bodies free from disease.

You may think this is a far cry from bank advertising; but listen: The boys who make up this national army are physically the flower of America's young manhood. Some day this war will be over; some of these boys will be coming back to take up the everyday duties of civil life. These boys will be our customers, and if they are clean minded and if they are not weakened by

dread diseases, they will be better bank customers, will they not?

And the Y. M. C. A. will help to keep them such men as we would choose for customers, and such men as you will want your daughters to marry.

Let us do our patriotic duty now by subscribing to the Y. M. C. A. War Fund.

First National Bank

:: — Citizens State Bank

Fig. 24

Referring to the Y. M. C. A. war fund ad. of the First National Bank and Citizens State Bank, of Jewell, Kan., (Fig. 24) G. W. McClung, cashier of the latter bank, wrote: "During the Liberty Loan campaigns and that for the army Y. M. C. A., the banks here ran joint ads. I did not write all of them, but the two that I am sending you are mine. They are the ones that I put the most effort on and naturally thought were the best. I should like to have expert criticism upon them."

As will be seen from the one advertisement reproduced, Mr. McClung's effort speaks for itself. I think, however, that I should have used a different heading, perhaps something like this: "Help Keep our Soldier Boys

Well and Happy by Contributing to the Y. M. C. A. War Fund." The idea is that many who did not buy Liberty Bonds might contribute to the Y. M. C. A. fund, so that they should not be omitted in the appeal.

FREE WAR SERVICE

To those who serve our country in either military, naval, civil duties arising from the war, or in the Red Cross, we will **WITHOUT CHARGE**, so long as he or she shall continue in such service during the continuance of the present war perform the following service.

1. We will take charge of and safely keep any will.
2. If we are named as executor or trustee under any will and its maker dies before peace is declared, we will perform all services required thereunder, and turn over all legal fees to his or her heirs.
3. We will take charge of real estate, securities, investments, or money, collect rents, interest, dividends, or other income, attend to the safekeeping thereof, investment, or reinvestment, as the owner may in writing direct and remit net income according to the direction of the owner.

Our officers will gladly explain further details.

KEOKUK TRUST COMPANY

Phone 257.

611 Blondeau St.

Fig. 25

A remarkable offer of free trust services to those engaged in war service was made in the advertisement of the Keokuk Trust Company, of Keokuk, Ia. (Fig. 25), which makes good use of its advertising space in other ways.

**Income Tax Adver-
tising**

Never had there been such a confusing tax report to make out as the Income Tax return that had to be made by April 1, 1918, and never had there been so many persons who had to make out tax returns. Banks and

trust companies which put in a department for income tax inquiries and advertised it had their hands full. I know the vice-president of a large trust company in the East who nearly had a nervous breakdown when it was all over, and he had to take a vacation to recuperate. A good income tax advertisement is that of the Security Trust & Savings Bank, Los Angeles (Fig. 26).

I remember a time, not so many years ago, either, when a really good bank advertisement in a New York City newspaper was a rarity. Not any more, however, for "the world do move," as witness the bank advertisements here reproduced (Fig. 27), which are but two clipped at

**Made Out Your
Income Tax Return?**

You have only until March 1.
Make this duty TODAY'S duty.

The Trust Department of the Security Trust & Savings Bank has established a War Tax Return Bureau, where help will be provided those who need it in making out a complete and accurate return, in compliance with the laws, decisions and rulings.

Such a service may show you exemptions and deductions allowed by law, which you do not realize. Congress was liberal in its allowances, but few people understand these provisions of the laws. The fees for this service are fixed at a very moderate scale.

This Department open for business from 9 a. m. to 5 p. m.

**SECURITY TRUST
& SAVINGS BANK**
SAVINGS COMMERCIAL TRUST

**OLDEST and LARGEST SAVINGS BANK
in SOUTHERN CALIFORNIA**

Security Corner Equitable Branch
Fifth and Spring First and Spring

Fig. 26

random from metropolitan newspapers. When I wrote my book, "Pushing Your Business," about a decade ago, I criticised an ad. of the old Phenix Bank, but now look at that Red Cross ad. of its successor, the Chatham & Phenix National Bank. One can't criticise that. The "Ships of Mercy" advertisement of the Liberty National Bank also was a good one for war times. The Chemical National and the Mercantile Bank of the Americas, Inc., have recently blossomed out as advertisers. Godspeed to them. The Mercantile Trust & Deposit Company was a new institution which started out right on the advertising proposition. The National City Bank grew to be the largest bank in the country without much advertising in the ordinary sense of the word. But it is branching out somewhat



SHIPS OF MERCY

The American Red Cross overseas will soon be looking for the arrival of many shiploads of supplies.

The great humanitarian work must not be handicapped by a failure on our part to appreciate the urgency of the present Red Cross appeal.

Help send a Ship of Mercy—contribute to the Red Cross today.

This space donated by
LIBERTY NATIONAL BANK



American Red Cross War Fund

The American people have just accomplished with inspiring patriotism the task of subscribing the sum of two billion dollars to the Liberty Loan.

They are now confronted with a patriotic duty, equally as important as the Liberty Loan, which is that of contributing generously TO THE AMERICAN RED CROSS WAR FUND. This is a one hundred per cent. patriotic investment in the cause of humanity, and every true American should give as generously as possible to this fund.


For the convenience of our customers and the public generally we will receive at our Main Office, 147 Broadway, and each of our twelve Branch Offices throughout New York City, subscriptions TO THE AMERICAN RED CROSS WAR FUND.

THE CHATHAM & PHENIX NATIONAL BANK

of the City of New York

BRANCH OFFICES

Greenwich & Warren Streets Beverly & Grand Street Dixie Avenue & 10th Street Broadway & 13th Street Broadway & 14th Street 11th Street & Third Avenue	Broadway & 8th Street 10th Street & Lexington Avenue Broadway & 10th Street Lexington Avenue & 11th Street 12th Street & Lexington Ave Broadway & 14th Street
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OF THE
CITY OF NEW YORK

Fig. 27

in that direction on account of its foreign trade department, as illustrated elsewhere in this book. The American Exchange National Bank was one of the pioneers among banks which are trying to popularize trade acceptances as an aid to the most efficient financing of business.

“War Loans and the United States” was the title of a 23-page booklet, 100,000 copies of which were distributed early in March, 1917, by the Guaranty Trust Company of New York (Fig. 28). It dealt with the loans made by our country in its wars, from the outbreak of the Revolution to the end of the Spanish War. The general subject of loans in connection with the world war, and the economic possibilities created by them from the standpoint of our own country also were discussed. The booklet is one of the many thoroughly educational publications issued by that great institution. Incidentally, it presented some strong arguments in favor of Anglo-French war loans as investments.

**“War Loans
and the
United States”**

**The Story of War Financing and
Its Bearing on National Growth**

HISTORY proves that the sacrifices and discipline of War have served to increase thrift, create efficiency and develop resources. The financial record of American Wars is one of patriotism and vision. War obligations have been readily met and economic progress made.

For the first time in its history, the United States has now become a creditor nation, and by meeting the needs of other nations is able to strengthen its own financial and commercial position.

Every citizen is concerned in the situation presented and its relation to his own affairs.

How American Wars since 1776 have been financed and these War debts discharged; the economic effect of War loans in this country and in Europe; lessons taught by experience and the opportunities offered for the future are described in a booklet entitled “War Loans and the United States,” issued and sent upon request by the

Guaranty Trust Company of New York
140 Broadway

<p><small>Fifth Avenue Office, 5th Ave. & 43d St.</small></p> <p>Capital and Surplus \$40,000,000</p> <p>Resources more than \$500,000,000</p>	<p><small>London Office, 32 Lombard St. E. C.</small></p>
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Fig. 28

To show its activity in behalf of the first Liberty Loan, the American Exchange National Bank of New York, issued a sheet containing reproductions of its circulars, letters and newspaper advertisements on the subject surrounding a halftone of a photograph showing the flag-bedecked and poster-covered Broadway front of the bank, together with the street banner urging people to prove their patriotism by buying a Liberty Bond. That picture is already of historic interest.

I planned a roof billboard sign for the First Trust & Savings Bank of Des Moines, Iowa, (Fig. 29). The dollar-recruiting tent was made of a saving account passbook. A hand pointed down to the entrance of the bank near which was a window exhibit showing four ways to help win the war—enlisting, Red Cross, conserving food and saving money.

MEN in Service


THE Old National and Union Trust are glad to offer every assistance to men called away in the interests of Old Glory—and to the relatives they leave at home.


“Complete financial service under one roof” is at their command!


Whether it be to issue Travelers’ Checks, care for property, take charge of collections, act as agent, or receive salary allotments on deposit—they are invited to call on the

**Old National Bank
and
Union Trust Company
of Spokane.**

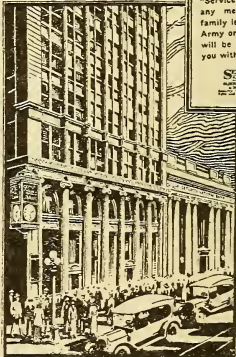
Combined Resources
\$25,000,000.








GET A SERVICE BUTTON



You Are Entitled

to wear one of these "Service Buttons" if any member of your family is serving in the Army or Navy—and we will be glad to present you with one.

OLD NATIONAL BANK
 1000 Broadway, New York
 1000 Broadway, New York
 1000 Broadway, New York
 1000 Broadway, New York



Clip this ad and present at Information Bureau

The Military Flavor

“Patrio-Thrift” is the name coined by the Security Trust & Savings Bank, Los Angeles, for a new plan for systematic saving and depositing which includes the use of a monthly wall chart expense account. There is a little pad on the side of the chart which is used as a kind of day book from which the various items are posted nightly by the user, acting in the dual capacity of house- and bookkeeper. I reproduce a newspaper ad. (Fig. 30) of this good scheme sent me by A. C. Hoffman, publicity manager.

Banks which gave a patriotic twist to their advertising during the war fairly bent backward in their effort to avoid the appearance of making advertising capital out of patriotism, and this was absolutely the right attitude to take. A quite general opinion among bankers was that our people must save money and use the banks more than ever. Idle funds would gravitate to the banks and thus cease to be idle.

Early in April, 1917, many banks hastened to use some of their advertising appropriation in a patriotic manner. The First Trust & Savings Company of Cleveland, when it saw that war was inevitable, bought up about all the local supply of United States flags of

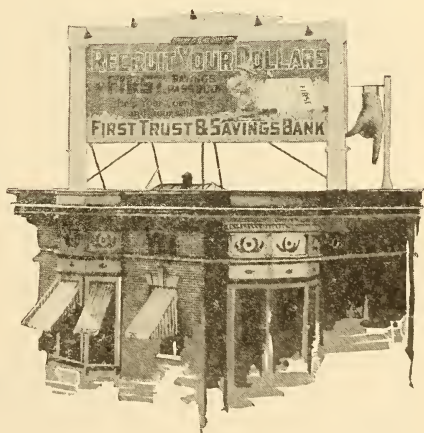


Fig. 29

moderate size, and beginning April 4, ran quarter-page newspaper advertisements offering a flag free to everyone opening a savings account with five dollars or more.

PATRIOT THRIFT

A NEW WORD, coined by the Security Trust & Savings Bank to describe the patriotism of those who not only deny themselves for their country's sake, but who make their savings actually help their country, by buying Liberty Bonds or by systematically depositing in bank.

**SPEND SYSTEMATICALLY
SAVE PERSISTENTLY**

The way to save systematically is to keep account, day by day, month by month of what you spend - - and, knowing your necessities - - save BEFORE you spend.

THE SECURITY PATRIOT THRIFT CHART is a ruled form, for keeping account of your personal and family expenses, carefully compiled, designed to cover, day by day, all the items which comprise the Cost of Living.

FREE—Get a Chart Today, at the New Accounts Window, Main Office or Branch.

**SECURITY TRUST
& SAVINGS BANK**
INCORPORATED

OLDEST and LARGEST SAVINGS BANK
in SOUTHERN CALIFORNIA

Security Corner Equitable Branch
Fifth and Spring First and Spring

Fig. 30

compiled and condensed in chronological order, with a resume of the important battles preceding our entrance into the struggle.

Joining the Federal Reserve System

Lately a large number of state banking institutions have joined the Federal Reserve System. Upon joining the system most of these trust companies and state banking institutions have explained in their advertising space some of the reasons which impelled them to join, and they have taken advantage of the opportunity to point out some of the strong features of a unified banking system for the country in these times when there is such an unprecedented demand for the most effective use of its

financial resources. I am showing (Fig. 31), how a certain Fidelity Trust Company Bank announced its joining the system.

With the American habit of making the best of a bad situation, many banks took advertising advantage of the Garfield fuel-less holidays in the early months of 1918. J. A. Price, advertising manager of the Peoples Savings & Trust Company, of Pittsburgh, says that the "5-day layoff" ad. (Fig. 32) went to press on the afternoon of the day the 5-day shutdown order was announced. The ad. got some results. The Commercial Trust Company, of Springfield, Mass., ran an advertisement headed, "Free Burglary Insurance," and reading:

Can We Help?

Living at home will be important this year as never before. Every man should raise his own food this year if he never did it before.

If you can use more stock on your farm or need planting seed or feed and need help to get them, talk with us. We are ready and anxious to help you.


We are ready to help you diversify in any way we can.

Lewisville State Bank
"The Bank on the Corner"

For Home Defense

Complete home defense includes provision for guarding your family in the future. If you appoint a friend or relative to handle your estate, your family may be left without proper protection, because he is subject to eventualities, just as you are.

We urge upon you the importance of appointing the Bankers Trust Company as your executor and trustee, thereby avoiding all uncertainty as to the carrying out of your commands for the protection of your family.



BANKERS TRUST COMPANY
16 Wall Street Telephone 8900 Rector
Resources over \$250,000,000

DRAFTED!

When the call comes to you will you be ready?
Is your business in such shape that you could leave it in competent hands?
If your men employees were drafted have you considered efficient substitutes?
Are your home affairs so regulated that your absence would occasion the least sacrifice?
Is your life insurance paid up?
The time may come when you will have to answer yourself these questions.
Why not consider them, soberly, now?

BANK OF COMMERCE
TAMPA, FLA. "WE PAY YOU TO SAVE"

Mobilizing Money for War

THE United States faces the imperative demands of war. To meet them, a great popular loan will be offered by the Government. The nation's wealth must serve the nation's needs. This war is the concern of every citizen. Although our country is rich and our financial institutions strong, it is the people who must subscribe to this great loan if it is to be successful.

"Mobilizing Money for War," a booklet reviewing our country's resources and showing the reason for and the necessity of investing in this loan, will be forwarded upon request.

**Guaranty Trust Company
of New York**

Capital and Surplus	• •	\$40,000,000
Resources, more than	• • •	\$500,000,000

Large and small banks both helped patriotically

“Business houses obliged by fuel regulations to remain closed Monday should protect themselves by depositing funds on hand with us on Saturday evening. Open Saturday evenings 7 to 8:30.”

Uncle Sam had to work overtime filling all his engagements to appear in patriotic bank advertise-

ments, but I don't know of any better illustration for the purpose. How he helped out Thrift Day at New Hampton, Iowa, is shown by the big ad. (Fig. 33), of the First National Bank of that place.


Becoming a national bank is a great event in the history of a bank—an occasion which demands special advertising effort. The Seaboard National

Fidelity TRUST Bank
COMPANY

We take pleasure in announcing our voluntary application and admission as a member of the

**Federal Reserve System
of the United States**

This will enable us to furnish added facilities and provide increased safeguards and protection to our customers. At the same time we are performing our patriotic duty in thus aiding the government by joining this great banking system formed for the protection of the people and the development of the country's resources.



—○—

COMPARATIVE GROWTH OF
OUR DEPOSITS

January 1, 1915—	\$3,587,841
January 1, 1916—	\$3,951,452
January 1, 1917—	\$4,663,310
January 1, 1918—	\$5,925,536

Established 1886.

Fig. 31

Bank of Seattle rose to the occasion as shown in the reproduced advertisement (Fig. 33) which appeared originally in a space of four columns by 165 lines.

That “Government Securities” ad. of the Exchange Bank of Tallahassee, Fla., reproduced in the same group, was sent me by Cashier John Choate, with the comment that it was used with the idea of clearing the deck for the Third Liberty Loan.

When you stop to consider that it was said that the first \$2,000,000,000 worth of War Savings Stamps sold would finance the government's complete emergency shipping program the special force of an advertisement I prepared for the Chapin National Bank, of Springfield, Mass., is made evident. That advertisement reads:

"Help Build That Bridge of Ships.

"An officer attached to the American Expeditionary Force in France sends to the people back home this message:

" 'Build a bridge of ships to Pershing.'

"Our ship-building program calls for the expenditure of hundreds of millions of dollars which we citizens must supply by paying taxes and by investing in the government war loans.

"Even 25-cent Thrift stamps will help build that bridge of ships to Pershing. We sell them here, also War Savings stamps, Certificates and Liberty Bonds."

One of the cities which prospered especially on account of the war activity was Seattle, where thousands

The five-day lay-off is not worrying the workman with a

SAVINGS ACCOUNT

WHY NOT START ONE?

PEOPLES
 - SAVINGS -
 AND TRUST CO.
 OF PITTSBURGH
 FOUNDED 1867
 CAPITAL AND SURPLUS \$9,000,000
 WHERE WOOD CROSSES FOURTH

Fig. 32

pieces are being brought to the Old National Bank to help win the war through the purchase of War Savings stamps. The most interesting contribution to the cause of democracy is a Roman copper coin, struck off by the Emperor Vespasian some time prior to 79 A. D., to commemorate the conquest of Judea.

“The bank is accepting all old coins at a fair rate of exchange when presented for the purchase of War Savings stamps. The value is determined sometimes by face, often by mutual agreement, and frequently on the quotations in the coin catalogues. The bank is not securing the coins for profit. If a coin commands a premium with coin collectors, the owner is advised to take it to a numismatist.

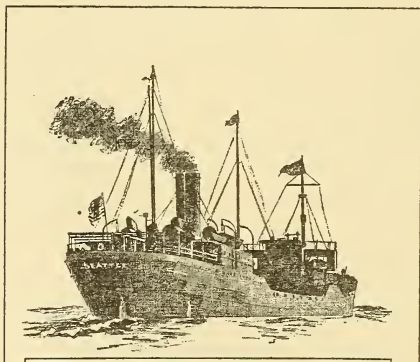
“One man yesterday brought in a sack containing 500 old copper coins. J. H. Tatsch, chief clerk, spent most of the afternoon appraising them and lumped the total at \$3.25 face value.

“A woman brought in a 1-cent piece of 1803 in good condition. This is catalogued at 25 cents, but to a professional collector is worth from \$1 to \$5. The woman was advised to keep it or sell it to a collector. She also brought in some uncirculated dimes that command a slight premium.

“Another man dumped a sack of 200 copper coins on the desk. He took \$1 for the lot. When the coin was weighed it was found to contain 60 cents' worth of copper.

“Silver coins of large denominations, including ‘pieces of eight,’ Mexican dollars and pesos, were brought in by another man, who wanted his old collection to work for Uncle Sam. The ‘pieces of eight’ are worth 50 cents; the Mexican dollars 70 cents, and the Philippine pesos 40

cents. The bank has framed a collection of the coins and currency and is using them for a lobby display to encourage the purchase of War Savings stamps."



Ships! Ships! Ships! More Ships!

Big Ships and Big Banks—

Seattle's Answer
to the War Call

Seattle's wonderful world-record in building big ships to meet the urgent needs of our Nation and its Allies is due in no small part to the progressive spirit of the great banks of the greatest port on the Pacific.

The SCANDINAVIAN AMERICAN BANK, with its Million and a Half of Capital and Surplus, and resources exceeding Sixteen Million Dollars, places its vast strength and perfectly organized service at the disposal of growing concerns who appreciate the benefits derived from an affiliation with the largest state bank in Washington.

The SCANDINAVIAN AMERICAN enjoys the confidence of some Twenty-five Thousand savings depositors, with the enormous total of nearly Eight Million interest-bearing Dollars to their credit. Added protection is given our patrons through membership in the Washington Bank Depositors' Guaranty Fund of the State of Washington, which, without cost to the customer, absolutely insures deposits against loss.

—TWENTY-SIXTH YEAR—

THE SCANDINAVIAN AMERICAN BANK
ALASKA BUILDING, SEATTLE.



Fig. 34

Among the good Liberty bond slogans used in the advertising of the Union Trust Company, of Rochester, N. Y., were the following:

"Lend your ALL
to America's CALL"
—Buy LIBERTY
BONDS

"Stop the Kaiser's
Reign of Hell, With
a Rain of Shot and
Shell."

—Buy LIBERTY
BONDS

"Prove yourself
True to the Red,
White and Blue"

—Buy LIBERTY
BONDS

"Make your great-
est 'ism' Patriotism"

—Buy LIBERTY
BONDS

The special Dun
and Bradstreet re-
port on the United

States of America, Incorporated (Fig. 37), was also a clever idea used originally by Jones & Baker, New York.

This timely suggestion is made to Liberty bond owners by the Marshall & Ilsley Bank of Milwaukee:

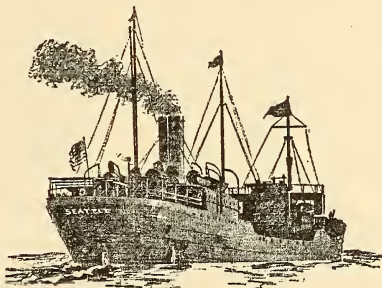
“Every Liberty bond owner should adopt our plan for beginning a Savings Account.

“IT’S VERY SIMPLE.

“You leave your bond with us in our Fire and Burglar Proof Vault. We collect the interest and place it to your credit.

“Your bond will be safe, and you will soon have a snug sum in your Savings Book.

“There are no expenses of any kind. DO IT NOW.”



Building Ships and Banks—

Seattle Defies the U-Boat Menace

Seattle has again come to the foreground with a \$100,000,000 contract for more ships for Uncle Sam

Seattle, the great shipbuilding center of the Northwestern part of the United States, bids fair to rival the Clyde. The fame of Seattle has reached to the four corners of the earth for the remarkable record it has made in the past few months in its shipbuilding program.

The United States Government has faith in Seattle Shipbuilders and has placed a recent contract with the Skinner & Eddy Company for another \$100,000,000.

In line with the rapid growth and development of the shipbuilding business in Seattle, comes the growth of the Scandinavian American bank during the past year, showing a gain of over \$2,500,000.00.

The KEEL of the Scandinavian American Bank was laid over twenty-five years ago, and year by year the institution has had a remarkable growth, until at the present time it shows resources of over \$16,000,000.00.

The Scandinavian American Bank has RIVETED its faith to the future of Seattle's greatness, and is lending its efforts to further the big interests of the city.

We have BOLTED UP THE BULKHEAD that shuts out pessimism, and today the Scandinavian American Bank is as solid in sincerity and as financially responsible as any bank in the Pacific Northwest.

We are CAULKING THE SEAMS of overlapping business concerns and individual depositors and giving them sound financial advice and extending credit to worthy enterprises which are in tune with the progress of the times.

We are making the PRICK PUNCH HOLES of Seattle larger for the development of foreign trade and the encouragement of new enterprises which are taking advantage of the many wonderful resources of the Pacific Northwest.

At last Seattle is AFLOAT upon a sea of prosperity never before equaled in the Northwest. Connect with a good bank. Establish credit and get in line for some of the big things that are to come to Seattle in the future

Your bank account guaranteed by the Washington Bank Depositors' Guaranty Fund—absolute security against loss.

Member Federal Reserve Bank

Scandinavian American Bank

Resources Over \$16,000,000.00.

Alaska Building.

Branch at Ballard

Seattle, Wash.

Fig. 35

One Hundred Years of Commercial Banking

Your Duty To-day
Is to
**Rally Your Dollars
 Around "Old Glory"**



DESIGNATED DEPOSITORY OF
 THE UNITED STATES
 THE STATE OF NEW YORK
 THE CITY OF NEW YORK

BUY the new Liberty Bonds that your resources will permit. The sacrifice we are making at home is nothing compared to the heroic sacrifice our Soldiers and our Allies are making on the fields of Picardy. Our duty is to loyally support the cause of Liberty and Democracy by subscribing to the **THIRD LIBERTY LOAN** whole-heartedly and to-day, and let it be known that we are behind our Government to the last penny.

The Third Liberty Loan

The Treasury Department has announced that the new issue will be in amount of \$3,000,000,000. The bonds will bear interest at 4 1/2% from May 9th next, interest payable semi-annually on September 15th and March 15th, and will mature in ten years.

How to Subscribe

Subscriptions close May 4th, 1918. Full payment may be made with application on or before May 4th, but bonds will not be delivered before May 9th on any subscription for an amount exceeding \$10,000.

Terms of Payment

- 5% on Application.
- 20% on May 28th.
- 35% on July 18th.
- 40% on August 15th.

Treasury Certificates of Indebtedness, except those maturing April 22nd and June 25th, will be accepted as payment for any amount.

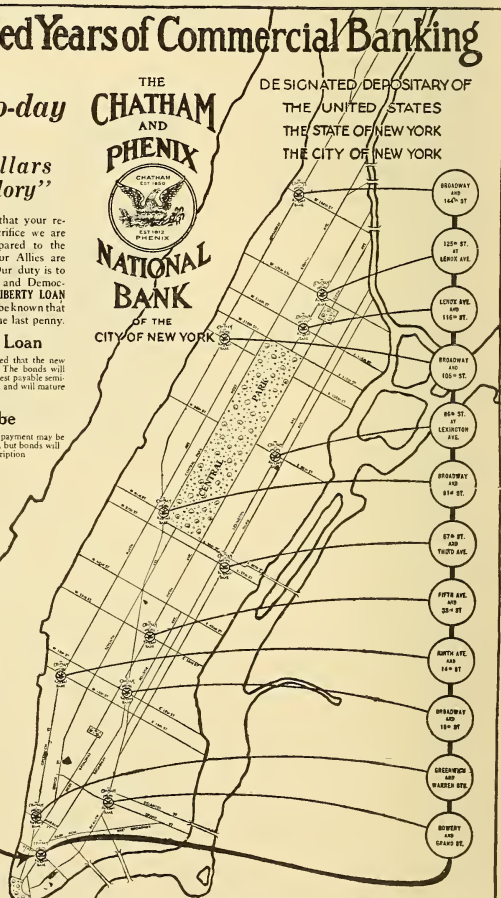
Thirteen Points of Importance in Manhattan

The Chatham and Phoenix National Bank of the City of New York with its Main Office at 149 Broadway and twelve branches located throughout the important business and residential centers, offers to loyal citizens the best facilities for subscribing to the new Liberty Bonds. THESE FACILITIES ARE AT YOUR SERVICE WITHOUT CHARGE.

Note from this announcement our Branch Bank best located for your convenience and place your subscription there.

Let Every Patriotic Citizen Do His Duty and Do It To-day.

MAIN OFFICE:
 149 BROADWAY
 CORNER LIBERTY STREET



Resources One Hundred Million Dollars

THIS ADVERTISEMENT IS DESIGNED TO FULFILL LIBERTY LOAN OBLIGATION

Fig. 36

Safe Keeping of Bonds

With Liberty bond owners up in the millions, the problem of safe-keeping of these securities is a very real one. How a Pittsburgh, a Bridgeport and a Seattle institution attempted to solve this problem for the people of their communities is shown by the three advertisements reproduced (Fig. 38). The First National Bank of New Haven, Conn., makes a free service offer, issuing to non-depositors who take advantage of it this form of receipt:

“This is to certify that the First National Bank of New Haven, Connecticut, has received from.....
of the Town of.....
State of Connecticut, United States Bonds as follows:
Serial No. of Bond.....
Denomination.....
Date of Issue.....
Due Date.....
Rate.....
Date of First Coupon.....

“The above bonds are deposited with the Bank for safe-keeping, without compensation, as an accommodation to the depositor. The Bank agrees to use reasonable care in safeguarding said bonds, but it is not liable for loss or

Special Dun and Bradstreet Report on

United States of America

Incorporated

Capital	UNLIMITED
Stockholders	100,000,000 People
Assets	250 Billion Dollars
Liabilities	8 Billion Dollars
Earnings	40 Billion Dollars <i>(Annually)</i>

RESOURCES:

- Billions in Unplowed Acres
- Billions in Uncut Timber
- Billions in Unmined Ore
- Billions in Untouched Coal
- Billions in Untapped Oil

Began business in 1620—Incorporated July 4, 1776—A BIG SUCCESS ever since, and its Bonds are the BEST INVESTMENT in the World.

On the strength of this report we have subscribed to \$2,500,000 of the 4% Liberty Bonds—and offer our services to help you obtain the World's Safest Securities.

To receive subscription to the Liberty Loan this bank will be open Friday, October 26th, until 6 P. M. and Saturday, October 27th, until 9 P. M.

UNION TRUST COMPANY
25 STATE STREET

Fig. 37. Unique

damage resulting from theft, nor from fire or other causes not due to its negligence.

“The Bank will at any time deliver said bonds to the above named depositor, or his legal representative, upon surrender of this receipt, and such identification as may seem to it reasonable, but shall not be required to demand further identification than the presentation of this receipt. The Bank shall not be required to re-deliver the identical bonds above described provided that it delivers bonds of the same amounts and of the same issue, with the same number of coupons to which the depositor is entitled.


“In case this receipt is lost, bonds will be delivered only upon execution of a proper indemnity bond.

“Dated at New Haven, Connecticut, this.....
.....day of.....19.....

THE FIRST NATIONAL BANK OF NEW HAVEN

By.....
Signature of Depositor.....”

Where Liberty Bonds
Are Safe



Unregistered Liberty Bonds are the same as money to a thief. Put yours in a Safe Deposit Box.
(Come and inspect our Safety Vaults.)

Western National Bank
Pena Avenue at Ninth Street

SAFE DEPOSIT BOXES \$5.00 YEAR

Liberty Bonds Stored Without Cost

Liberty Bond owners are invited to use the vaults of the Scandinavian American Bank for the safe-keeping of their Bonds without charge.

It is not necessary that you have an account here to take advantage of this offer. Leave your bonds and get a receipt. You can withdraw one or all of them at any time without obligation. You can open a savings account with the proceeds of the first coupon.

Liberty Bonds are too valuable to be laid aside and left to take care of themselves. They may be stolen, they may be lost or mislaid or they may be destroyed by fire. If they are left at this bank for safe-keeping, they are **ABSOLUTELY SAFE**.

You can also buy Liberty Bonds at the Scandinavian American Bank and make your payments here. Every convenience and courtesy shown in the transaction of this patriotic investment. You may also send your bond to us by mail and feel assured that it will be taken care of.

The Scandinavian American Bank is backed by the Washington Bank Depositors' Guaranty Fund which insures depositors against loss.



Alaska Building, Corner of Scandinavian American Bank



THE SCANDINAVIAN AMERICAN BANK
Alaska Bldg. Second and Cherry
SEATTLE, WASHINGTON

“Standard of Safety”

We will keep your Liberty Bonds in our Safe Deposit Vaults Free of charge.

The American Bank & Trust Co.
THE EAST SIDE BANK
859-865 East Main Street, Near Barnum Ave.
ALERT TO SERVE.

Fig. 38. Protecting Liberty Bonds

Another variety of the patriotic bank advertisement is that all type and figures announcement of the Lake Street State Bank, Minneapolis (Fig. 39), concerning which Cashier Andrew Landgraf wrote:

“Business men cut out the ad. and put it up in their show windows. In two days savings deposits went up \$3,000.”

Mr. Landgraf has reason to be proud of the progress his bank has made during his first year as cashier. The fact that this particular ad. “brought home the bacon,” illustrates again the old saying that you can’t tell from the looks of a frog how far he is going to jump, as typographically, the ad. leaves much to be desired. I imagine the attention-attracting heading is what did the business, appealing as it did to the local pride as well as patriotism of Twelfth Warders.

The Peoples Bank of Westboro, Iowa, advertised:

“There are enemy aliens and there are native aliens. The American who does not do his part toward winning the war, who neither fights nor works, nor lends for

12th Ward Leads City

in Liberty Bond Subscriptions, War Stamps
Purchases, Red Cross Contributions
in Proportion of Wealth

AND HAS MONEY TO PUT IN

Lake Street State Bank

2716 EAST LAKE STREET.

COMPARATIVE STATEMENT OF THE LAKE STREET STATE BANK

	July 29, 1918.	July 29, 1917.
Capital Stock.....	\$25,000.00	\$25,000.00
Surplus	5,000.00	5,000.00
Undivided profits.....	1,745.40	.....
Time certificates.....	\$16,968.77	\$6,591.60
Savings deposits.....	91,042.72	47,933.62
Check Accounts.....	109,564.73	52,593.59
United States Deposits	16,781.66	.....
State of Minnesota	.....	.....
Deposits	9,038.97	.....
Hennepin County	.....	.....
Deposits	5,000.00	.....
Cashier's Checks.....	2,660.67	773.95
Certified Checks.....	45.23	39.25
Total Deposits ..	\$251,103.77	\$107,933.91
	\$282,849.17	\$137,933.91
Loans and discounts	\$160,409.40	\$95,590.07
Overdrafts	329.72	.....
Bonds	4,611.00	1,627.50
U. S. Bonds	35,640.00	400.00
U. S. Certificates ..	15,000.00	.....
Due from Banks	30,014.91	17,753.33
Cash	22,820.73	9,146.45
Expenses in excess of income .....	.....	1,254.93
Insurance Agency	335.00	335.00
Banking House Furniture and Fixtures	13,668.41	11,828.63
	282,849.17	137,933.91

L. F. COTTON,
President.

J. B. NEEL,
Vice President.

ANDREW LANDGRAF,
Cashier.

DIRECTORS.

H. S. BERGE **J. B. LINDSAT**

ALEXANDER CARDLE **ALONZO PHILLIPS**

E. F. CRANDALL **A. M. SCHMIDLER**

HENRY HORSTKORTA, **C. E. WOODWARD.**

Fig. 39. This “brought home the bacon.”

victory, is as much an alien to America's purposes and America's cause as the rankest Prussian interned in this country. This is a war of peoples as well as armies, and each individual has a place and a duty."

The advertising by banks for the Fourth Liberty Loan is worthy of a long article in itself. There is space here to mention only a very few, of the ideas employed.

The First National Bank of Brooklyn got a good position on a Liberty Loan ad., headed "Think of Our Boys Over There."



Visit Our Log Cabin

It's the lobby of the banking room.

We ran across a fice, and very old gentlemen, on Union-town way who cut the trees and built it himself in regulation frontier fashion. And he did himself proud.

In ooe particular it is different from your log Cabin of history-book memory

You will find no portholes, bristling with breech-loading muskets, aimed at Indians by rugged coon-skinned pioneers

But what you will find is a LIBERTY BOND WINDOW, manned by two of our young women who aim to sell Fourth LIBERTY BONDS in defense of an enemy whose dastardly acts would put Sitting Bull to the blush.

Get this straight, people. There is no passing the buck in this Liberty Loan business. It's your personal job, and and if you don't go the limit you are false to our boys in the trenches, and to every ideal for which America stands.

The
Bank of Pittsburgh
National Association

In the *Brooklyn Eagle* it appeared as the only advertisement on a page giving the names of drafted men.

The Mother of the Gracci told about her jewels again in a Liberty Loan advertisement of the Union National Bank, of Pittsburgh.

The City Trust Company, of Buffalo, N. Y., in an appropriate red, white and blue cover, issued the story of "The Woman with a Gray Shawl," being a "sob-sister" story of a true inci-


A clever idea

dent that happened at that bank. A poor old lady had been buying a \$50 bond on the weekly payment plan. Upon making her last payment she refused to take the bond because *she wanted to give it back to Uncle Sam.*

“The proper use of the Service Flag” is a booklet put out by The Old National Bank, of Spokane, Wash. It has a very ingenious “cut out” cover showing a service flag in a window. Concerning the booklet, Vice-President W. D. Vincent wrote:

“It is being distributed locally to those most likely to be interested. Besides mailing them out direct, we have placed them on counters where flags are sold, and also wherever the soldier boys and their friends congregate.”

Three war-time bank advertisements of special interest are shown (Fig. 40) as follows: “Lusitania.” This little memorial advertisement by The Union Trust Company of Pittsburgh is fine—like a little cameo set among the



A Bank Behind the Battle Line

IN order to place every possible facility at the disposal of the American Service forces in France, we have established an automobile parking service between our Paris office and points behind the battle line where our men are located.

This automobile bank affords a convenient means for cashing checks, making deposits, buying drafts, and transacting other business. It is but one of the many features of our service to Americans with the service forces.

Our Paris office is a U. S. Government depository and acts as a paying and receiving agent for officers of the Army and Navy. It is an American bank with American methods. Its entire facilities are freely at the disposal of our men "over there." Our booklet, "Cashing Your Checks Abroad," describes some of the features of our service to Americans in France.

A big part of every dollar you put into Liberty Bonds is paid to the boys at the front. They can be paid and equipped only if you buy Liberty Bonds. Do your utmost, as they are doing theirs.

Guaranty Trust Company of New York
140 Broadway

MEMBER OF THE FEDERAL RESERVE SYSTEM

NEW YORK OFFICE: 140 Broadway, N. Y. C. BRANCH OFFICES: BOSTON, PHILADELPHIA, PITTSBURGH, ST. LOUIS, ST. PAUL, WASHINGTON, D. C. CAPITAL AND RESERVE FUND \$50,000,000. RESOURCES MORE THAN \$600,000,000

Lusitania

TODAY, the thirtieth anniversary of the sinking of the "Lusitania," when a thousand women and children were sacrificed to an insatiable militarism, finds Americans grimly lined up with the forces that stand for same thing. That one act did more to awaken us to a realization of our danger than anything that has happened before or since. In a very real sense, those immortal dead are real patriots and in the final reckoning, which is as sure to come as the night follows the day, we shall see to it that those brave women and helpless children did not die in vain.

THE UNION TRUST CO.
OF PITTSBURGH

Capital & Surplus \$1,000,000.00 Reserve System

Fig. 40
Special
War-time
appeals

**Ready! Aim!
Fire the Big Gun!**

Uncle Sam is going to fire his big gun.

Talk about the Kaiser's big 12-mile gun, it will sink into insignificance; the point it will make will sound like a pop gun beside Uncle Sam's. Uncle Sam is going to fire his Third Liberty Loan at Kaiser Bill tomorrow!

report will be heard all over this land of ours, across the Atlantic ocean, right into the heart of Berlin, and into the Kaiser's castle at Potsdam. It will not destroy buildings in Berlin, but it will strike fear into the hearts of the Germans, and it will tear holes into the German morale.

a Three-Billion-Dollar gun that Uncle Sam launches off tomorrow, and it is such a big proposition that he needs your help, needs the help of every citizen whose heart is stirring with patriotism, who is tired of war, sick with the thought of the awful carnage, weary for the return of the boys "over there." It is up to you, Mr. Citizen! You ought to crowd the banks tomorrow with your subscriptions. Bonds of the Third Liberty Loan bear 4 per cent interest.

Ready! - Aim! - Fire!

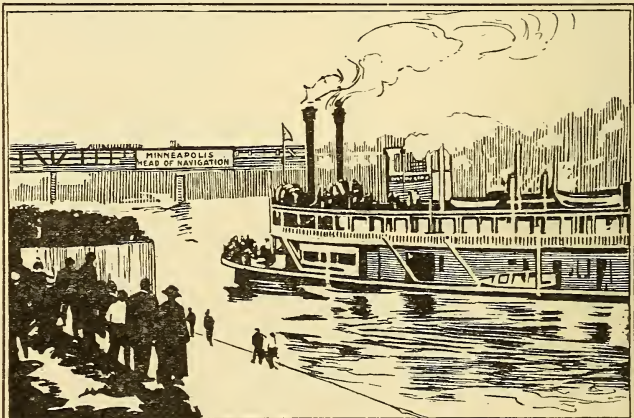
It will be a message to the Hun that America is going to accept no German peace.

Subscribe at either bank.

**CITIZENS STATE BANK
FIRST NATIONAL BANK**

coarser matters that fill the average newspaper page: "A Bank Behind the Battle-Line" is another work of art in its way and is in keeping with the high standard of advertising now maintained by the Guaranty Trust Company of New York; "Ready! Aim! Fire the Big Gun!" is full of breezy Western spirit. It is hot from the pen of G. W. McClung, of Jewell, Kansas.

"A slacker's reputation will not help your bank get business," advertised the Corn Exchange National Bank of Philadelphia, in a banking journal, and it continues, "Too busy is no excuse nowadays. One must take part in the various national campaigns. Do not tie yourself up with too much detail. You can use our well organized collection department to handle your items and have time for more important work."



Photograph of the Steamer Dandelion reaching Minneapolis Docks at 12:45 P. M. Tuesday July 3, 1917. The arrival of this boat celebrated the opening of navigation of the Mississippi to Minneapolis. This photo was taken at our instance and reproduced here because we felt that our many friends throughout

the Northwest would be interested in taking note of this occasion in this way.

First and Security National Bank
Minneapolis

Fig. 41

Community Boosting

The rivalry between Minneapolis and St. Paul is not confined to mere newspaper badinage, as I can testify after having lived several years in one of the Twin Cities. First St. Paul is ahead in something, then Minneapolis. According to the photographic evidence in the advertisement of the First and Security National Bank (Fig. 41) Minneapolis is now ahead, the completion of the government dam having made it, instead of St. Paul, the head of navigation on the Mississippi.

The Fidelity Trust Company, Baltimore, advertisement (Fig. 42) is a splendid illustration of a bank helping the interests of all concerned by boosting its community. One of the finest series of industrial bank advertisements I have ever seen was run by the First National Bank of Portland, Ore. A group of them is reproduced herewith (Figs. 43-44-45) and they are commended to the attention of any other advertiser considering publicity of this kind.



Baltimore has come into her own

During the past few years the natural advantages, economic strength and potential commercial energy of Baltimore have been recognized by her own citizens and by the world at large. For many years she has been growing solidly, rapidly, has been gradually gathering power, and now she stands revealed as a manufacturing and commercial giant, conscious of power and ready to use it for the acquisition of still greater power and in the service of her country.

THE FIDELITY TRUST COMPANY stands now as it has in the past, stands now as it will in the future — ready and able to assist in the onward progress of Baltimore.

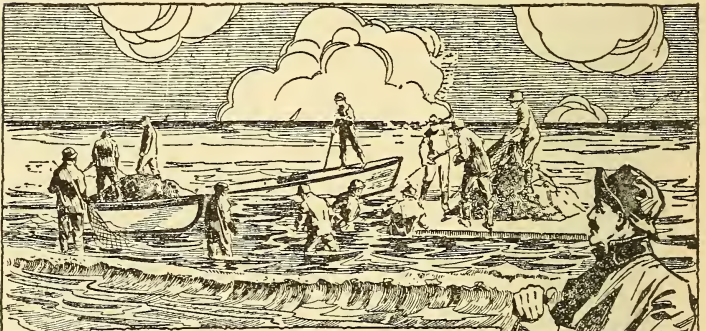
The Company's large resources, due to the confidence of the people of this community, are being conservatively used to promote the continued advancement and lasting prosperity of Baltimore.

Call and meet our officers and learn why we speak of our trust and banking service as "superior"

FIDELITY TRUST COMPANY

Charles and Lexington Streets
Baltimore, Maryland

Fig. 42



"Business as Usual"—No. 3

His Honor, the Royal Chinook

SALMON put five million dollars into Oregon's pockets last year. No other fish is held in such high esteem as the Royal Chinook. Our canneries find a ready market for the product at satisfactory prices—more so than ever, this year.

Salmon is just one of many industries within Portland's trade radius, of which few realize the magnitude.

Get behind the "Business as Usual" movement. Business, as a whole, depends upon individual effort. Make 1917 your biggest year. The First National, with its large resources and facilities, is at your service.

Our Monthly Business Forecast and Trade Bulletin sent to those who request it upon their business letterheads.

The
FIRST NATIONAL BANK
First for three Generations

Fig. 43



Business as Usual—No. 6

Our Eighteen Million Dollar Dairy

AS A DAIRY state, Oregon is fast coming to the front. Last year our dairy products were worth \$18,740,000. This year it will be much larger.

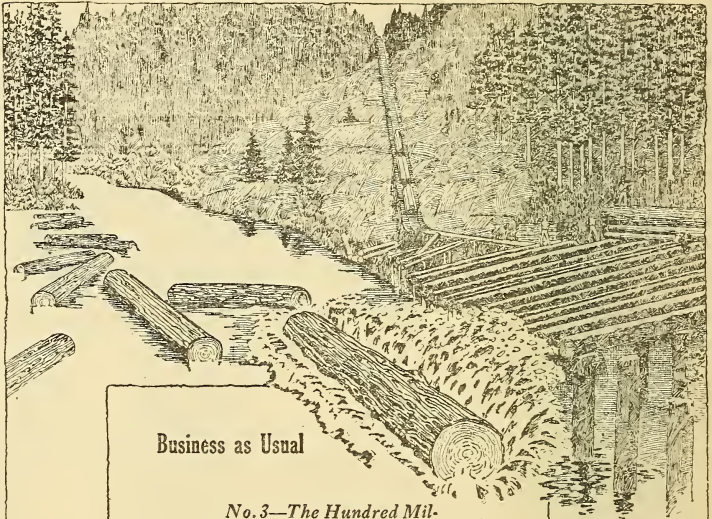
Portland has won National awards for its pure milk. Oregon cheese is sold country-wide. The pure-bred, the silo, the cow-testing campaign, are bringing both quality and quantity in Oregon dairy products.

This is one of our many industries that must continue to go forward. Greater opportunities await those who keep business forging ahead now. For fifty years, the First National has been a strong right arm to business development in the Northwest.

Our Monthly Business Forecast and Trade Bulletin sent to those who request it upon their business letterhead.

The
FIRST NATIONAL BANK
First for three Generations

Fig. 44



Business as Usual

No. 3—The Hundred Million Dollar "Big Stick."

LOGGING and lumber are doing their share in the great industrial activity which is sending new blood coursing through the Pacific Northwest.

In price and demand, lumber is at its highest point in five years. Shipbuilding and freight-car construction are two of the new giants of industry consuming lumber in big quantities. The farm, the factory, the mine, the home-builder, are asking for our Northwest woods, as never before. Oregon and Washington forest products this year will be worth a hundred million or more.

Back of the expansion of business along sound, legitimate lines, the First National places its experience, its facilities and resources. The establishment of a strong bank connection is an important step in the success of every enterprise.

A request on your business stationery will bring our Trade Bulletin, published monthly. No obligation implied.

The
FIRST NATIONAL BANK
First for three Generations

Fig. 45

Two advertisements are shown which had their origin in the new conditions created by the big development of shipbuilding at the port of Seattle (Fig. 46). That "Say Bill" ad. of the Puget Sound Savings & Loan Association is "there with the punch" (maybe it's the riveter) all right, while the Dexter Horton National Bank runs a good commercial bank ad., using increased industrial activity of Seattle as a text.

Naturally ship building was the big war industry in the Far West and there were many bank advertisements dealing with that subject. Another good one is that of the Vancouver, B. C., Branch of The Home Bank of Canada. There are also two strong ones on the same theme by the Seattle National Bank (Fig. 47).

**New Industries Are
Coming to Seattle**

Seattle is to continue its remarkable development, these industries must be fostered and aided; old-established firms must be encouraged to expand.

Officers and directors of the Dexter Horton National Bank are ready and willing to aid in every way possible the upbuilding of these industries.

We want to meet the men engaged in these industries, we want to help them and in this way we expect to do our part in the development of this world port.

Let us show you how we can be of service to you.

**The
Dexter Horton
National Bank**
Second Ave. & Cherry St.
Seattle

Established 1870

COMBINED RESOURCES
The Dexter Horton National Bank
Dexter Horton Trust and
Savings Bank

\$22,311,011.49

MEMBER FEDERAL RESERVE BANK

Say Bill!

*-how much you goin' to save
this week?'*

The little old pay envelope is mighty full these days and this is the time to chuck something in the Savings Bank to take care of the wife and the kiddies in future days.

"You know Bill, to see what you make, let's see your new, old check."

"There's no better place for your money than the Puget Sound Savings and Loan Association. All their funds are invested in first mortgages on improved real estate and in city, state and U. S. bonds."

"When you have your money close you become a member and share in the savings—there and there also—because it's **MUTUAL**."

"For over 25 years they have never paid less than

6% on Savings

**PUGET SOUND SAVINGS and
LOAN ASSOCIATION**

One Ave. S. A. N. W. B. B. N.
P. O. BOX 11111

Fig. 46


Stimulating Home Industry

There has been some excellent bank advertising which had as its theme the war-time industrial efforts of various communities. To my mind, there could be no better argument than these advertisements to convince any Doubting Thomas that bank advertising is essential, with the great need existing for the mobilization of financial and industrial resources. The very impressive series of the Corn Exchange National Bank of Philadelphia (Fig. 48), while they advertise certain special industries and boost Philadelphia, cannot help but reflect great credit upon the bank and bring it substantial results. Notwithstanding the friendly gibes which are sometimes directed Philadelphia-ward, we are all mighty proud of the City of Brotherly Love, Independence Hall, the Baldwin Locomotive Works and *The Saturday Evening Post*, and it is just such substantial facts concerning its industries as are brought out in the Corn Exchange's advertisements that tend to make the rest of us respect Philadelphia as we do.

In Pittsburgh, it is the Farmers Deposit National Bank (Fig. 47) that has taken the lead in the matter of calling attention to its city's wartime industrial activity, though it has not gone into detailed descriptions of special industries, contenting itself with more general statements, such as those contained in the advertisement headed, "Pittsburgh, the New World Center of Industry." The average size of this series of advertisements was about two columns by 110-lines, whereas the Philadelphia advertisements were about three times as large.

Concerning the group of Los Angeles advertisements, (Fig. 47) Frank Wilson, manager of the Publicity Department of the Guaranty Trust & Savings Bank, wrote:

"I am enclosing you proofs of three ads., part of a series of six, that this bank is now running in the local dailies. The illustrations, as you will note, are such that will make a general appeal. They are of the best workmanship and drawn exactly to actual conditions. The copy interests the man on the street and the business man.



**Campbell's
a
Business
That is
Helping
Toward
Victory**

IN THE present food emergency, the nation owes much to those concerns which have spent years in perfecting highly efficient organizations for food production and distribution.

Joseph Campbell Company, of Camden, N. J., is a signal example of American business development which is now one of the mainstays of the Allied cause.


Millions of cans of Campbell's Soup are consumed annually—quality, advertising and thorough distribution methods have made the trade-marked product a household word in the remotest hamlet.

This bank is the financial center of the wholesale food houses of the great metropolitan district, and the wide experience gained from our customers has been of value to the producer, manufacturer and distributor as well as to the Government itself.

Can we serve YOU?

**CORN EXCHANGE NATIONAL BANK
PHILADELPHIA CHESTNUT AT SECOND ST.**

**Philadelphia
Made
Clothing**



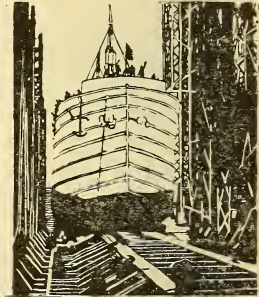
TODAY clothing is just as vital as the nation as an armament. Philadelphia has long earned its clothing trade by competition at great shows elsewhere.

But A. B. Kirshbaum Co. is a splendid example of survival by its rare, well advertised quality and living up to the letter of its advertising.

Such a thoroughly modern institution was quickly used by the Government in equipping its fighting forces.

The Corn Exchange Bank by its association with such a business, gains an inspiration that may be a help to you.

**CORN EXCHANGE NATIONAL BANK
CHESTNUT AT SECOND ST.
PHILADELPHIA**

**Every Philadelphian
Should Thrill at
a Picture of
a Ship**

It emphasizes the tremendous force that metropolitan Philadelphia is putting into the war.

Over 75,000 men are now employed here in shipbuilding.

Congress and authorities estimate there will be produced here, this next year 474 ships on 158 ways.

Over 2,570,000 dead-weight tons.

The cost of the Panama Canal to November 1, 1917 including fortifications, was \$427,000,000.


Estimated expenditure for shipbuilding in Metropolitan Philadelphia this next year is \$447,750,000.

Do not let these figures "go in one ear and out the other"—they mean much to the business men in Philadelphia.

We repeat an advertisement we published a year ago "It is always the field beyond that looks the greenest."

Don't neglect your own field

**CORN EXCHANGE NATIONAL BANK
PHILADELPHIA CHESTNUT AT SECOND ST.**



**The
Philadelphia
Commercial
Museum**

ARE you one of the many who desire to compete for foreign trade?

Philadelphia owns an agency fully equipped and prepared to help you. For many it has been storing up foreign trade information. Its agents have traveled and mapped out the trade routes and systems and the method of reaching possible buyers and sellers in any country.

It can give you details of tariff laws, of transportation, of packing, storage insurance, and any other information necessary to the pioneer in foreign trade.

The Foreign Trade Department of the Philadelphia Commercial Museum is ready for use. It can be utilized by American merchants and producers into a tremendous international trade weapon.


Use it.

Then when you are ready to finance your foreign trade transactions.

Use the

**CORN EXCHANGE NATIONAL BANK
PHILADELPHIA CHESTNUT AT SECOND ST.**

**One of
Several
Philadelphia
Sugar
Refineries**



AT THE Government's request, Philadelphia Banks recently participated in a syndicate loan of one hundred million dollars to finance the Cuban Sugar crop.

This is of special interest to Philadelphia's large sugar refiners with a production of one billion eight hundred million pounds yearly, but of of greater interest to us because it augurs a wider range of operations for American Banking and American Business.

We are being educated, in spite of ourselves, to the opportunities which await us in foreign markets.

Are you preparing to secure your share of this new business?

The foreign exchange facilities of this Bank has been developed to help the pioneer, as well as those concerns already established in the field of international trade.


**CORN EXCHANGE NATIONAL BANK
CHESTNUT AT SECOND ST.
PHILADELPHIA**

Fig. 48. This is wonderful advertising

Such instructive ads, are sure to be read by the large majority of newspaper readers.

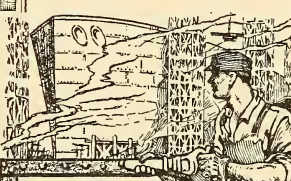
“The banking copy is contained in a few words, just sufficient to close with the name of the bank impressed on the reader’s mind. I have received numerous compliments on this series by local ad. men, the City, and the Harbor Board of Los Angeles, hence I pass these copies along to you for the benefit of some other ‘harassed’ ad. men. They may be able to adapt these to conditions in their vicinity.”

In Seattle and Oakland there are thousands of shipyard workers and undoubtedly they will all be kept busy at good wages in peace time as they were throughout the



Oakland
The Western City of Ships

Central National Bank
Oakland California



**Like the Bolts
in a Ship Plate**

—So is every dollar you save a rivet
to fasten your door against the Wolf
without.

¶ The time to save money is when you are
getting it.

Funds left with us before the close of business
Thursday, December 5th, will draw interest
From December 1st

For over Seventeen Years, we have never paid less than

6% on Savings

¶ Small sums are welcome—you can start with one
dollar.

**PUGET SOUND SAVINGS & LOAN
ASSOCIATION**

Founded 1901 Third and Pike
RESOURCES OVER \$2,400,000.00

Fig. 49

war. Consequently, to feature this great industry as the Central National Bank and the Puget Sound Savings & Loan Association have done is very good advertising (Fig. 49). Such advertisements not only interest the shipbuilders but every other class in the community. And this principle applies generally. For instance, an advertisement headed "To Stenographers" would be read not only by the young women who wield the notebooks and thump the typewriters, but also by thousands of others who would be impelled to do so through curiosity as to what was being said to stenographers. The Oakland, Cal., advertisement was meant to appeal to bankers throughout the country.

Unusually strong advertising is being done by the Ladd & Tilton Bank, of Portland, Ore. I take pleasure in reproducing some of the advertisements (Figs. 50, 51, and 52) concerning which George E. Hall, wrote me:

"These are general newspaper ads. run in the morning and evening papers. In addition we run smaller ads. in a number of weekly and monthly papers covering this section, and in these adapt the copy to the character of the paper in which it is to appear."

Peace Advertising

The coming of peace brought new problems and new opportunities in the business world. It also put a somewhat different aspect on bank advertising—not so much a change of method as a change of direction. The war had a stimulating and beneficial effect on bank advertising in that the size, force and frequency of the patriotic advertising in behalf of the Government and the various war work and welfare activities was in itself an education in good advertising. Banking institutions whose director-

ates, before the war, would have been scandalized to have seen such advertising over the signature of their bank or trust company, have come to accept these progressive methods as a matter of course. Such directors still believe that the dignity of a bank is something sacrosanct, but they have come to realize—having seen the satisfactory results of the advertising—that large space, good typography and illustration are not necessarily incompatible with dignity.

The problem today is how best to use the advertising of your bank to promote the best interests of the depositor, the community and the nation in “the piping times of peace” now at hand. To do this rightly needs vision. Charles S. Calwell, president of the Corn Exchange National Bank of Philadelphia, who for ten years past has been handling personally the advertising of his progressive bank, looks at publicity problems in a broad way and he gets right down to fundamentals. On October 29, 1918, *The Corn Exchange*, published by his bank, was a special after-the-war number. It contained a symposium of views by leading business men concerning the new conditions that peace is bringing, together with this statement by Mr. Calwell himself: “The hope of the nation after the war will be in our strong agricultural position.

“We will have an abundance of fertilizers. Potash from Alsace-Lorraine will likely come, via France, on most favorable terms. Our sulphuric acid supply will be enormous; our phosphate rock is unlimited. With plenty of fertilizers, we could double the production of our crops.

“While our foreign merchandise trade is evolving—while our legislators are waiting for more light—the farmer will protect the trade balance.

“The nations of the world must be fed.”

The National Bank of the Republic of Salt Lake City was “right on the job” with its first peace advertisement, reproduced herewith (Fig. 53). This advertisement containing easily recognizable portraits of President Wilson, David Lloyd George and others, seated around the peace table, appeared in the newspapers the next day after the

Intelligent Co-Operation

among groups of individuals is what builds up a city makes a community industrially powerful. Incidentally, the growth of each individual in these groups is also promoted.

Co-operation with all our customers, regardless of the size of their accounts, is what this bank aims at, and it is through this sort of helpful service that the Ladd & Tilton Bank has grown and prospered since its establishment in 1858.

We are glad to talk over business as well as financial problems with those of our depositors who request this service. Please feel free to consult us in confidence at any time.

LADD & TILTON BANK
Oldest in the Northwest
 Washington and Third Streets

Fig. 50

premature and erroneous announcement of the signing of the armistice with Germany. Inasmuch as the armistice was signed very soon thereafter the advertisement was entirely opportune and to have it ready showed commendable enterprise on the part of the agency responsible for that bank’s advertising. The Baltimore Trust Company was even earlier in the field with a peace advertisement, telling about the “big work ahead,” even while the fighting was going on.

Facts for Patriotic Advertisers

Some points that the Government and the banks emphasized in the war-time advertising were the following:

Until the restrictions on imports and exports went into effect, we were all using certain luxuries brought to us, in part or in whole, from across the water. This used tonnage. Having realized that it is just as bad to have a shipload of materials used up unnecessarily for mere individual gratification as to have the cargo destroyed by an enemy mine or submarine, we found that we could do without those luxuries, and also stop using other luxuries made here in America, and by giving them up release labor to work on ships which were so badly needed.

Goods and Services

“The gospel of labor and materials,” or “goods and services” was the thing which took this matter of thrift out of the old semi-sordid and selfish atmosphere which formerly clung to it and raised it to a higher, more patriotic and altruistic level.

The fundamental principle underlying war-time thrift is the release of labor and materials for the war needs of the Government. The all-important business of our Government was war, and until the war was won, all other business had to be regarded as merely incidental to the main consideration—that of removing the greatest

Before the Civil War

Ladd & Tilton Bank was organized to fill a business need in the growing community. Its share in the war emergency then was not so strenuous as in this last year since the United States entered the world conflict.

Nevertheless, this pioneer bank, in a thinly-settled part of the country, had many problems to solve, many difficulties to meet. The wisdom with which it solved the problems, and the spirit in which it met the difficulties, made for it a firm place in the interest of the community.

If you are a stranger, and have not established banking connections, or if you are a resident and wish to open a second account, you are invited to inspect the facilities for service offered by Ladd & Tilton Bank.

LADD & TILTON BANK
 Oldest in the Northwest
 WASHINGTON AND THIRD

Fig. 51

menace of all time to the free institutions of the earth. Now, it was clear that if the Government was to get the goods and services it needed for the successful prosecution of the war, some one else had to do without them.

We must not overlook the fact that when we spend money we are commanding both goods and services. For instance, when I pay one dollar for a taxicab I not only

LADD & TILTON BANK ESTABLISHED 1859

OFFICERS
W. M. Ladd, President
Edward Coobingham, V. Pres.
Isaac D. Hunt, Vice-Pres.
W. H. Dunchley, Cashier
Robert S. Howard, Asst. Cash'r
J. W. Ladd, Asst. Cashier
Walter M. Cook, Asst. Cashier
Thomas H. West, Asst. Cash'r
Somuel L. Eddy, Asst. Cashier

ON THIS, the Fifty-ninth Anniversary of the founding of the Ladd & Tilton Bank, the officers of this pioneer institution, oldest in the Northwest, believe it fitting to extend to its many depositors, and others interested in its welfare, their sincere thanks.

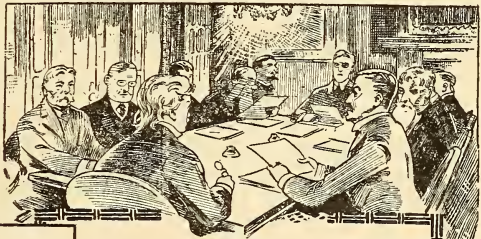
With due appreciation of the continued patronage which has made possible the recognized success of this bank, they offer the facilities of this sturdy financial pioneer, confident in its ability and willingness to serve the community.

Capital, Surplus and Undivided Profits \$2,500,000.00 — — Total Resources Over \$22,000,000.00
--

Fig. 52

get a ride for a certain distance, which, in New York City at least, is not very long, but I also get the services of the chauffeur for that limited time. I likewise have the use of the materials in the vehicle. I am paying my share of the cost of the labor used in its manufacture and sale, perhaps—in the case of a taxicab—its repeated sale.

Carrying the analogy further, if I go without a



There's Big Work Ahead--

The American and Allied Armies are battering their way to victory these days with speed such as has never before been possible in this war.

Whether final victory—and peace—comes next month, or whether it comes next year, it will bring with it problems and work as big as any that have been met during the years of war.

Hundreds of millions of dollars will be expended to reconstruct the cities and industrial interests of France and Belgium, while countless other millions will be spent in all the countries now at war. Railroads must be rebuilt and extended.

Building activities—after four years of making time—will go forward with a bound.

American highways must be developed after a plan and to an extent which shall make them worthy of being called American highways.

Rivers and harbors will be deepened to care for a greater domestic trade and a greater world trade, to say nothing of the demands which will be made on American industry and capital by the foreign countries of the world.

Alert business men, who will be prepared and will make the most of the situation when peace comes, realize the importance at such times of proper banking connections.

The Baltimore Trust Company, with its capital and surplus of \$1,000,000 and its willingness to co-operate in solving your financial or other problems, makes such a connection well worth investigating.

The Baltimore Trust Co.
25 E. Baltimore Street

Member Federal Reserve System

Branches:
12-14 E. Pratt Street
Eastern Ave. and 3d St.
Baltimore and Commerce

Peace--and then what?

With the glorious dawn of peace, statesmen and business men the world over are asking, "What can we do to get ready for the reconstruction period?"

How about YOUR business? Are you putting it in such a shape that you will be able to take care of the increased trade which will follow the removal of war restrictions, and to create new jobs for the victorious boys of Utah when they return from France?

No factor of peace preparedness is more important than the establishment of a substantial banking connection. When the time arrives for speeding up the growth of your business to meet the demands of peace, the necessary funds should be immediately available.

The National Bank of the Republic is a business man's bank and is admirably qualified to take a prominent part in financing the coming reconstruction in Utah's industries.

Avail yourself of our experience and exceptional facilities, and of our warm, humanized banking policy. Come in today and discuss your peace problems with our officers.

National Bank of the Republic

W. A. CULBERTSON, President. W. F. EARLE, Cashier.
DE WITT KNOX, Vice President. GEORGE C. KNOX, Assistant Cashier.



Fig. 53

All ready for peace

suit of clothes which I do not need, and instead put the money into a War Savings Certificate or a Liberty Bond, I give the Government control over the wool, or shoddy as the case may be, and over all the productive factors between the sheep's back and mine. But if later I sell my bond and spend the proceeds, I at once begin to compete with the Government for goods and services to just that extent.

One individual economizing in this way would not do much good, nor would the economy of a few score or a few hundred persons amount to much, but when millions of our fellow-citizens learnt this lesson and practised it there was a great reduction in the ordinary demands upon the industrial machinery and transportation facilities of the country and this helped the Government to marshal all available resources and concentrate upon the production and transportation of those things which were imperatively required for the army and navy.

The Folly of Competing Against the Government

It was well nigh useless to turn over to the Government the means of buying materials and hiring labor with which to produce the necessities of war and then by unrestrained spending compete against the very money we provided. This is what took place when a bond or certificate was traded for merchandise.

As outlined by the Federal Reserve Board, the right method of investing in war loans is about like this:

If I buy Government securities by giving up the purchase of a pleasure automobile, the Government can buy a military truck with the same money, and the labor and capital which would have made the pleasure car for me will make the truck for the army instead.

The wrong method is employed if I insist upon buying that pleasure car and so can buy the Government securities only by borrowing the money at a bank. When I do this, I sacrifice nothing out of current-money income. I have simply increased the money income of the Government. The bank which lends me the money does so by writing down a deposit to my credit on its books, which deposit I transfer to the Government. It provides purchasing power without providing or releasing anything to be purchased. The result is that instead of labor and capital turning from the making of pleasure cars to the making of motor trucks they are called upon to make both. I give the Government my check to buy the truck, but at the same time I enter the market to prevent the Government from getting it. In short, by my paper subscription, I appear generous to the Government, but I am selfishly refusing to make the actual sacrifice.

The Liberty Loan and W. S. S. Campaigns

While the ultimate object of the Liberty Loan campaigns and the campaign for the sale of the United States Thrift stamps, the War Savings stamps and Certificates was the same—getting funds to enable the Government to carry on the war—there was some difference in the immediate purposes and in the methods used in attaining them.

The primary object of the Liberty Loan campaigns was to secure vast credits needed by the Government in carrying on the war. The bulk of these credits came from large subscriptions of banks, corporations, and big commercial and industrial interests. But there was also a secondary object—namely, to stimulate the patriotism of the people

and to make them willing to sacrifice for the sake of their country.

On the other hand, the *primary* object of the War Savings plan was to stimulate patriotism by making it easy for practically every man, woman and child in the country to help the Government and to have a direct personal financial stake in the successful outcome of the war.

Inasmuch as the War Savings plan made savings of even twenty-five cents desirable, it served a very beneficial purpose in educating the great masses of people to the necessity of the saving not only of money, but of the things that money pays for and that our fighting forces had to have without delay or interruption.

Another special object of the War Savings campaign was to build a broad foundation for the national habit of thrift which must be the basis for our future economic safety and prosperity.

In short, the Liberty Loan campaigns were primarily drives for subscriptions, while the War Savings work was first of all a thrift educational campaign, but it was also a means of providing \$2,000,000,000 a year for the Government out of the current earnings and savings of the people.

The money to pay for the war is going to come out of the people anyway, but as far as the individual citizen is concerned, it is infinitely better to lend money to the Government than to give it the money in taxes. Jesse Lynch Williams put it clearly this way: "Liberty Bonds are like volunteering. Taxes are like the draft. The fewer the volunteers the larger the draft. The fewer the bonds the higher the taxes. We've got to get the men and we've got to get the money. And, don't worry, the Government will get both. Uncle Sam isn't arguing with us; he's just telling us."

Some persons raised the objection that so much thrift would hurt business. It meant a re-adjustment of business, but we can scarcely conceive of hard times while the Government was spending nearly twenty billion dollars in one year. However, the business of peace could not go on as usual. The idea that it could was an exploded fallacy. It simply couldn't be done. We hadn't the machinery nor the labor and we could not get them. Besides our four million or more men under arms were withdrawn from productive enterprises. While in training or service they produced nothing, but they consumed a great deal. There is nothing in the world more expensive than maintaining a great army in the field, especially if it is on the fighting line. The demand for supplies and everything else was tremendously great. And in addition to all this, was the fact that in all the belligerent countries of Europe fully 100,000,000 men were removed from ordinary industry by death or crippling, or by the fact that they were under arms or doing war work back of the lines.

The Example of Our Allies

H. Gordon Selfridge, the former Chicago merchant, now the proprietor of the largest retail store in London, gave a graphic account of war-time thrift in England. "English business has been entirely readjusted to a war basis," said Mr. Selfridge. "England tried to muddle through the first year of war on a business as usual program, but we soon found that the Government's demands on our industrial resources were so enormous that we could not meet them and at the same time continue to produce all the things we were accustomed to have before the war. No business man in England today advocates liberal individual spending, because it is now realized that such

spending for personal needs means one of two things—either an exhaustion of the necessities of life at a time of threatened famine, or else the selfish employment of labor in luxury production when it ought to be devoted to necessity production. Luxury business has ceased in England. The women no longer buy elaborate gowns. There hasn't been a big social function in London since the Germans invaded Belgium. Motor riding for pleasure was long ago abandoned because the gasoline is needed in Flanders and the chauffeurs are wanted at the front or in the factories. For nearly two years not a single new automobile has been made in England, excepting for war work. This drastic curtailment of certain lines of production has not hurt business. It has merely resulted in a shifting of labor and business activity from the less essential to the vitally essential industries."

Our own war savings movement meant that the people of this country were given an opportunity to prove themselves worthy to stand by the side of our European allies, who for years before we came in made unheard of sacrifices. Englishmen, Frenchmen and Italians were asked to do without many things which before were regarded as necessities. And then we were asked to get along with less food, to economize in clothes, shoes, oil, coal, and in the thousand and one things required by our army and navy and those of our allies.

The Course of a Dollar Saved

Former Secretary of the Treasury McAdoo, who handled the biggest financial task ever placed on the shoulders of one man, pointed out the course of a dollar saved from

waste and invested in Government bonds: First, it goes to the Government as a loan for the war; second, it is expended by the Government for food, clothing, and ammunition which go directly to soldiers and sailors whose fighting strength is kept up by the food, whose bodies are kept warm by the clothing, and whose enemy is hit by the ammunition. It has not been expended in the purchase of needless food and clothing for the man at home and can be loaned to his Government at interest, with resulting benefit to himself and to his country.

A hoarded dollar represents idle power; a wasted dollar represents wasted power; a dollar invested in the United States Government represents power saved, labor saved, and materials saved—it represents power, labor and material in action, on the firing line, over the top—and more, it represents reserve power, energy stored, purchasing power conserved and for its owner to use later on.

Our Whole Future Was in the Balance

President Wilson said in an address to farmers during the progress of the war: "Every man in every business in the United States must know by this time that his whole future fortune lies in the balance." Upon an earlier occasion the President put the subject of country-wide economy and thrift into the foreground of national duties when he said, "This is the time for America to correct her unpardonable fault of wastefulness and extravagance. Let every man and every woman assume the duty of careful, provident use and expenditure as a public duty, as a dictate of patriot-

ism which no one can now ever expect to be excused or forgiven for ignoring." And he also said: "Not many fortunate by-products can come out of a war, but if this country can learn something about saving, it will be worth the cost of the war; I mean the literal cost of it in money and resources."

The Banker and The Farmer

Banks Helping to Increase
the Food Supply

CHAPTER IV.

THE BANKER AND THE FARMER-- BANKS HELPING TO INCREASE PRODUCTION

THE country banks, located as they are on the firing line of the fight for greater production of foodstuffs, are now making strong offers of co-operation with farmers. Some of the larger Western banks have agriculturists regularly attached to their staff. Notable among these are the First National Bank of St. Paul, referred to in Chapter I, and the Live Stock State Bank, of Portland, Ore., whose agricultural department gives its entire attention in assisting bankers to develop their agricultural resources. Country banks are helped to—

Secure a county agent.

Bring in pure bred live stock and sell it to farmers on easy terms.

Encourage construction of silos by offering to loan money to build them.

Interest boys and girls by forming calf clubs, pig clubs, corn contests, etc.

Help farmers to keep books. Offer them facilities of the bank in making receipts and expenditures.

Use newspaper advertising space for the promotion of better agriculture.

Take an interest in the school situation in the community and better leases with landlords and tenants.

Arrange rest rooms in the bank for farmers' wives and families.

Have an agricultural exhibit.

Have a table for agricultural literature and distribution of bulletins, etc.

Keep a scrap-book on file for clippings of agricultural information.

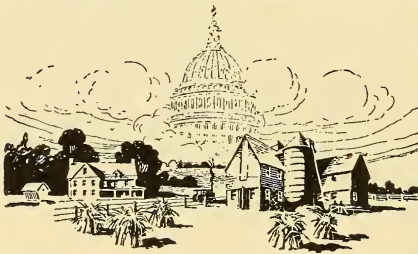
Have authentic information easily accessible on markets, etc.

Institute a credit rate sheet.

Advise on animal diseases and their control, better methods of feeding, care and management.

Arrange an exchange bureau for the distribution of live stock, etc.

Encourage the use of pure bred animals.



Farmers and the New Banking System

The Federal Reserve Banking System established by the government, with its thousand million dollars of combined resources, stands back of the grain fields and assists its member banks in taking care of the farmers.

Our membership in this system gives us special facilities for enabling farmers to plant, gather and store their crops.

The next time you come to town stop in and let us tell you how this new system enables us to help you.



(Name of Bank to be
Inserted Here)

Corn-Growing Contests

The First National Bank of St. Paul inaugurated a plan of 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 Rail-

One of a series put out by the Federal Reserve Bank of New York

way. By voice and pen James J. Hill was 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,
 Rural Credits,
 Marketing and Distribution.

Pig Clubs

Banks in North Carolina are assisting the co-operative extension work in agriculture and home economics conducted by that state.

A specific thing is the "Pig Club" plan whereby boys and girls in the rural sections are encouraged to raise pigs.

T. E. Browne, agent in charge, made this statement concerning the work:

"We have enrolled in the Pig Clubs of the state to date practically 1,400 boys and girls, most of whom have pure-bred pigs which they are feeding according to the most scientific methods of swine growing. We are impressing upon these boys and girls especially the importance of giving the pigs a diversified diet by growing for them various green crops. We are also teaching them the importance of clean quarters and sanitary precautions.

"It is very inspiring to see the interest these boys and girls are taking in their pigs. One of the agents gives these quotations in his report: 'One mother said, "My boy feeds his pig four times a day and has to see that it is asleep every night." Another mother said, "I am so glad my boy is taking an interest in the club work; I want him to be a farmer, not a cotton grower.'"

"We have two plans by which these pigs are furnished,

Can We Help?

Living at home will be important this year as never before. Every man should raise his own food this year if he never did it before.

If you can use more stock on your farm or need planting seed or feed and need help to get them, talk with us. We are ready and anxious to help you.

We are ready to help you diversify in any way we can.

Lewisville State Bank
"The Bank on the Corner"

Self defense is the first law of nature;

Food is the first essential of life.

Cotton has heretofore provided the means;

The boll weevil has invaded and destroyed this crop—

Our defense is diversification.

A garden, poultry, milk and butter, feed stuff, live-stock and grain means defeat of the weevil.

SUSTENANCE AND LIFE

First National Bank
Sylacauga, - - Alabama

the boy entering into a contract with the bank to this effect: First the boy is furnished a pig upon signing a contract to return to the institution two pigs not under eight weeks old, from the first litter, these pigs to be given to two other members on the same condition. The other plan is, that the boy give his note to the institution to be paid in the fall with six per cent interest. In both cases the bankers have agreed that if the pigs die because of some condition over which the boy has no control they will cancel the notes or contracts."

Cashier R. B. Crowder of the Farmers & Merchants Bank of Henderson, who is especially enthusiastic over the Pig Club work, says that the bank gets benefit from the word-of-mouth advertising of the club members, the news comment in the papers, and from the fact that the habits of thrift developed by raising and selling the pigs, together with the close contact with the bank, make the children good prospects for the savings department in the present and good general bank customers for the future.

JOIN A PIG CLUB

Boys and Girls! Are you behind Uncle Sam? Our comrades in the trenches are giving their lives for us
 --Let's raise pork for them
 --and make a profit too.

HOW TO BEGIN: Tell your teacher, principal, or write the county superintendent of schools or to us, that you want to raise a pig.

After securing a blank contract and note from one of these people, have them properly filled out.

If you need money to buy a pig, bring the note to us and we will give you the money, and help you secure the pig if necessary.

We will then enroll you for instruction with the Boys and girls club department of the U. S. Dept. of Agriculture to receive full instruction and help. You will make a profit for yourself this fall and be able to help the nation in this great war.

Come in and ask us about the Pig Club



WEISER, IDAHO

Fig. 54. Producing pork for Pershing

In the opinion of Uncle Sam, the raising of pigs was so important that he called upon 200,000 girls and boys to raise porkers for market. The appeal was heeded by farm boys and girls who were encouraged by their local banks to tackle the job of providing their share of the pork products that had to be shipped to our army and the Allies in Europe.

How many banks did this is shown by the advertisement of the First National Bank of Weiser, Ida. (Fig. 54.) The Fidelity Trust Company, of Kansas City, Mo., has collected from all over the United States a display of bank advertising, especially the plans and experiences of banks that have had calf, pig and sheep clubs, corn exhibits, etc. Visiting bankers are invited to stop off and inspect this bank advertising exhibit when they pass through Kansas City.

Stock Raising

I know a small-town banker in the State of Washington who became convinced that the farmers of his territory could profitably raise more cattle and sheep because there was plenty of suitable grass and range for grazing purposes.

So in his advertising space in the semi-weekly newspaper of his community he decided to conduct a campaign of education on the subject. He enlisted the services of the bank advertising agency in St. Paul with which I was connected at the time, and we sent to the Superintendent of Documents at Washington, D. C., and secured many of the bulletins on cattle and sheep raising issued by the Department of Agriculture. From this material we were able to prepare a good series of advertisements addressed to the farmers of this banker's community. In each of

the advertisements the bank offered to lend money to any responsible farmer for the purpose of adding to his live stock.

I know of an Idaho bank cashier who obtained the names of 500 farmers receiving pay checks from a local beet sugar factory. Shortly before check day he sent out to each of these farmers a facsimile typewritten letter telling them of the safety and service of his bank, suggesting that they start a checking or savings account with their sugar check but offering to cash it for them free in any event. As a result of this one letter he opened over thirty new accounts at his bank.

Rural Bank Advertising

The cashier of the Glendale State Bank, Glendale, Ore., H. W. Ticknor, wrote:

“It is with keen interest I turn to the pages of your department upon the arrival of *The Burroughs Clearing House* each month. The many ideas there set forth with the model ads. reproduced give me much food for thought and incentive to turn out something fitting our condition and location—a small bank in a rural community.

“‘But their number is thousands, and their power great’ is the terse sentence on another page in your current number, referring to ‘these real country banks of America.’ So please bear us in mind from time to time in your comment.

“I am enclosing some copy which we have used recently, and, while it may lack the finish of the metropolitan product, yet it brings inquiries and results. I trust your department will be continued for the good of us all.”

I am very glad indeed to reproduce one of Mr. Ticknor’s advertisements (Fig. 55). It speaks for itself, being

friendly and to the point. It also has the supreme merit of being a "puller."

In compliance with the request of Cashier John A. Wright of the Security State Bank, of Lake City, Minn., I criticized his bank's advertisement (Fig. 56) as follows:

"Your advertisement ought to appeal to the prosperous farmers of your section. Perhaps it would have been better had your bank emblem been used at the bottom of the ad. alongside of the name of your bank. This would have

**Farmers and
Stock Growers**

We are not in the market to buy your produce. But we shall be pleased to extend liberal accommodations in the way of loans if you are not ready to sell. We are also making an effort to keep posted on the latest market reports. If we can serve you in any way, we will be pleased.

We do everything a Bank is expected to do.

The Glendale State Bank
GLENDALE, OREGON

given you more room to display the heading 'Buy Liberty Bonds and send your dollars to the front.' The three black lines at the side are a little too much. A somewhat smaller and more artistic display would have been better and just as effective."

Fig. 55

I have heard of a rural bank cashier in the East who owns a Ford automobile and an Eastman kodak, both of which he uses in pushing the business of his bank. Saturday afternoons he rides around the country and gets acquainted with his parishioners, so to speak. He takes snapshots of their homes, barns and blooded stock, to say nothing of their children, and he takes care that they receive prints of the pictures free. He talks over the crop prospects and makes himself as agreeable as a politician looking for votes.

The editor of *The Home Bank Monthly*, issued from the head office of The Home Bank of Canada, wrote:

“We are sending you under separate cover samples of advertising done by The Home Bank of Canada. This bank has been using terse phrases in connection with the Thrift campaign and the matter is therefore more concise, and the advertising space is smaller than used by American institutions.

The calendar for 1918 was printed in London, Ontario, and is designed for distribution among the farming and rural communities. This element of the population in Canada prefers large calendars to the smaller novelty effects used in the city. We also send you a copy of *The Home Bank Monthly* which contains an interview on adver-

tising that will give you an idea of the conservative element we have to consider in mapping out newspaper publicity for a Canadian chartered bank. We hope this material will be at least in part as interesting to you as your articles have been to us.”

I am reproducing one of the snappy little advertisements, (Fig. 57) and commend especially the strong black letter

BUY LIBERTY BONDS. SEND YOUR DOLLARS TO THE FRONT




This Bank gives its Service, without profit, to the Government and to the public in the subscription and purchase of Liberty Loan Bonds.

To All Loyal Citizens of Minnesota:

YOU CAN SERVE YOUR COUNTRY AT ONCE—and serve her well—with your DOLLARS. The Liberty Loan Bonds now being purchased by Minnesota's citizens offer you the opportunity you have desired.

Let it be said in years to come that every man, woman and youngster in this community responded quickly to the Nation's financial call.

The LIBERTY LOAN BONDS represent the safest investment in the entire world. "Buying A Bond" is not spending money—it is loaning money to Uncle Sam. Every dollar invested in the Liberty Loan Bonds helps win this great world conflict for world liberty.

This Bank urges every American citizen who can possibly do so, to "buy a bond"

This is YOUR war. The Liberty Loan is YOUR loan. It will feed, equip and maintain YOUR Army and YOUR Navy. And THIS IS YOUR OPPORTUNITY to send YOUR dollars to the front and thereby do YOUR share to bring Victory to YOUR Nation.

This Bank will assist you in the purchase of YOUR Liberty Loan bonds without charge or profit.

We will gladly give you full information for your use and we earnestly desire that you use your influence and endeavor in bringing home to others the important necessity of each one purchasing one or more war bonds during Liberty Loan Week.

Bonds are issued in denominations as small as Fifty Dollars. Anyone desiring to purchase one of the smaller bonds by making monthly payments through this bank, may do so. This makes it possible for nearly every man, woman and young person of our community to DO their Bit and Buy a Bond.

Call at the bank and fill out the blank subscription form **THIS WEEK.**

SECURITY STATE BANK

Fig. 56

used in the signature. The house organ is a publication of real interest. The thrift sayings on the monthly sheets of the calendar ought to be stamped indelibly upon the minds of those who see them every day for a month.

Speaking of Canadian bank advertisers, another good one is the Union Bank of Canada, which inserted the reproduced advertisement in a number of newspapers in the United States in an effort to interest American capital.

The Farmer's Savings Account

A. D. Pringle, of the Preston, Ont., branch of the Merchants Bank of Canada, wrote me in part as follows:


"I am enclosing for your criticism a set of twelve short advertisements that I am using monthly in our local paper, a booklet which has been adopted by our bank quite generally, and an individual card. The latter is placed in the pay envelopes of the different factories, and is, I think, giving fairly adequate results. The booklet is handed to customers personally. I have tried to embody the savings idea in simple language that will appeal to the saving class among our mechanics, storekeepers and farmers."

One of Mr. Pringle's newspaper ads. reads:

500 American Factories

have been established as branches in Canada in the last seven years with an estimated average investment of \$300,000 each, or a total of \$150,000,000. This is conclusive evidence of what American manufacturers think of the opportunity for growth in the Dominion.

The Union Bank of Canada has 310 branches and agencies throughout that country, and will furnish information regarding sites, labor conditions, transportation facilities, etc., to American firms seeking to locate branches or factories in Canada.



THE HOME BANK OF CANADA

“A man who gives his children habits of thrift provides for them better than by giving them a fortune.”

Whitely

Full compound interest paid at highest bank rate on Savings Deposits of One Dollar and upwards

Branches and Connections Throughout Canada.
HEAD OFFICE & NINE BRANCHES IN TORONTO

Union Bank of Canada

New York Agency 49 Wall St.	Head Office, Winnipeg Capital and Surplus, \$1,500,000	Geo. Wilson } Agents F. T. Short }
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Fig. 57

“Economy on the Farm

“No farmer who conducts his business without economical operation can be efficient. He and his family must drag out a species of half-living in place of definite comfort.

“One very certain evidence of success, and one that you may watch grow from week to week, may be found in the opening of a savings bank account.

“No doubt this may be very hard work, but the discipline is excellent, and however hard it is for you to save the first \$100, the necessary resolution will benefit you many times the worth of the money.”

It's a good ad., but some of it seems rather “highbrow” for rural readers. For instance, wouldn't that first sentence be better if translated into the vernacular, thus: “A farmer can't get the most out of his farm until he stops all kinds of waste.”

Banking by Mail

From Wenatchee, Wash., up in the apple country, Assistant Cashier W. D. Shultz, of the Commercial Bank and Trust Company, wrote me as follows:

“We have always believed in advertising for banks, but have been unable to decide upon a definite plan upon which to proceed. We have purchased copy from time to time from advertising houses, but it all seems to be lacking in the proper touch of local color, you might say, which we desire. It seems to shoot over the heads of the readers. Ours is a rural community and we feel that a certain homely verbiage is necessary in order that our ads. may be effective.

“We enclose several ads. we have written and which we intend to use in a series of some twenty or thirty articles along similar lines. We want to tell those things


about a bank which a customer should know, but which are so familiar to one whose duties bring him in touch with them every day.

"If you see fit to criticise our efforts, we should be pleased to have you do so. Tear them to pieces and if possible re-write them as you would suggest that they be used. Or if you think we are proceeding along the wrong lines, kindly suggest something else.

"We enclose a copy of our daily paper and several ads. we are now running in connection with our membership in the Bank Depositor's Guaranty Fund. We are the only member in Wenatchee and believe it to be a good talking point. We realize that newspaper space costs money and is valuable. We also realize that sometimes it is far more valuable than the copy which it contains. It is just this that we are trying to avoid."

I am reproducing one of this bank's guarantee of deposits advertisements together with a similar one of a Seattle bank (Fig. 58), and below is the copy of one of the series of "Bank Talks."

I told Mr. Shultz that he was on the right track and did not really need much in the way of suggestion. I have found that to be the case so often—those who are doing most effective work are very modest about it and are eager to learn



The Symbol of Safety


DEPOSITS INSURED

DEPOSITS entrusted to the keeping of the Scandinavian American Bank, and its branch at Ballard, are absolutely insured against loss (without cost to the depositor) through membership in the Washington Bank Depositors' Guaranty Fund of the State of Washington.

Capital and Surplus, \$1,500,000.00
Resources Exceeding \$16,000,000.00

The Scandinavian American Bank 25th Year
Alaska Building, Seattle

Fig. 58



Symbol of Safety

IS YOUR MONEY INSURED?

You insure your home and your cars. WHY not your money?

Money deposited in this Bank is GUARANTEED against loss by the Bank Depositors' Guaranty Fund of the State of Washington.

The Bank pays the premium.

Commercial Bank & Trust Co.
"The Bank of Guaranteed Deposits"

more, and vice versa. Following is the "Bank Talk":

"Every postmaster and every mail carrier is an agent of this bank. Pretty broad statement, isn't it? But it's true.

"They work for us without knowing it most of the time, but they are efficient and prompt.

"Many of our customers come to Wenatchee very seldom. They use the mails to take advantage of our service. Checks, money orders, etc., can be sent safely by mail without registering. They should be endorsed as follows: 'Pay to the order of Commercial Bank & Trust Co., Wenatchee, Wash.' (Signed) Your Name.

"Endorsed in this manner, no one can get these items cashed but us, and in the event the letter should go astray duplicates may be procured very easily.

"Money should be sent by registered mail, but at very small expense a money order may be bought from any rural carrier.

"Upon receipt of the items we will issue a Duplicate Deposit Ticket and mail it to you immediately.

"These tickets should be retained until you receive the monthly statement of your account upon which you will find we have accounted for each deposit.

"During the busy season many ranchers find this a very convenient method of transacting their banking. Our Special Department organized for this work enables us to offer efficient service.

"Mail Accounts are *guaranteed* under the same law which guarantees our other Deposits.

"COMMERCIAL BANK & TRUST COMPANY.

"The Bank of Guaranteed Deposits."

A Bank "House Organ"

A house organ is an especially good medium for the

bank to use in carrying on its efforts for the public good in its community. I know a South Dakota banker whose hobby is good roads, and every month in his bank paper he runs an interesting article on that subject.

Some bankers carry out the idea of a Farmers' Exchange by running such a column in their monthly paper. Another banker had the hobby of inducing the farmers in his territory to name their places, so in his paper he published a list of named farms, such as "Locust Grove Stock Farm," "Riverside Farm," "Fair Oaks," and so forth.

The cashier of the First National Bank of Northboro, Iowa, seems to be solving the problem of advertising a country bank in a community where no newspaper is published. His solution is, publish your own, even if it is only a monthly. He gets out a publication which is true to the title, *The Live Wireless*. In regard to it, Cashier Frank T. Nye, writes:

"The purpose of *The Live Wireless*, is to afford an advertising medium for this territory, as in this town of 250 people, we have no local newspaper. We have several towns close, however, having six banks within six miles of Northboro, and three banks at Shenandoah, fifteen miles from us. The other papers do not cover our territory thoroughly, and lack local stuff, hence afford a poor advertising medium.

"We have purchased an addressing machine and are continually adding to our mailing list. As we make no charge for *The Live Wireless*, it is welcomed and read, as one farmer told me, from cover to cover. A farmer also told me that he thought it was the best advertising medium he knew of.

"We are mailing out 500 copies, and it covers the territory thoroughly. A vest pocket kodak, an addressing machine

and a typewriter are about all the equipment of the magazine. We take pictures of local scenes, cattle shipments, farmers' choice animals in live stock, new buildings, etc., and run them. We also purchased a Ford runabout last year, which enables us to bring the service of the bank to the customer's own door. Several of our customers have moved away, close to other banks, but continue to do banking with us, through our mail service, which we have emphasized in our advertising. We have about 200 safe deposit boxes rented. We have made a specialty of this department, which is often neglected by the country bank. We find it thoroughly appreciated by the Iowa farmer, who is quite willing to pay for the service."

Mr. Nye said that the kodak, addressograph and typewriter were about all the equipment of the magazine. He was too modest to speak of the gray matter of the man who gets it up. *The Live Wireless* is well written. For example, in the January, 1918, issue there was a biographical sketch of one William Walter Creal. The ordinary

The BANK of PERSONAL SERVICE **SEED GRAINS**

For the convenience of farmers who have not yet secured all the seed they may require for planting, we have on file a list of seed growers compiled by the Wisconsin Agricultural Experiment Station, who are prepared, to ship tested seeds on short notice.

If you have not secured all the seed you need, or if your supply is of poor quality, phone us for the names of these growers.

Telephone 24

The Bank of Evansville
EVANSVILLE, WISCONSIN
"THE OLD BANK"

The BANK of PERSONAL SERVICE **FARMERS' BUSINESS**

FOR THE PAST FORTY SEVEN years this Bank has given particular attention to the business of farmers. We have helped many over the rough places and have aided many more in buying farms of their own.

We are prepared to extend you every aid within legitimate banking practice. Come in at any time and talk over your affairs with us. You are always welcome.

The Bank of Evansville
EVANSVILLE, WISCONSIN
"THE OLD BANK"

The BANK of PERSONAL SERVICE **Have a Record This Year**

Mr. Farmer—this year you should have a record of all sales and purchases, loans and interest payments.

It isn't necessary that you keep a set of intricate books to do this—

Just Open a Check Account at This Bank

Make all deposits here, pay all bills by check, and We'll Do the Bookkeeping for You.

We furnish all check-books, deposit-books and slips without charge.

The Bank of Evansville
EVANSVILLE, WISCONSIN

Fig. 59

writer would have said he was born on such and such a date and let it go at that, but *The Live Wireless* put it this way:

“On the twelfth day of October, 1865, the stork put the other leg down, got both squarely under himself, gave a spring off into the atmosphere and volplaning off to Page County, Iowa, deposited a little bundle of clothes, the tag on which read, William Creal.”

A suitable drawn border for a rural bank's newspaper advertising is illustrated by the advertisements of the Bank of Evansville, Wis., (Fig. 59) concerning which the cashier, P. P. Pullen, writes:

“We try to unify our advertising as much as possible and usually run the ads. in series. For example, the farmer's fiscal year begins March 1, and for several weeks at this time we run ads. soliciting the business of farmers.”

Problems of the Rural Banker

The president of the Deposit & Savings Bank of Snow Hill, Md., O. M. Purnell, wrote me as follows:

“I am writing to ask your advice as to how much space in its local paper a bank of \$25,000 capital in a small town in an agricultural district should use, and how. I am using five-inch space and change copy every two weeks. I try to make the ads. attractive but hear very little comment and cannot see the good they do, if any. If there is a way to improve them I want to know it, or if there is a better way to advertise I want to know; and I enclose a few copies of my ads. I am ready to start something new if I can see it will pay, or be made to think it will, and I thought possibly you might suggest something. I am just introducing the Baby Club. I am thinking of enlarging capital, building a large addition, having a ladies' rest

room, a farmers' waiting room, a consultation room, etc. This with a view to advertising our bank, our location, and our interest in the community. I will appreciate any suggestions and advice."

I told Mr. Purnell that he was on the right track because good service to the public is one of the best advertisements a bank can have. The advertisements submitted seemed to lack that almost indefinable but very real quality known as "punch," and the 3 per cent *annual* interest offered on savings does not seem very attractive in competition with the 4 per cent, semi-annually compounded, offered by the banking-by-mail institutions, and the even better rate on Liberty Bonds.

Mr. Purnell wrote me again, as follows:

"This is an agricultural district and this bank is the third bank started in the county seat with a population of 1,800. We have two newspapers in the town and I have used a 5-inch space in each. In one of these papers I have written my advertisements along the line of service, having adopted as a slogan 'Service That Satisfies.' The other paper I have used in an effort to try to get our people to save and in all my advertisements in this paper the idea has been *THRIFT*. I have also been sending out a monthly letter to the stockholders and occasionally to depositors in an effort to get their co-operation and I have also sent out a few printed folders calling attention to the growth of the bank."

I wrote Mr. Purnell:

"Your monthly form letters are very good as they show a friendly spirit and are full of the local touches which make them of personal interest to the recipients. However, I think it would be better if you would have the name of the addressee at the top printed in a little better imita-

tion of typewriter and the signature written with pen and ink. Even if you do not sign your name personally, it is always better to have the signature hand-written.

“I also think it would be an improvement if you gave some specific information as to the service of your bank; that is, explaining the advantages of interest on time deposits, business advice, bank drafts, collections, loans, co-operation with farmers, etc.

“Your newspaper copy seems to be pretty good and I

The Northwest States

Are in the Process of Turning Into Cash

A Billion Dollar Crop

The Northwestern National Bank is helping to finance the movement of this great production.

Its officers and directors have confidence that with this great accretion of new wealth the Northwest will do its full duty to the government in responding to financial needs and that general business, subject to such temporary limitations as war-time necessity may in some instances impose, will remain healthy and active.

Based on terminal values today, using average freight rates to terminals from each state, these minimum primary market valuations result:

Total value of crops of wheat, oats, barley, rye, corn and flaxseed:

Minnesota	\$439,916,380
North Dakota	338,716,240
South Dakota	376,170,150
Montana	89,137,760
	\$1,243,939,530

The crop is big not alone in money valuation resulting from high prices. This group of states has produced not only a Billion dollar crop, but a Billion bushel crop as well.

The Crop—in quantity (000 omitted)—bushels:

	Minnesota	North Dakota	South Dakota	Montana	Total
Wheat	73,763	94,589	71,938	31,719	272,009
Oats	129,393	66,331	72,395	19,040	287,159
Barley	43,358	37,538	31,444	1,879	114,219
Rye	7,585	21,399	8,190	121	37,295
Corn	109,593	12,390	109,779	2,656	234,418
Flax	2,506	8,328	1,410	3,218	15,462
	366,198	240,575	295,156	58,633	960,562

The Crop—in money:

	Minnesota	North Dakota	South Dakota	Montana	Total
Wheat	\$152,589,410	\$193,907,450	\$141,782,840	\$59,287,670	\$547,567,370
Oats	81,617,590	41,125,220	44,884,900	13,708,800	181,336,510
Barley	32,084,920	25,901,220	22,639,680	1,183,770	81,809,590
Rye	10,770,700	29,744,610	11,220,300	154,880	51,890,490
Corn	153,430,200	16,974,300	150,397,230	3,346,560	324,148,290
Flax	9,422,560	31,063,440	5,245,200	11,456,080	57,187,280
	\$439,916,380	\$338,716,240	\$376,170,150	\$89,137,760	\$1,248,939,530

THE NORTHWESTERN NATIONAL BANK

—AFFILIATED WITH—

The Minnesota Loan & Trust Company
Minneapolis

Combined resources, \$72,000,000

Fig. 60

think you have sound ideas on how to advertise a country bank. My suggestion is that you read all you can on the experiences of other bankers as shown in *The Burroughs Clearing House*, and other magazines and books on the subject."

The Twin Cities are the center of a wonderful agricultural section and the banks of Minneapolis and St. Paul are doing much to foster the prosperity of their territory. The Northwestern National Bank of Minneapolis in its advertising is doing a lot to keep the rest of the country informed concerning the progress of the Northwest. That "Billion Dollar Crop" ad. (Fig. 60) is a winner.

It is not only in the Northwest that banks are helping agriculture as witness that "Service to Farmers" ad. of the Commercial Trust Company, of Springfield, Mass. (Fig. 61).

The bankers and the farmers are working hand-in-hand for the good of the country, but the logic of events puts it up to the bankers to get the farmer to do his best. The First National Bank of Hunstville, Tenn., gets out a little monthly paper called *Mountain Messenger*. Here is a good editorial which appeared in that publication during the war.

"FARMERS"

"In this war 'the shot that will be heard around the

Service to Farmers

Now is the time for the farmer to plan next year's crops—next year's increased production—next year's prosperity.

Whatever his plans may include—farm improvements, crop planting, live stock financing, etc.—our officers will be glad to discuss matters and offer their best advice.

A hearty welcome always awaits the farmer at this institution.

Commercial Trust Company

266 Main St., Corner Hampden
Springfield, Mass.

"THE BANK OF THE PEOPLE"

Fig. 61

world,' will be fired by the farmers. It is up to us as a nation to make every foot of soil yield its utmost. At this season of the year, it is well to think of this. The Government has said, 'If you expect to have enough to eat, you must raise it.' No one section can, as heretofore, depend upon another section to supply it with food. The Government controls the railroads; the railroads will have all they can do transporting war supplies and such commodities that cannot be generally produced, without bringing to your door meat and bread. However, the Government is interested in seeing that you go about producing food stuff in an intelligent manner. Any information you desire can be had for the asking. Your bank can get you in touch with the proper authorities, or you can do this direct. There are means by which you can get nitrate for agricultural purposes. You have an excellent man in this county, furnished you by the Government, who takes pleasure in helping you help yourself. The old way of scratching the dirt a little and trusting to luck, and a rainy day, will no longer suffice. If never before, we must now produce. Plant varied crops; cultivate that old field that has been idle so long. Raise hogs and more hogs. Go into it scientifically. Get the right stock to begin with. It is an established fact that it is more expensive to fatten a scrub animal, than good stock.

"It is imperative that this county raise enough for its own consumption. Don't be satisfied with that; **HELP WIN THE WAR** by shooting bread bullets at the Kaiser. Every acre counts. Every hour of work you put in on the farm counts just that much towards the ultimate end of the war—the utter defeat of autocracy. The farmer has never failed his country, and he will not do it now. Remember the little 'wheatless, heatless, meatless days' you have had

are only a beginning. FARMER, you are a BIG man now. YOU CAN WIN OR LOSE THE WAR."

Very good rural bank advertising is being done by The Clayton Banking Co., of Clayton, N. C. Use is made of a syndicate house organ, newspaper space and form letters. One of the best of the latter, sent out in 1918, was as follows:

"Dear Friend:

"Uncle Sam has for some time been laying so much stress upon the importance of raising lots of food stuffs this year, and so much has been said about it through the papers, that it is a very familiar thing to all. But you know that if John loves Mary, and Mary knows very well that John loves her, still Mary is always good enough to forgive John even if he tells her of it every time they meet.

"So it is in this same spirit that we at this time call the matter to your mind again, and we hope the subject will not become tiresome to you. Try this year to raise more 'Hog and Hominy' than heretofore. Plant an extra acre in corn, plant a bigger garden and attend to it better, raise more chickens and hogs and cattle, can more vegetables and fruit this summer, and be more saving with the food at your table. Don't waste anything. Remember that your boy may be 'somewhere in France' soon, and you certainly want Uncle Sam to be able to get plenty of good wholesome food to send to him. He has never lived on short rations at home, and now that he is in a distant land fighting for you make every effort to see that he is even better cared for than formerly.

"The planting season is now at hand. Look over your crop and see if you can't put in a little more food crops, and when the harvest time is come you will be more than repaid in the satisfaction of knowing that you have done your best.

“Let us know if there is anything we can do for you to help along your work. We are very anxious to contribute our part toward making this a record-breaking year in the production of foodstuffs. With very best wishes, I am,

Yours very truly,

JNO. T. TALTON, Cashier.”

The Company also issues an excellent booklet on “Cattle—Breeds and Breeding” which other banks in agricultural districts may be glad to use.

Educational Work

A fine collection of folders was sent me by Assistant Cashier J. H. Pickert of the First National Bank, of Berlin, Wis., with this comment:

“The main purpose of this series has been to do an educational work among an agricultural clientele with a view of developing checking accounts. We feel that the effort has paid. In any event, checking accounts are in more general use among our farmers now than formerly. These folders and others like them have been the principal medium though not the only one used in our advertising campaign and are sent out to our list about once a month.”

The material in these folders is excellent, as may be judged from the following extracts from one entitled “Getting Out of Debt:”

“A young farmer told us the other day that he was going to open a checking account with us as soon as he was out of debt. We were glad to hear this good news, but the remark set us to thinking. As a matter of fact, a great many of the accounts on our books are carried by people who are in debt, some more, some less. If they all waited until they got out of debt before opening an account they would be obliged to forego valuable banking accommo-

dations and we should have to do without just that much perfectly good business.

“Until it becomes customary to give away farms as wedding presents, the only way for a young man to acquire one is to go into debt for it. Debt is really the open door of opportunity, and only by this means may a young man get started in life. However, it is true that many young men stretch their credit resources to the utmost in the beginning and are naturally anxious to get away from this condition of affairs as soon as may be.

“Credit is in many ways the most valuable instrumentality in business life. But it is a two-edged sword that cuts both ways. It has both its use and abuse. The abuse of credit is almost certain to result in disaster. The man with a mortgaged farm is making use of credit with his farm as the security, but is often purchasing machinery on credit as well. The matter of meeting all of his obligations, both interest and principal, is an item of serious concern to him. Everything in his planning must give way to this one matter of meeting his obligations, for it is only by meeting them that he may retain possession of his farm, so that it is an essential condition to success.

“The man with a mortgaged farm must work harder and plan more carefully than his neighbor with his farm clear. He must make few mistakes, which is perhaps another way of saying that he must be a good farmer. Now it is necessary to both plan and work. A checking account will help the man who is obliged to plan carefully.”

Free Market Circular

Mr. Farmer, have you anything to buy, sell or exchange? Any stock or equipment “lost, stolen or strayed?” Or have you other needs that need advertising to produce results?

If so, come to us, the First National Bank, of DeWitt, Ark., and we'll see that your advertisement is printed free of charge in a medium that reaches 8,000 readers of Arkansas County. We have reserved a page, half of which is reserved for you, in the *DeWitt Enterprise* for one year. We call it our "Free Market Circular" and its columns are open to you at any time for your own personal, legitimate advertising (Fig. 62.)

This, in effect, is the unreserved offer made by the DeWitt bank in inaugurating a new form of service that gained from the outset the popularity it merits and is bringing in new business from sources heretofore unapproachable. The publicity demands of John Smith, customer of the bank, have no precedence in the order of

*How Farmers Can Help the American Government
and Help Themselves:*

TO PREVENT A LABOR SHORTAGE
 Break your land NOW.
 Have your seed beds ready when planting time comes
 Plant some spring wheat.
 Plant some spring oats.
 Get your wood cut and on the ground to run your irrigation plants while labor is to be had.
DO EVERYTHING POSSIBLE NOW
 and help prevent labor shortage at seeding time.
 Go over all your machinery and get it repaired.

Do not raise ALL COTTON and be a HOG, but RAISE MORE HOGS AND BE A PATRIOT.
 It is not enough to clothe an army, but the army must be fed as well.
 Our country and our associates in war are calling for more pork.
 Are you breeding more brood sows than you did last year? If not, why not?
 The nation expects every man to do his part. Raise more hogs and more forage crops for the hogs.

GROW A GOOD GARDEN—LIVE AT HOME
 MAKE ARKANSAS COUNTY FEED HERSELF

JOIN UNCLE SAM'S GREAT THRIFT CLUB
 Buy Thrift Stamps.
 Buy War Savings Certificates.

JOIN OUR CHRISTMAS BANKING CLUB.
 Let us help you. Tell us your troubles.
 We are at your service.

"LET'S GO OVER THE TOP."

The First National Bank of DeWitt

Fig. 62

insertion over the advertising required by John Jones, who never has been a customer. And so each week, on the lower half of the bank's page in the *Enterprise* Smith and Jones will be seen side by side in print, offering steers and hogs for sale or seeking bargains in second-hand automobiles.

The "Free Market Circular" is the outgrowth of a similar "market service" prepared on circulars which were mechanically copied in quantities in the bank and mailed in individual letter form to its readers. But the increase in postage rates brought about by the war attracted attention to the use of newspaper space as a more economical—and as a better, as it has proved—vehicle for the service. So the costly and frequently illegible circular system was discontinued and "Benjamin Franklin" (the bank's pet name for its copying machine) was superseded by the newspaper printing press.

Although sometimes utilized for the bank's advertising, the upper half of the "Free Market Circular" page is usually devoted to educational publicity designed to aid the farmer and the citizens of the town in the solution of community problems. The messages pertain to social and political reforms of the day, the labor situation, government co-operation, crop conditions, etc., supplemented by sensible suggestions for discounting threatening local troubles as soon as they show their heads above the horizon. In other words, the bank's purpose, as expressed by J. W. Fulton, cashier, is "to leave selfishness as far in the background as possible."

In one issue the bank filled its entire space above the farmers' advertising with a strong editorial entitled "American Farmers vs. Wall Street," outlining the opportunity which the war presents for the farmer to be his own

master at last, and to break away once and for all from whatever sinister influences have impeded his progress in the past. The concluding paragraph contained a plea for contributions to the Red Cross and for investments in Liberty bonds out of the Farmer's surplus.

Very often patriotic appeals are put into short fillers which appear in the farmers' circular section of the page, the food conservation movement receiving particular attention. "Do you know those little shops in the country towns and villages that are called Emporiums?" asks one of these appeals.

"That is a kind of fancy name for department stores where you can buy almost anything you want. Well, a cow is a kind of emporium animal. Just think what we can get from it! Meat, leather, milk, butter, cheese, glue, bone, buttons, fertilizer. Be good to your cow."

"How many pounds of sugar can you buy at one time?" the bank asks. "Write and tell Hamp Williams, federal food administrator of Arkansas."

A simple return postcard sent out to the mailing list brings the farmers' advertising direct to the bank. It contains blank lines sufficient for writing in a full description, prices and terms of articles for sale or wanted, with instructions to "please run the following ad. in your market circular free of cost to me." The filling in of the name and address completes the card.

Advertising Criticism--


Some Examples Horrible
and Otherwise

CHAPTER V.

ADVERTISING CRITICISM--SOME EXAMPLES HORRIBLE AND OTHERWISE

THE criticisms offered in this chapter are made in the best spirit and many of them upon request. I lay no claim to infallibility and some readers may want to take issue with me. That is their privilege, but it is to be hoped, that in the main, the suggestions herein will be found helpful to the earnest seeker after truth as to the best way to advertise a bank.

A couple of good farm mortgage advertisements are shown (Fig. 63). Concerning the Topeka adver-



FARM MORTGAGES
REG. 25
"Good as Gold"

WELL chosen farm loans are the most safe and sound investments obtainable, as the security is based on the very foundation of our Nation's prosperity. They are backed by the soil and the products of the soil, for which there is an ever increasing demand.

Every farm mortgage offered to its clients by the Union Trust Company was purchased primarily for the investment of its own funds, and the security, measures up to the most exacting standards.

Those having funds to invest will be interested in our current list of offerings.

**Union Trust
Company**
of Spokane
Ground Floor, Old National Bank Building



"A friend of mine, on a salary, has saved \$15,000 for a nest egg—not from oil or any get-rich-quick scheme. He systematically bought farm mortgages. It's a sure game."

THE FARM MORTGAGE CO. Topeka, Kansas.

Fig. 63

tisement, Ray W. Palmatier, treasurer of the Farm Mortgage Company, wrote me:

"I have been conducting a little campaign here in Topeka and I am enclosing a series of advertisements which have been run in our local paper. I should be very glad for you to make any comments, suggestions or criticisms relative to the copy which I am sending you under separate cover."

In reply I said:

"Your series is a very good one. I have never seen any-

thing just like it. It certainly is a novel idea to personify the word 'mortgages.' I must confess I did not get it the first time I looked at the ads. It would have been better, I think, had the script been larger and blacker. I also think that it would have been better to have changed the cut, if not with every insertion, at least once a week. The cut you have used is a very good one, but to have used two or three different ones would have added interest to the

IS IT NOT SOUND POLICY

for you to do your banking business with a Trust Company?

Such a company not only can look after your money while you are alive but, if you wish, can act as Executor, Administrator, Guardian, Receiver or Trustee. It is a Legal Depository for funds of every description.

This Company especially attends to the management of Personal Property and Real Estate and to the collection and remittance of rents, interest and dividends.

It is possible that we may be able to assist you materially in the preparation of your Income Tax Return to the Government.

*Write for booklet
"Management of Your Estate"*

**UNION TRUST
COMPANY
OF NEW YORK
Eighty Broadway**

Capital and Surplus \$8,500,000

Fig. 64

campaign. The little paragraphs underneath the cut are right to the point, but I think your advertisements would have been stronger if you had inserted a little paragraph following the quotations urging readers to do something definite, such as to call and see you, or to ask for booklet or further information. However, I imagine that these advertisements were so distinctive among the others in the papers that you would get results from them, and I am interested to know how this did 'pan out' in actual practice."

A Curious Optical Illusion

Referring to that little ad. of the Union Trust Company of New York (Fig. 64), I would say there's a curious optical illusion about it which for many persons causes an apparent transposition of words so that the hasty reader gets the impression that the statement of the heading is: "It is not sound policy." Perhaps this is because the question mark does not appear in the heading. Be that as it may, it does not seem to me to be sound advertising policy to run a blind heading and not to change copy for a long time as was the case with this ad., which otherwise is an excellent one.

I've heard of a song without words but those ads. of Lee, Higginson & Co., and The First National Bank of Tenafly, N. J., (Fig. 65) are the nearest approach of wordless financial ads. I have ever "met up with." I suppose the advertising managers of these two institutions were discouraged by the abortive peace talk at the time and

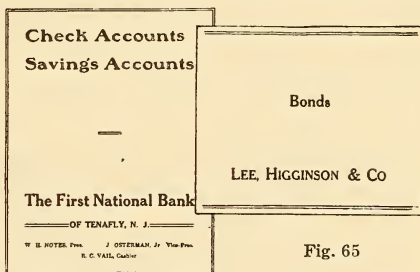


Fig. 65

said "What's the use?" before writing the magic words, "Bonds" and "Check Accounts, Savings Accounts," respectively; then with a sigh, "There, the public can take it or leave it." Short copy is all right, but I think this is carrying condensation too far.

Burying Good Points

Here's a group of six bank ads. (Fig. 66) taken from a Malone, N.Y., newspaper. In each of them there are good points buried, which a clever advertisement writer and designer could bring out. There is not a good border in the lot. The nearest approach to satisfactory typography

Robert Morris, Financier of the Revolution

An immigrant boy, he ran errands for a Philadelphia store—worked, studied, saved a little out of meager earnings against later needs. And during the Revolutionary War Morris gave generously of his resources for the blessed cause. His savings helped make the Nation.

It is unlikely you will be called on to supply funds to conduct a war for Independence. It is quite likely, though, that you will need savings to tide you over a family sick spell or save you from misfortune. Have you set aside anything for the rainy day?

Start an account at this bank with a part of your next salary.

Peoples National Bank, Malone, N. Y.

HOME SAVINGS BANK
BURLINGTON, V.T.

A SURE INDEX

of improved business conditions and greater prosperity is shown by increasing bank deposits. Are you putting your share to your credit in a reserve fund? Your account is invited.

4% INTEREST PAID.

The Farmers National Bank of Malone

Established in 1864.

MATT. C. RANSOM, Pres. F. F. FISK, Cashier
G. HERBERT HALE, Vice-Pres. F. J. TAYLOR, Asst. Cashier

A Safe Deposit Box in our new burglar and fire proof vault would provide complete protection for your securities or other valuables.

When in Malone make our new home your headquarters.

THE PRESIDENT SAYS:

"Let every man and every woman assume the duty of careful, provident use and expenditure as a public duty, as a dictate of patriotism."

We are engaged in a war for humanity. The most important part of our service will be rendered in feeding and financing our great allies. This war is at once a test and an opportunity to the easy going, easy spending men and women of America. Now, at last everyone can see that prudence and thrift are a patriotic duty. Many of the great fortunes of today date back to small savings bank deposits made in the frugal times of the "Sixties." Do not economize merely to get along. Economize to get ahead. Every dollar which you save and deposit in this bank means not only absolute safety for your money, but also that much more money lent to our government, State and National, or to our allies, or applied in loans to increase the output of farms. For seventy years through wars and rumors of war the Burlington Savings Bank has stood for stability. Assets more than \$18,000,000. Interest 4 per cent. semi-annually.

LONG DISTANCE BANKING BY MAIL.

When a person living in Alaska, 6000 miles from Albany, sends us Postal Money Orders amounting to \$1000.00 for deposit there is no reason why the readers of this paper should hesitate to send us their savings by mail.

Assets, over \$12,000,000.00
Surplus " 700,000.00

4 % Compound Interest paid since 1908.

Our folder "Long Distance Banking by Mail" just issued sent on request.

Albany City Savings Institution
100 State St., ALBANY, N. Y.

ORMOND COLE, Pres. EMORY C. MOWER, Vice-Pres. HOLLIS E. GRAY, Treas.

WINOSKI SAVINGS BANK

The Bank has paid interest compounding semi-annually at the rate of 4 per cent. per annum since January 1, 1907, and at the rate of 4 1-4 per cent. Per annum at four of the last six interest periods. Assets \$3,002,886.31 Deposits \$2,718,636.13
Net Surplus \$273,953.68

Deposits on or before Saturday, May 5th draw interest from May 1st. We shall be pleased to answer any inquiry by return mail.

WINOSKI SAVINGS BANK
Organized 48 years
No. 11 Winoski Block WINOSKI, VT.
Trustees: Ormond Cole, Emory C. Mower, Chas. H. Shipman, R. J. White, Frank E. Rigwood, Hollis E. Gray, Guy W. Lisle, Homer E. Wright.

Fig. 66

is found in the Albany ad., and that leaves something to be desired. It may not be feasible to have illustrations in all of these advertisements, but there's nothing to prevent the building of mental pictures. There is a legitimate use for imagination in advertising as well as in other departments of business. For example, referring to that same Albany bank advertisement, consider its heading for a moment. "Long Distance Banking by Mail" does not suggest as detailed or memorable a mental picture as would such a heading as this: "A Man in Alaska Sends \$1,000 Six Thousand Miles to Deposit It in Our Bank." That calls up visions of huskies, and dog sleds, and the first boat down in the Spring, and all because that man up in the land of the midnight sun had supreme confidence in the security of the Albany City Savings Institution.

A Safe Deposit Advertisement

The Yellowstone National Bank of Billings, Mont., is a good user of newspaper space. It has the names of different officers and directors signed to different advertise-

Information Wanted

The business man frequently seeks financial information. Our depositors are welcome to confer with our officers for banking advice, or help in making investments, deciding upon business policies, obtaining credit information, or in any similar matter.

We want our depositors to use us wherever possible, as we believe that the ability to use your banking connection effectively is a positive business asset for you.

**The
First National
Bank**

He Who Saves Helps Three

If there ever were good arguments for thrift—and there were—their force is multiplied a hundredfold now that we are at war. Our country is going to need billions of new capital to carry on to a successful finish our war "for the freedom of the world."

Save all you can from your current income, deposit your savings in this bank, and have the consciousness that you are helping your country, your community and yourself.

**First
National Bank**

Wisdom in War Time

You are employed now at good wages. Everything is going along finely. Your present is prosperous. Your future looks bright. Insure your future so far as you can by saving some of your present earnings against a time when for one reason or another you may not be able to earn as much as you can today.

This is the sensible thing to do. Join the thousands of wise ones who are doing it at the

**First National
Bank**

Fig. 67



Make Life Insurance Easy

Paying Life Insurance premiums all in a lump in advance is a hard job for most of us.

Paying them semi-annually or quarterly in advance is not much better, and costs more.

Paying them weekly or monthly is the easiest way—the way of our Special Life Insurance Savings Plan.

Open an account at our Main Office today—begin your deposits against your next premium—when it comes due you will not only have the money ready—but you will be earning interest at 4% instead of paying it, and by paying the entire amount when due, you will save all extra charges and enjoy the lowest rates.

Get ahead for the protection of your family, the elimination of risks of lapsing, and the reduction of your expenses.

Full information on at the Main Office of

The Cleveland Trust Company

Member of the Cleveland Clearing House Association
Under Supervision of the State Banking Department



Practical Patriotism

As the young men fortunate enough to be chosen for the National Army are being mobilized, it behooves those of us who stay at home to realize that we too owe our country important duties.

Among these duties are conservation of resources to the uttermost and the use of energy and sound judgment in the promotion of the business interests of our community and nation.



*Rhode Island
Hospital Trust Company*

ments. A clever safe-deposit advertisement written by Henry M. Cady, reads as follows:

“THE SMART BURGLAR

always looks under the carpet, into the dark closet, behind the mantel, in the mattress, and in the cupboard for your hidden valuables. Don't be foolish and keep on using such

The Spirit of Service

You need a strong financial connection—we are able and willing to serve you.

Safety for your property intrusted to us is assured by our ample capital and surplus fund, and by the supervision of the State Banking Department.

Adequate service and careful protection of your interests is assured by an organization and system which does things *when* and *how* they should be done.

Our record is one of sixteen years of satisfactory service to our clients. We invite you to number yourself among them.

DETROIT TRUST COMPANY

DETROIT, MICHIGAN

places for insurance policies, bonds, mortgages and other precious papers, when for a small outlay you have one of our steel safety deposit boxes that is water tight, burglar and fire-proof and where your personal belongings are accessible to you alone at any time. Ask our Mr. Nickey about these boxes."

Good Small Copy

On the same principle that it's harder to make a good short speech than a good long one, it seems to be more difficult to turn out a good small-sized advertisement than to create a larger one. The First National Bank of Seattle has succeeded well in its series of small ads. (Fig. 67).

The Prosperity of the South

Is reflected in the increased number of checks drawn upon Southern banks. These same banks are enjoying larger deposits than ever. Why not take advantage of the present opportunity to increase profits? A portion of your account placed with us will entitle you to a liberal share of our enormous volume of Southern business.

THE PHILADELPHIA NATIONAL BANK

A MAN IN INDIA

Writes us as follows:-
Venang Young, Upper Burma, India.
June 5 1917

The First National Bank,
Sistersville, W. Va.
Gentlemen:-

I am sending to your bank some money to be deposited on interest. You will receive more each month through Hongkong & Shanghai Banking Corporation of India.

You probably have forgotten me, I used to do business with your bank 12 or 16 years ago. I left Sistersville when the Illinois oil field was opened up and have gone west until I came here. I have been in Burma 14 months. You will hear from my bank here

Yours truly,

Is this not excellent proof that the service rendered by this bank is appreciated?

FIRST NATIONAL BANK
SISTERSVILLE, W. VA.

Making More Room

Our best effort is expended in living up to our motto—
"Every Banking Service"

The rapid growth of this bank has required considerable improvement and enlargement in our quarters in order to maintain what our customers have named "Commerce Trust Service."

We have just completed the following changes:

- 1 Moved three departments—Bond, Real Estate Loan, and Trust —to the second floor of the building (entrance 214) and installed a private elevator to operate between the bank and that floor. Added space 1850 square feet.
- 2 Installed 8 additional teller windows for more rapid handling of your business.
- 3 Built two private conference rooms for your convenience in conducting our affairs.
- 4 Added 20 per cent more space for the clerical force of the banking department.
- 5 Remodeled and redecorated the ladies retiring room.

These changes will add materially to your comfort in our bank and we will have added pleasure in helping those who are and those who might be our patrons. We will extend you a warm welcome in our enlarged quarters.

Commerce Trust Co.
Capital, Surplus and Profit, \$2,186,612
Total Resources Over \$33,000,000
Member Federal Reserve System
KANSAS CITY, MO

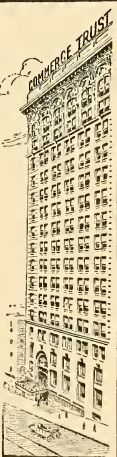


Fig. 69

Distinctive Use of Signature

The excellent heading and border of the savings advertisement (Fig. 68) of the Cleveland Trust Com-

pany are especially to be commended. The distinctive use of the company's signature also is good.

The "Practical Patriotism" ad. (Fig. 68) of the Rhode Island Hospital Trust Company was used while the first instalments of the National Army were entering their cantonments.

A set of proofs of a good series of advertisements was sent me by the Detroit Trust Company. "The Spirit of Service" advertisement shown (Fig. 68) is a very pleasing one typographically. The only criticism to be made is that somewhat larger type should have been used for the body. One of the other advertisements submitted dealt with the investment of insurance money. The heading was "Attaining Your Object." I pointed out that a better heading was buried in the ad. itself—viz.: "Insurance Money Well Invested Will Last for Years." This company advertises a public accounting department which will devise and install a factory cost and general office system for customers.

That's a strong appeal in the Philadelphia National Bank's "Prosperity of the South" advertisement (Fig. 69).

Replying to F. M. Staker, publicity manager of the Commerce Trust Company, Kansas City, Mo., who asked comment on his "Making More Room" advertisement (Fig. 69) I said:

"I think the heading would have been improved had you said 'Improvements which will help us to serve you better.' Then you would have been able to put across a complete advertisement in the heading, which I think is a desideratum. As to the illustration for this particular ad., why would it not have been better to have shown floor plans which you could have marked in handwriting or by means of arrows indicating the changes and improvements which

you have listed under the five numerals in the body of your advertisement? It seems to me that this would have driven the idea home more quickly and more forcibly; or you could have run a series of advertisements showing how the facilities of the different departments were being improved for the benefit of customers."

Regarding the "Man from India" ad. (Fig. 69) of the First National Bank of Sistersville, W. Va., I wrote A. C. Jackson, president of that institution:

"I think there is just one way in which your advertisement could be improved, and that is, by adding to the heading the words "Sent a deposit to the First National Bank." You can readily see that this would give you a complete advertisement in the headline itself—namely: "A man in India sent a deposit to the First National Bank."

Your Best Business Ally—A Good Bank

This bank wants business men—whether manufacturers or merchants—to regard it as a business ally. 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.

We want to supplement your manufacturing or merchandising machinery, so to speak, by our service and facilities, which include: Loans, discounts, collections, exchange, letters of credit, and interest on time deposits.

MECHANICS - AMERICAN NATIONAL BANK OF ST. LOUIS

Capital and Surplus, \$4,500,000
Resources, over - 45,000,000

S. W. Corner Broadway and Locust Street

Fig. 70

In Keeping With Bank's Name

The Franklin Society for Home Building and Savings of New York certainly has an appropriate title and trade-

mark (Fig. 72). It is only logical also that it should make use of some of "Poor Richard's" sayings in its advertising and use the *Post* style of type. The Garfield National Bank, New York, ran a series of four-inch, single-column advertisements, part of the series having to do with different trades, such as book publishing, clothing, etc. The "Port of Call" ad. puts across a good idea and permits the appropriate use of the emblem of the Liberty National Bank. "Strong," the heading of The Northern Trust Co. Bank ad., (Fig. 71) describes its own layout. It's an eye-catcher, there's no getting away from that. That Los Angeles ad. (Fig 72) has a cordial ring to it. The historical ad. of the Penn National Bank (Fig. 71) is interesting, but not convincing in that it doesn't prove anything but that the bank is located upon an historic site. "Your Best Business Ally— A Good Bank," (Fig. 70) I myself wrote several years ago, but I have never before seen it so well set up.

A St. Louis bank ran an advertisement headed, "The Bank that Bankers Bank With," a Spokane institution issued a folder entitled "Whom Shall I Ask For?" Those advertising writers are like the boy who learned the rule, "A preposition is a poor word to end a sentence *with*."

ON THIS SPOT—
ORIGINALLY SIGNED BY THOMAS
JEFFERSON
WHICH
DRAFTED THE
DECLARATION OF INDEPENDENCE
WHICH WAS ADOPTED BY
THE CONTINENTAL CONGRESS.
BY THIS BANK JULY 4, 1876.

PENN NATIONAL BANK
SEVENTH AND MARKET STS
PHILADELPHIA PA

STRONG
WITH THE STRENGTH OF
CONSERVATIVE BANKING.

Because of its conservative policy and extensive estate business, this bank is peculiarly fitted to be helpful in investing personal funds, in looking after property, and in safe-keeping securities.

CAPITAL \$2,000,000—SURPLUS \$2,000,000

**THE NORTHERN
TRUST CO-BANK**

Fig. 71

Are You Coming to Southern California?



Then, ask your local banker to give you a letter of introduction to us. It will save you delay and inconvenience of being identified, and possibly embarrassment.
Plan to make this bank your headquarters in Southern California—placing your funds here in advance of your arrival.
We welcome the accounts of individuals, firms and corporations, offering a complete service and every advantage consistent with sound, conservative banking.
Correspondence Invited.

CONTINENTAL NATIONAL BANK

Corner 9th, Spring & Main Sts., Los Angeles, Cal.

Credit

In Kansas City, where the convention of the National Association of Credit Men is now in session, delegates representing a membership of more than 22,000 American Business Organizations are discussing CREDIT.

Under existing conditions it is highly important for every business to examine its credit methods thoroughly. This Bank, at all times, is glad to assist Merchants with their business problems.

GARFIELD NATIONAL BANK

23rd STREET where FIFTH AVENUE crosses BROADWAY

Production of Books

is one of the most highly specialized industries in the United States, as well as important.

During February of this year the works of 704 American Authors were published in this Country.

Listed among the clients of this Bank are some of the best known publishing houses in New York. We believe that these business firms thoroughly appreciate "Garfield" service.

GARFIELD NATIONAL BANK

23rd STREET where FIFTH AVENUE crosses BROADWAY

Wisdom In Few Words

II.

ONLY DOING COUNTS.

Benjamin Franklin's wisdom had many sides, but it shone brightest in the homely, kindly and quaint advice he gave to people, young and old, rich and poor, about how to live their lives. Not what you *profess* is important, nor what you *think*, he believed. It is what you *do* that counts. He didn't expect everybody to take his advice. For he said:

"Fools need advice most, but only wise men are the better for it."

And again:

"Experience keeps a dear school, but fools will learn in no other, and scarce in that. But the doors of wisdom are never shut."

But many people in many lands have learned how to become "healthy, wealthy and wise" since Franklin's time by a study of his proverbs.

A little booklet of them, worth while for young or old, will be sent free for the asking.



THE FRANKLIN SOCIETY

(For HOME-BUILDING and SAVINGS)
38 PARK ROW
NEW YORK

Fig. 72

Referring to the advertisements grouped in Figures 73-74, my comments are as follows:

Fig. 73—The Modes-to, Cal., "platform" is a good one to stand on if you want more

business; I cannot suggest any improvement of the ads. of the Atlantic National of New York and the First National of Milwaukee, "One billion pennies" as a heading ought to have made Des Moines people sit up and take notice.

A Port of Call

We expect our clients to regard our bank as a port of call whenever they come to New York, so that we may profit mutually by exchanging views on general banking conditions.



The Liberty National Bank

in the Equitable Building, 120 Broadway, New York

Mechanics National Bank, of Providence, is a little better because the typographical arrangement is stronger.

HARRIMAN NATIONAL BANK OF ALASKA
 AT SEWARD
 UNITED STATES DEPOSITORY
 Safe Deposit Boxes
 —FOR RENT—

STRENGTH - SECURITY

MECHANICS NATIONAL BANK
 The large or small ACCOUNTS of Corporations, firms and individuals SOLICITED
 and will receive careful attention.

CHARLES C. HARRINGTON, President
 R. G. HAZARD, Vice President
 EDWARD THURSTON, Cashier
 R. A. HAVENS, Assistant Cashier

UNITED STATES NATIONAL BANK
 VALE, OREGON

June 20, 1917

Deposits - - -	\$612,078.79
Cash - - -	\$234,324.70

We Appreciate
Your Banking Business

Directors
 M. G. Hoje, B. W. Mulkey
 G. F. Wildhaber, George E. Davis
 Leo H. Schmidt

The same is true in the case of the Harriman National Bank, of Seward, Alaska. "It may seem a trivial thing" to the Exchange Bank, of Somewhere in America, but a better heading for its advertisement would have been, "A Check Account Gives You an Itemized Record of Income and Outgo." The headings, "Bank Personality;" "Dwindling or Doubling" and "Impartial Treatment," of the advertisements of the First and Old Detroit National Bank, the Des Moines National Bank and The Colonial Trust Company, respectively, are good, but I think the best one shown is that of the United States National Bank, of Portland, Ore., "Who is Most Benefited by the Money You Earn?" For one reason, there is a certain psychological value in the use of an interrogation as a heading, because, consciously or unconsciously, the reader is bound to answer the question, and the chances are good that he will act upon the suggestion made in the body of the advertisement.

Fig. 75

One of my correspondents wanted advice on headlines. I answered as follows:

“For your guidance I will quote a couple of paragraphs from an article which I prepared some time ago on advertisement headlines:

“The heading of an advertisement is something which should always be very carefully considered. It is possible to make the headline so effective that, taken with the signature of the bank at the bottom, it is an advertisement in itself for the casual reader of the newspaper who is too busy, or for some other reason disinclined, to read the whole advertisement. In studying the matter of headings for advertisements, it is not out of place to consider some of the rules followed by newspaper editors in writing the headlines for news articles. They are as follows:

**It May Seem
A Trivial Thing
To You**

The paying of each little individual account by check but many men have found in the use of a check account the leverage that lifts to a larger prosperity. We all realize that it is not what we earn but what we save that helps us to get ahead. A check account furnishes an itemized record of your income and outgo—that shows you where and how you can save money.

D

THE EXCHANGE BANK

Impartial Treatment

This Trust Company, uninfluenced by the importunities of beneficiaries, the clamor of relatives or the mistaken advice of friends, administers an estate so that all concerned receive impartial treatment.

Consult Our Trust Department.

THE COLONIAL TRUST COMPANY
517 FOURTH AVE.—50-52 DIAMOND ST.

Capital, Surplus and Profits over \$6,000,000.00

E

Newman President C. H. Newman, Vice President
H. W. Fisher Cashier

THE CITIZENS NATIONAL BANK
Emporia, Kansas

CAPITAL	\$150,000.00
SURPLUS	\$150,000.00

United States Depository
States Depository
Deposits Guaranteed

Interest paid on Time Deposits, Safety Deposit Boxes, Etc.
Rent

DIRECTORS
O. W. Newman T. F. Dyer R. H. Hager T. J. Arbaugh
R. J. Edwards F. C. Newman
J. B. Krayce C. H. Newman J. M. Steitz H. W. Fisher

F

“The top line must contain some form of verb, expressed or implied, and the active voice is preferable.

“Heads must tell what the story tells and nothing else.

“Heads should be free from ambiguity, should contain no superfluous words or ideas, should speak in the most concise way possible.”

Fig. 76

Dwindling or Doubling

Progressive people with purpose and persistence soon double their dollars at the Des Moines National Bank in an interest earning account Compound interest helps those who help their money help themselves.

Des Moines National Bank

—THE WHITE BUILDING—



Capital and Surplus \$900,000 BIRTH AND WALSH

Who Is Most Benefited by the Money You Earn?

YOU ARE
If you save it



Federal Reserve Member

OTHERS ARE
If you spend it

Be true to yourself and deposit a small amount regularly with

The United States National Bank

Portland, Oregon

Interest on Savings

H

Bank Personality



BANKS, like people, have a definite personality. A bank's personality is based on the kind of men who direct it, plus its history, its reputation and its principles.

You will find in this bank a personality based on a half-century of association with the best of Michigan's development. And coupled with it is a present-day directorate worthy of the best traditions of the past, and in thorough sympathy with the needs of the present.



FIRST OLD DETROIT NATIONAL BANK

MEMBER FEDERAL RESERVE BANK

I

Following are suggested headings for bank advertisements:

Helping Foreign Trade. The Inevitable Day of Reduced Income. America Has Made You Prosperous, Will You Make Her Safe? Save Labor and Material For The Government. 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. Beginning 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. Our Service is Individual. When You Need Business Advice. Economy and Efficiency. Let Your Dollars Volunteer. Give Up Luxuries. How To Insure a Good

Fig. 77

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. Threefold 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. Bill of Lading Collections. For Business Welfare. A Wealth of Experience. Constantly Changing



Look at the Map

As a Distributing Center Chicago is in a class by itself

Items handled through our Transit Department are sent direct—or through but one intermediary. This Department is under the direct supervision of one of our Vice Presidents, and we invite your inquiry regarding collection facilities.

The National City Bank
OF CHICAGO
DAVID R. FORGAN, President

BANK NOTICE

For the convenience of customers of the Philippine National Bank, beginning Saturday, September 8, and until the five new windows are installed, the paying and receiving windows of the Bank will be open Saturdays from 9 A. M. to 12 M., and from 5 P. M. to 7 P. M.

THE PHILIPPINE NATIONAL BANK
Sole Government Depository
84-98 Escolta Manila

Thought Crystallized

The act is only crystallized thought. Better crystallize your thought of saving money by depositing a part of your earnings into the Savings Department of the

Citizens National Bank of Long Branch, N. J.
(The Only National Bank in the City)
3½% Interest Paid On Savings Deposits
Valuables Cared For Without Charge

Fig. 78

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. You Are Invited.

The only criticism of the ad. of the National City Bank of Chicago (Fig. 78), is that it tells the reader to "Look at the map," but doesn't furnish him with any map to look at. He must go to the library and get an atlas. The Central State Bank uses a cut of four young men which I

wager is ordinarily used to advertise men's hats. The same word misspelled three times in the ad. of the Citizens National Bank, of Long Branch, is "going some" for the local proofreader. A bank ad. from the erstwhile bailiwick of Aguinaldo might be considered a

71 Pairs of Trousers were part of the estate of a benevolent, if somewhat eccentric, New Yorker.

His will read, "I own 71 pairs of trousers, and I strictly enjoin my executors to hold a public sale at which these shall be sold to the highest bidder, and the proceeds distributed to the poor of the city. I further desire that these garments shall in no way be examined or meddled with, but disposed of as they are found at the time of my death; and no purchaser to buy more than one pair." The sale was actually held and the 71 purchasers each found, in one of the pockets, bank notes to the amount of \$1,000

The above case may serve to remind you that instead of allowing the courts to dispose of your possessions, you may have the pleasure of doing it yourself, and in any way you may see fit. The means to that end are a WILL and the service of a strong Trust Company as executor and trustee.

Our Trust Officer will be glad to explain the advantages of Mercantile Trust and Deposit Company service to you. Telephone St. Paul 1040 and make an appointment.

Mercantile Trust and Deposit Co
of Baltimore

Established 1884
Largest Capital and Surplus of Any Financial Institution in Maryland or Any Southern State

Calvert and Carman Sts.

Fig. 79

curiosity, but the little notice of the Philippine National Bank, Manila, does not differ from hundreds we see in continental United States.

As a heading for a trust advertisement, "71 Pairs of Trousers" is a novelty, to say the least. Maybe this ad. of the Mercantile Trust & Deposit Company, (Fig. 79) Baltimore, will become as famous in its way as the "Breeches" edition of the Bible.

Poor Spelling and Rhetoric

I don't know where the First National Bank and the Citizens National bank signing the "Overdrafts" advertisement (Fig. 80) are situated, so maybe it's safe to criticize it somewhat. The heading is strong enough but "Why We Cannot Permit Overdrafts" would have been better, to my way of thinking. And, by the same token, the ad. itself ought to go into the whys and wherefores a little, pointing out the many free services a bank renders and how little profit there is in handling a small account at best, let alone when it is persistently overdrawn. In the first line, the word "comtroller" is spelled wrong; no spacing between "allows" and "an" in last line of first paragraph. There is a gross redundancy in the second paragraph.

OVERDRAFTS

The Comtroller of the Currency has notified the National Banks that overdrafts must not be allowed, and has prescribed severe penalties if any National Bank allows an overdraft.

Notice is therefore given that after January 1st, 1917, no one will be allowed to overdraw his or her account, and that overdrafts will not under any circumstances be permitted.

Dec 20, 1916.

**FIRST NATIONAL BANK
CITIZENS NATIONAL BANK**

Fig. 80

Funny typographical error in that Welch, W. Va., ad. (Fig. 81) — "First National *Band*," instead of *Bank*. It does not make a noise like a good bank ad. largely because of the printer's mistake. We'll lay it on to the poor printer anyway, who probably has been "spurlos versenkt" by the local Everett True long ere this.

The advertising manager of the American Trust Company, of St. Louis, O. A. Zahner, sent me samples

of his maiden efforts and asked for criticism. I told him that I was impressed by the appropriateness of the illustrations used, but I added: "I think it would be better if you were to have a border design prepared, and plates made, rather than to

let the newspaper make a rule border, which is always unsatisfactory in that the ruled joints are seldom brought together as they should be." Later Mr. Zahner wrote: "It so happened that your suggestion of border cuts came just before I started to prepare my campaign about our new bank building. It set me thinking and the enclosed ads. are the result. The first ads. at least were effective. We had thousands of visitors inspecting the build-

Just To Invite You

**TO LOOK OVER
THE STATEMENT**

OF THE

First National Bank

OF WELCH

In This Paper


**Note the Steady Growth of Our
Institution to the Million
Dollar Mark**

Fig. 81

ing the opening day. I would appreciate your frank criticism of these ads." I told Mr. Zahner that his ads. didn't need much, if any, criticism and this is borne out by the examples of his advertising reproduced (Figs. 82 and 83).

Typographically, the advertisement of the Talbot Bank (Fig. 84) is quite strong and well balanced, though there is a lot of reading matter in one paragraph. But, why, oh why, wasn't it enough to have the name of the bank appear once at the bottom, while using at the top an interesting heading? Like this: "Interested in the Development of Easton."

"Beware of Frauds," the heading used in the investment advertisement of the First National Bank and the First Trust & Savings Company, of Cleveland (Fig. 85) is a timely one in this period of prosperity. It is a good point brought out by the ad. which is unusually well set. Of course, there be certain sons of Belial who will say that it is a negative heading and that a hasty reader might get the impression that the frauds he was to beware of were the two institutions signing the ad. but that is a *reductio ad absurdum* which is its own best answer.



**Monday, the
First of April**

We will occupy our
New Banking House,
which we have erected at
716 Locust St.
for the convenience of
our patrons.


Why Move?

1st—Because our growth demands it.
2d—To escape modern facilities.
3d—To establish ourselves in a permanent home.
4th—To better serve our patrons.

Why 716 Locust St.?

1st—Because business is moving westward.
2d—It is the center of retail, hotel and theater activity.
3d—Most convenient for our many depositors.
4th—Convenient to our lines.

American Trust Co.
PRESENT LOCATION
Broadway and Locust



OUR TRADE-MARK

The American Eagle perched on a pedestal, symbolizing the strength of the United States, which wherever it is used as our trade-mark has been adopted as our Trade-Mark to signify the prestige of the American Trust Company.

Strength—Security—Discretion
each essential to any business.


Like other well-known Trade-Marks it is a guarantee in its own right.

It is an asset of the bank, the benefit of whose services is available to our Trade-Mark by joining the business wherever it may be required.

American Trust Co.
716 Locust Street

Member Federal Reserve System,
U. S. Governmental Institution.

—for
the
ladies




In considering the needs of our customers we have not disregarded the comfort and convenience of our customers women patrons.


Our new banking building includes a handsomely furnished ladies' room, completely equipped with comfortable facilities, free telephones, necessary waiting rooms, lounge and conveniences to make it a place to which your business women.

Whether you are a customer or not we invite you to see this room while transacting your banking business by coming your friends or coming during your shopping hours.

American Trust Co.
716 Locust Street

Member Federal Reserve System,
U. S. Governmental Institution.





**Where Business
Centers**

Our new building is located at 716 Locust Street—the south side of Locust between Seventh and Eighth.

Business activity abounds in this district. The financial, retail, hotel, theater and wholesale districts converge in.

With our convenient location, our same competent officers and employees, our varied and efficient service will be of distinct advantage to you.

We invite consultation.

American Trust Co.
716 Locust Street

Member
Federal Reserve System,
U. S. Governmental Institution.




Fig. 82

Protection
FOR YOUR
Liberty Bonds

Your Liberty Bonds are as negotiable as money. If through fire, carelessness, or theft you should lose them, you would be out that amount.

American Trust Company service is offered you. Bring in your bonds—our Trust Department will issue a receipt and keep the bonds in its vaults where other valuable papers of estates in its charge are kept—subject to your withdrawal at any time—
Absolutely Free of Any Charge for One Year.

AMERICAN TRUST CO
BROADWAY AT LOCUST

Fig. 83

was that the historic set-up, standing since 1822 perhaps, had been changed to single-column form. (See Fig. 86.) However, we should not be too hasty in criticising this advertisement as it is typical of the permanence and solidity of that fine old institution, and you can't get around the fact that the Farmers Trust handles a very large number of personal trusts — probably more than any other New York trust company.

THE TALBOT BANK
EASTON •• MARYLAND

THE men directing the business of this financial institution are fellow citizens, interested in the development of every laudable enterprise in the community. All individuals aiming for progress and advancement require financial cooperation and this Institution provides the necessary facilities. Lending money is one of its most useful services. Consult freely with our Officers on all financial matters.

THE TALBOT BANK
EASTON •• MARYLAND

Fig. 84

An Old Ad. of An
Old Company

One morning the clerks of The Farmers Loan and Trust Company, New York, came down to business and their first greeting to each other was "Have you seen our ad. in the paper?" The point

was that the historic set-up, standing since 1822 perhaps, had been changed to single-column form. (See Fig. 86.) However, we should not be too hasty in criticising this advertisement as it is typical of the permanence and solidity of that fine old institution, and you can't get around the fact that the Farmers Trust handles a very large number of personal trusts — probably more than any other New York trust company.

"Pep" and "Punch"

Franklin Hawk, formerly of the New Business department

of the Superior Savings and Trust Company, Cleveland, wrote:

“I am taking the liberty of sending for dissection, copies of some ads. that we have used during the past six months. Our newspaper space is only 2½ inches double column, appearing in four

daily papers twice each week. I would appreciate very much any ideas you may care to give me, either in the line of copy or in change of set-up, so that I can get more ‘pep’ and ‘punch’ into the ads., without sacrificing the dignity that is insisted upon.”

In my humble way, I tried to give Mr. Hawk some suggestions but I don’t think his ads. are lacking in the two “p’s,” these two ads. being fair samples of his work:

“Workers Can’t Always Work.

“But Workers’ Savings Can.

“How Much Have You Saved Since Jan. 1?

“If you are not living *within* your salary, how do you ever expect to live *without* it?”

Beware of Frauds

It is said that there are more fraudulent investment schemes promoted at the present time than ever before in the history of the country.

Money is plentiful, and hence, opportunities, some legitimate and many questionable, are offered on every hand.

If ever “Safety First” should be the financial slogan, now is the time.

Our officers will be glad to confer with those who contemplate making investments

FIRST NATIONAL BANK
TRUST & SAVINGS Co
247 Euclid — near the Square

Combined resources over \$83,000,000.

Fig. 85

Executor	Chartered 1822	Trustee
The Farmers' Loan and Trust Company		
Nos. 16, 18, 20 & 22 William Street		
Branch Office, 475 Fifth Avenue		
New York		
LONDON, 15 Cockspur St., S. W., 26 Old Broad St., E. C.		
PARIS, 41 Boulevard Haussmann. BERLIN, 56 Unter den Linden, N. W. 7		
Travelers' Letters of Credit. Foreign Exchange.		
Administrator	Guardian	

Fig. 86

There is a friendly, "folksy" sort of sound to that ad. headed, "Our Family of Depositors" (Fig. 87). I don't like the first paragraph, though. One doesn't talk that way in the bosom of his own family. The second paragraph has more of the spirit of paternalism the headline leads us to expect. But it's a strong "ad" typographically.

"Sameness, Tameness and Lameness," are three things to be avoided in bank advertising, according to William G. Rose, of Cleveland, and he is right. At the same time, your advertising ought not to be too "different," too wild or too sprightly. There is a happy medium.

Some of us who are woefully ignorant of Alaska may be surprised to see such a good newspaper advertisement as that of the First National Bank of Valdez. Judging by that ad. (Fig. 88), I am convinced that Valdez is an up-to-date community.

Let There Be at Least One Liberty Bond in Every American Home—To Help "Make the World Safe for Democracy."

Every American heart must thrill with pride
 At the privilege of standing by our Government's side;
 To back our **brave soldiers**, of whom we're so fond.
 Let this be our slogan, "**Buy a Liberty Bond.**"
 The **least** we can do is our money to spend
 As they risk their lives, the dread conflict to end.
 They face the **hardships**, we have the **ease**,
 Our Flag must continue to float in the breeze,
 Backed by our dollars and backed by our grit,
 So let every American contribute his bit.

Apart From Motives of Patriotism, You Should Buy

LIBERTY BONDS

because they are the best and safest investment in the World—4% Convertible Bonds Backed by the promise to pay of the United States Government.

Whatever your circumstances may be, we will help you—for example: If you buy a single \$50.00 Bond you may pay One Dollar down and One Dollar per week until fully paid—larger investments in proportion. We will encourage and advise you—if you desire it we will retain your Bonds in our Vaults without charge. Our services are at the disposal of the Government and of you. Call or write.

MANUFACTURERS TRUST COMPANY

THREE OFFICES

774 and 776 Broadway, cor. Sumner Ave.—84 Broadway, cor. Berry St.—1459 Myrtle Ave., cor. Bleecker St.
BROOKLYN-NEW YORK

The Bank Ad. Poetical

The advertising manager of the American National Bank, St. Paul, sent me the little ad. of his bank (Fig. 89), saying:

"In the past it has been our policy to group our ads. During the coming year we intend to fill a 'three times a week' contract with the *Dispatch* and *News*. This will necessitate our using smaller ads. and more of them. Don't you think this is a better policy?"

I replied:

"I think it is much more advisable to run moderate sized advertisements frequently and continuously rather than big advertisements only once in awhile. In regard to your five-inch single column ad., it would be much better for you to have the whole border drawn instead of just the top and bottom rather than to let the newspaper put in the rules which, as you will notice, do not join properly. It is always difficult to join a cut and type rules in that way.

"Our Family of Depositors"

That phrase has a practical meaning. It expresses an existing condition which all customers of the National City Bank fully understand and appreciate.

Our officers will be glad to have you call and talk with them regarding your banking business; they will be still more glad if they can offer a suggestion which will be of some value to you in looking after your financial affairs.

NATIONAL CITY BANK
LEADER-NEWS BUILDING

Fig. 87

Financial Reserve

There is hardly a day passes but most of us are called upon to draw upon our reserve, either physical, mental or financial.

Have YOU some in store?

This bank is a good place to start a financial reserve and it cannot help but be of real service to you.

War Saving Stamps For Sale.

THE FIRST BANK OF VALDEZ
VALDEZ, ALASKA

Fig. 88

Copy That is Too Long

Both the Harriman National Bank of New York and the Farmers & Merchants Bank of Fairfield, Neb. (Fig. 90), appear to believe in long copy. The Harriman ad. gives one the impression that the make-up man was asleep at the switch and allowed an editorial on the war to get in where a bank advertisement was meant to appear. The Fairfield ad. is interesting if it is too long.

American
National
Bank

Money in the Bank
will solve the
High Cost of Living

Prove this to your
own satisfaction by
opening an account
at

*"The Strong Bank
for Everyone"*

D  SINCE 1871 MEMBER FEDERAL RESERVE

Fig. 89

A Booklet Criticism

The typewritten copy of a booklet was submitted for criticism by the advertising manager of a large Eastern bank. He wanted no mincing criticism. So I took off my gloves and went at the copy something like this:

"I think the title could be improved upon inasmuch as the word 'Service' alone might apply to innumerable concerns. It would be better to give the booklet such a title as 'How the Blank National Bank can serve you.'

"The copy in the first two or three pages of your booklet is decidedly negative in its attitude. I think that it is inadvisable, from a psychological standpoint, for a bank to mention the possibility of any bank failing, as it raises a doubt in your prospect's mind at once. To put a lot of such matter right at the beginning of your booklet is certainly starting off with the wrong foot.

"A good place to begin your copy would be the middle of the third page, where you say: 'Do you know that the lobby of a big bank,' etc. You are unfortunate in your

choice of the instance of the crazy man, as your special officer's ability to take care of cranks is not a particularly pleasing argument concerning your bank's service.

"There is some very good matter in the teller's conversation which you give on succeeding pages, but again I cannot approve of some of the illustrations you give, as in a way they cast reflections on some of your customers. Those stories which you give concerning identification, etc., are very interesting, but they are more suitable for a magazine article than for a booklet endeavoring to interest the public in your bank's service.

"If you could re-cast this booklet and get the human interest element into it by giving the actual,

TWO KINDS OF MEN.

Financially there are only two kinds of men in the world; those who figure on the principal of their money and those who deal with the interest on the principal.

The one kind of man throws away \$10 carelessly and says: "What's the difference. It's only a ten dollar bill!"?

The other holds on to that ten and says: "Ten dollars is the interest at 5 per cent on a capital of \$200.

One man figures how much \$10 will buy, the other man on how much it would cost him to buy \$10.

A difference of principal and interest—that's all. Did you ever stop to think this out?

The only difference between financial success and financial failure is Saving.

If you have a little money in the bank opportunity comes to you to invest it. If you spend your money as you earn it, opportunity passes by and you blame the world.

Money deposited in our bank draws interest and when paid out by check you have a receipt for your money.

Farmers & Merchants Bank
FAIRFIELD, NEBRASKA.

Fig. 90



The Contract

There are engagements into which nations like business are compelled to enter without formal contract.

It is doubtful if the nations now at war would have contracted for a struggle promising so long and bitter duration; and yet nations, like business men, when they have entered into a contract, must honorably fulfill it. They must, also, like merchants, show a fair margin of assets over liabilities, and contingent liabilities must be taken into consideration.

The United States has entered into a contract which it is its purpose, determination and, happily, its ability to fulfill, for we have the necessary margin of assets in men, money and materials, together with other desirable factors of morality, youth and health.

The Russian defection and the Italian disorder consume but a part of the margin. Neither of these things need be written off. They are to be likened at this time merely unto slow accounts.

Domestic conditions and the condition of our partner Allies remain unchanged. Admittedly, however, this is a time for close and intelligent co-operation. It is obvious that the United States must bear its full share of the burden and perhaps more, even as one partner of a firm is responsible for the debts of the firm.

The Harriman National Bank is confident of the willingness and ability of the United States to carry out its contract to the letter.

BANKING HOURS FROM 8 O'CLOCK A. M. TO 4 O'CLOCK P. M.
SAFE DEPOSIT VAULTS OPEN FROM 8 A. M. TO MIDNIGHT

HARRIMAN NATIONAL BANK
FIFTH AVENUE AND 44TH ST., NEW YORK

experiences of one of your customers rather than by anecdotes, I think it would be better. You could show how a certain customer started in with your bank in a modest way and gradually developed as he used the different departments of your institution more extensively, and how by the use of your advice and facilities he was able to increase his business, while at the same time he became a more valuable depositor."

The Mercantile Trust Company advertisement (Fig. 91) headed "Uncle Sam Needs You" is a good war-time ad.; "That Piece of Land You Want" is strong and typical "mail-order" copy, while "A Savings Plan" illustrates the right way to handle "contest" publicity, and the booklet, "100 Successful Savings Plans," is well worth reading.

Small Ads. Frequently, Better Than Large
Ones Occasionally

It does not seem to be enough for a bank to advertise once a month even if it runs a large sized advertisement

A Savings Plan

Number Thirty-one

PAY CASH AND GIVE YOUR SAVINGS

PAY cash for everything. Do not let your savings for rent, taxes, and other bills go to the wind. If you don't pay them, they will go to the wind. If you don't pay them, they will go to the wind. If you don't pay them, they will go to the wind. If you don't pay them, they will go to the wind.

Number Thirty-two

YOUR ACCOUNT FOR A COLLEGE COURSE

ONE of the successful schemes mentioned in an interesting booklet entitled: "100 Successful Savings Plans" which may be had for the asking. Call at the New Account Desk in our Savings Department.

Mercantile Trust Company
Member Federal Reserve System—U. S. Government Protection
EIGHTH AND LOCUST STREETS, ST. LOUIS

THAT PIECE OF LAND YOU WANT


Getting it simply means to work a little harder—bargain a little closer and save for it. Systematic saving is an easy habit to get into and the only way to get ahead—

Save by Mail


Put your savings where your money not only will be 100% safe but where it will draw interest—compounded semi-annually. One dollar opens an account.

Write us—tell us what lump sum you want to save up and we will write you what you should save each month to get that sum in a given time.

Send for Booklet—**"Banking by Mail"** telling all about our saving. Ask for Booklet 101.



MERCANTILE TRUST COMPANY
OF ST. LOUIS
MEMBER OF THE FEDERAL RESERVE SYSTEM—UNDER U. S. GOV'T PROTECTION




UNCLE SAM NEEDS YOU!

YOU and Uncle Sam have big jobs cut out for you. Your Uncle Sam is going to settle the big war because he has the world's greatest resources to draw on. His stores of grain, his rich lands, his great factories, his hoard of gold equip him for the big job.

You are a young Uncle Sam yourself, fighting for your place in the business world.

You must have your resources to draw on if you would wage that fight successfully.

If you're going to win, prepare now by opening a Mercantile Savings Account.



Mercantile Trust Company
Eighth and Locust Streets

Member Federal Reserve System—U. S. Government Protection

Fig. 91

for several days at a time. G. B. Tucker, assistant secretary of the Northern New York Trust Company, Watertown, N. Y., wrote me:

“Our advertising has been rather limited, especially in the newspapers, where our advertisements appear the last day of each month and the first two days of the following month. These ads. always feature our Interest Department on account of our interest being on the monthly basis plan. We use a 3x9 or 10-inch space for these ads. I am of the opinion that it would be better to run our ads. every week or oftener and cut down on the size. Of course the smaller the ad. the more attractive it must be, but by having a special border and trade-mark, I believe that the smaller ads. run oftener would be more effective. I would like your opinion in this matter. We have an arrangement with one of the local papers whereby we always have space at the top of the editorial page which I believe is the best location. These papers take in a large agricultural section and are read by most of the best people.”

I wrote Mr. Tucker:

“Your advertisements are very good, but, as you yourself seem to feel, it would be better to run a regular series of advertisements, even in smaller space with insertions several times a week, rather than to bunch all your advertising in two or three days once a month.”

Bank Advertising Improving

The writer has been actively interested in bank advertising for a dozen years. During that time, he has seen a vast improvement. A decade or so ago the commonest kind of bank advertising was the stereotyped form like that of the Yonkers institution reproduced in Fig. 92—

The National City Bank of New York, did no advertising in the ordinary sense of the word. The National City Company, the investment concern affiliated with the institution, has advertised progressively for some time, but it was only in January of this year that The National City itself began to advertise. The first advertisement was headed "Branch Banks an Aid to Foreign Trade" and I am reproducing it, (Fig. 93) because I believe its appearance is an epoch-making event in bank advertising circles.

Detailed Criticism

Persons who have the temerity to send me bank advertising matter for criticism have got to stand up and take their medicine, and I guess most of my correspondents realize this. Horace W. Dresser, of Buffalo, wrote me:

"I am yielding to the temptation of submitting to you two booklets which the City Trust Company has published during the past year. I am new in the business of advertising and it would be a great favor to me if you would take off your gloves and

BRANCH BANKS

An Aid to Foreign Trade

THE branch banks of The National City Bank and those of the International Banking Corporation are to be found in forty-five of the leading business centers of the world. Special representatives in these branches devote their attention to the needs of business men in the different countries and assist in creating a foreign market for American manufactures. These branches do a general banking business and offer every facility for the development of foreign trade.

Direct settlements may be made in Dollar Exchange, Pounds or Local Money.

Commercial Credits may be opened in any part of the world.

Credit and Trade Information regarding local conditions may be secured promptly.

Arrangements may be made for discounting and advances against foreign bills.

These are but a few of the points covered by the foreign service. The bank is organizing a further extension of its international banking system to meet the needs of growing commerce. The foreign branches of The National City Bank of New York and of the International Banking Corporation which is now included directly in its organization, are to be found in the following cities:—

<i>Branches of The National City Bank of New York</i>	<i>Branches of International Banking Corporation</i>
Buenos Aires, Argentina	Canton, China
Osce, Buenos Aires, Argentina	Hankow, China
Rosario, Argentina	Hong Kong, China
Bahia, Brazil	Peking, China
Rio de Janeiro, Brazil	Shanghai, China
Santos, Brazil	Tientsin, China
Sao Paulo, Brazil	Bombay, India
Santiago de Chile	Calcutta, India
Valparaiso, Chile	Kobe, Japan
Montevideo, Uruguay	Yokohama, Japan
Caracas, Venezuela	Batavia, Java
Cardenas, Cuba	Soerabaya, Java
Cienfuegos, Cuba	Cebu, Philippines
Havana, Cuba	Manila, Philippines
Matanzas, Cuba	Singapore, Straits Settlements
Tagua la Grande, Cuba	Medellin, Colombia
Santiago de Cuba	Puerto Plata, Dominican Republic
San Juan, Porto Rico	San Pedro de Macoris, Dominican Rep.
Genoa, Italy	Santiago, Dominican Republic
Moscow, Russia	Santo Domingo, Dominican Republic
Petrograd, Russia	Colon, Panama
	Panama, Panama
	San Francisco, California
	London, England

The National City Bank of New York
55 WALL STREET, NEW YORK

Established 1812
Combined Resources \$1,104,064,405

Fig. 93. Our biggest bank begins to advertise

go at my copy. Every slap you give me will help me to do better next time. The 'Talks Thru the Window' was published last spring. 'The Letters that Jack Wrote to Mary' is a more recent attempt—in fact it is just from the press, and has not yet been distributed. The booklets go to you with a prayer—and a hope that if the truth be bitter you will not hesitate to tell it—for I want to know the worst, now, that I may learn, perhaps, through your good counsel, to improve." I replied:

"I think from a bank advertising standpoint that 'Talks Thru the Window' is a much better booklet than the other one for the reason that it contains more of the concrete information which would make the reader realize just what the service of your institution is. In the first place, I want to say that the mechanical part of both booklets is very good. The covers and illustrations are excellent, and the typography leaves little to be desired. The story at the beginning of 'Talks Thru the Window' is good, but makes a rather long introduction. I do not like the modified spelling of the word 'Thru,' although, perhaps, that is a matter of personal taste.

"'The Letters that Jack Wrote to Mary' is cleverly written. If it was meant to be sent to women prospects exclusively I have no doubt it would get a reading, but I think it would be hard to get a man to sit down and read the book through. The thought that at once arises in my mind upon glancing through this booklet is that it is clever, but is it bank advertising? I think it is a hard proposition to mix love and banking, and I do not think you have done the trick in this publication.

"To my mind, both of the booklets would have been improved from an advertising standpoint if you had had a condensed statement of the services, facilities, financial

resources, and personnel of the City Trust Company in the back of each booklet. As it is, your company has spent money for handsome booklets and has not succeeded (in one of the booklets anyway) in putting across a very clear idea of just what your institution does for the public. However, I am convinced that you have the ability and if you will get a little more of the sales idea rather than mere entertainment into what you write about your bank, you will be likely to get more satisfactory results.

“I would suggest that you write to the publicity department of the Guaranty Trust Company of New York and ask them to send you a copy of a booklet they got out some time ago entitled, ‘Mr. Brown’s Experience’. That is written in story form but it is strictly business and I think any business man who picked it up would read it through, which is more than I can say for ‘The Letters that Jack Wrote to Mary.’”

Concerning the advertising of the City Trust Company, of Buffalo, Mr. Dresser replied:

“It is hard to express my appreciation of your kindness in writing me such a fair and exhaustive criticism of the booklets published by our company. I ought to explain to you a little of the nature of our business. Our company does not invite any commercial business. The people we desire to attract are (a) business men and investors who have idle funds to deposit; (b) customers of the salaried and wage-earning class, similar to the depositors in savings banks.

“It is my theory that the small depositors are, in one sense, the most profitable customers, for the reason that the wage-earning and salaried class, in opening bank accounts, make no demands further than that the bank will mechanically handle their accounts in a satisfactory

manner, while the account of the business man who can maintain a large balance almost always has a string to it.

The successful business men are invariably accorded deference and good treatment. Small depositors, I regret to say, have not always been so treated. Consequently, they are most appreciative of courtesy and any unusual interest that a bank may show them is welcome. The large depositor, receiving from his bank only what he expects, does not talk about the service. The small depositor, receiving more than he has been accustomed to receive, and more than he has been educated to expect, is gratified, and likely to give the bank where he does business a lot of valuable free advertising.

“It has seemed to me that the one element that banks usually have overlooked in competing to give good service has been a friendly, human attitude to their depositors. We have endeavored here to conduct a little propaganda with the object of getting this company known, locally, as having this quality. I have felt that in the long run, results might be obtained by very gentle reminders now and then to the people of this vicinity that the City Trust Company raises no barriers to any honest people.

“Of course we have been engaged in publicity of another sort—in newspaper advertising, calling attention to the various functions that our company may perform, and we have distributed folders showing our condition and also clearly naming our facilities, war revenue tax booklets and syndicate publications of many kinds. All of these have been valuable in their way. However, I cannot yet be brought to the belief that the most effective bank advertising today is gained by ‘hitting people in the eye.’ The general public is not interested, particularly, in being told that a bank has made enormous strides in its deposits, and

I think it is very bad advertising for a banking institution to advertise its profits which have no direct interest to any one save its stockholders. What the depositor wants is security and service. He is tired of having statements fired at him. He is weary of the stories of other people's success as told by them. What he wants is a hand to help to lead him toward his own prosperity, and if little by little, we can teach the people to believe that we are willing to be helpful, and consider it good business to be interested in our customers, no matter how small their means; we think that a result will be gained which will be well worth the trouble and expense.

“A year ago, I read ‘Mr. Brown’s Experience,’ and the reading of the book led me to write ‘Talks Thru the Window.’ In getting up the booklet, however, I endeavored to incorporate in it a feature which ‘Mr. Brown’s Experience’ lacked. The latter book is admirable in telling the story of what a bank can do, and it is interesting to a business man, particularly a man of the sort who would be likely to do business with the Guaranty Trust Company, but I think such a book would not appeal to Buffalonians, generally, as the people are different in this smaller city. There are fewer people of large means. Competition among banks has directed soliciting efforts toward every person in this town who has means enough to open a small bank account, but in this competition, until recently, the banks have not emphasized the fact that a banking institution can be human. The publication of ‘Talks Thru the Window’ was followed by window cards which were passed out by the tellers, and by larger cards which were framed in the tellers’ windows and changed every little while. We have also used these ‘Talks Thru the Window’ cards as an appeal to Liberty bond purchasers, who are

paying for their bonds with this company at the rate of a dollar or two a week.”

From Harry E. Reed, assistant cashier of the Farmers and Merchants Bank of Compton, Cal., I received this letter:

“The writer used a series of ‘Be Loyal’ newspaper ads. (Fig. 94) about one year ago, the sentiment of which may possibly appeal to your ideas of country bank advertising. We believe strongly in picture advertising, but the cost of such is beyond many small banks—that is, *good cuts* are and the others are less effective than none at all, of course. If it is not asking too much of you, I should certainly appreciate a piece of your constructive criticism, and don’t hesitate to make it strong—even if it is all destructive criticism. What do you think of the funeral announcement borders used on these? What do you think of the tendency to crow over growth and success, as shown in the enclosed published statement? Let me have that criticism straight from the shoulder, and not a bit of back talk from this side of the continent.”

It beats all what gluttons some of my readers are for punishment, but I let Mr. Reed down easy, as follows:

“I do not like the heavy black border and think that lighter double rules would have made a better effect. In regard to crowing about your growth, I think that is all right, especially as you have something to crow about. You know Josh Billings said what he liked about a rooster was that it not only was able to crow, but that it had spurs to back up the crow with, and certainly to have doubled your deposits in one year, is something worth speaking about.”

That laconic idea of the Farmers Loan & Trust Company (Fig. 95) amidst the more flamboyant Liberty Loan advertisements of other New York banks reminds me of the story of a quiet storekeeper who had a store next to a noisier fellow who used to get out in front and advertise his bargains in a loud voice. When he got through, the other merchant would say to the collected crowd, "The same here."

Referring to another group of reproduced advertisements (Fig. 96), I have this animadversion to make: "Safe Bonds Yielding $4\frac{1}{2}\%$ to $7\frac{1}{4}\%$ " as used in its well set up ad., by the Harris Trust & Savings Bank has a strong appeal; another good Chicago ad. is, "The Woman Suddenly in Charge of an Estate." It is convincing and ought to do The Northern Trust Company a lot of good.

An unusual use of the Ben Day background idea is shown by the big ad. of the

BE LOYAL

to your Country, to your State. Be loyal to your neighbors, to your friends, to your home, yes, and be loyal to your home merchant and to your home bank! Your community's welfare is your welfare. Keep your money at home, where You Know It is safe.

FARMERS AND MERCHANTS BANK
 Commercial OF COMPTON, CAL. Savings
 First in Safety. First in Service.

Be Loyal to Your Home Banks

Money deposited in Los Angeles is invested in Los Angeles—perhaps, we loan YOUR MONEY to your neighbor; next year, it may be reversed, and it is difficult to say which transaction benefits you most—it is certain that you profit by both.

FARMERS AND MERCHANTS BANK
 Commercial OF COMPTON, CAL. Savings
 First in Safety.

BE LOYAL TO YOUR COMMUNITY.

"Every Mother's Son of Us"—and daughter too—truly needs that assistance which always accompanies our loyalty to OUR COMMUNITY; we are none of us self-sufficient. But can we expect our community to be loyal to us unless we are loyal to it—"think it over."

BY MUTUAL ASSISTANCE A COMMUNITY PROSPERS
 "BUY AT HOME."

FARMERS AND MERCHANTS BANK
 Commercial OF COMPTON, CAL. Savings
 First in Service.

Fig. 94. A loyalty series

Hibernian Savings Bank, Los Angeles. A clever use of timely news in advertising made a strong safe deposit advertisement for the Fidelity Trust Company, Baltimore.

A rare combination of the old fashioned "card" and the new style savings ad. has been effected by the Union Bank of Canada.

A couple of good ones from the "Hub" are shown, one appealing to savers and the other to business men. One cannot help but wish, however, that The First National's advertisement had been illustrated with a picture of the port of Boston or an appropriate shipping scene.

A frank expression of my opinion concerning the

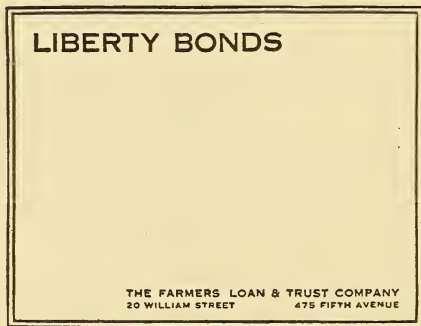


Fig. 95. "The same here."

"\$AVIT" emblem of the Moshannon, (Pa.) National Bank (Fig. 97) was asked for, and here it is:

"While the idea is all right for a savings advertisement or placard for that department, I do not believe that it is entirely

suitable for an emblem to represent the whole bank, inasmuch as the institution is a national bank and must have other departments besides the savings department. Another thing, there is no reason why there should be quotation marks around the coined word \$AVIT."

From the Banking Corporation of Montana, Helena, G. W. Casteel, vice-president, I received a large sheet (15 x 23 inches) printed on both sides in two colors and


profusely illustrated. Mr. Casteel asked my opinion of it, and I told him I thought there was a lot of good material in it which would have gotten better results if printed in booklet form. I may be wrong, at that, for Mr. Casteel says that the folder was mailed to a list of 5,000 names in their county, "and so far as we are able to measure the value, it has proved a good piece of advertising." The only answer to that is that perhaps if gotten out in somewhat handier and more attractive form the results

Safe Bonds
Yielding 4½% to 7½%

Even though the close of hostilities has tended to increase prices of bonds, safe bonds can still be bought to yield rates of interest well above those of normal times.

We have a comprehensive list of bonds yielding from 4½ to 7½ per cent which have been subjected to our usual careful investigation. We shall be pleased to give you this list if you are interested.

Ask for list Month-C.





SAVING DEPARTMENT
Harris Trust & Savings Bank
Organized in 1874
HARRIS TRUST BUILDING, CHICAGO

Port of Boston


New England merchants and manufacturers should increase their sales in the development of the Port of Boston through the increase of their foreign trade. We will supply all necessary information regarding foreign markets, methods and routes, and do everything in our power to aid in the upbuilding of the commerce of the Port of Boston. You are invited to make use of our facilities.

The First National Bank of Boston

Capital and Surplus \$27,000,000
Reserves over 250,000,000
Branch at Buenos Aires, Argentina

Why Take Less




Hibernian Savings Bank
Savings—Commercial—2nd Floor

The Woman Suddenly in Charge of an Estate

named executrix of the will because she is chief or sole beneficiary under it, is seldom well qualified to act. The duties are exacting. And after the estate has been settled and the property is hers to do with as she likes, investment problems arise.

She ought to have the protection of a responsible trust company which could guide and advise her in favor for her. Take charge of her property help her with the collection of income and the keeping of accounts. The Northern Trust Company will provide this service for as small a fee as she would have to pay any individual agent.



THE NORTHERN TRUST COMPANY

Capital \$7,000,000
RESERVED IN FULL PAYABLE TO ORDER
CORPORATED IN ILLINOIS
CHICAGO, ILLINOIS

“... where he confiscated jewelry valued at \$2000”

Hardly a day passes but the local papers contain accounts of the burglarizing of Baltimore houses. Not only are cash and valuable articles taken, but also many heirlooms and objects of slight intrinsic value but precious to the owners.

Put your valuables in a safe deposit box at the FIDELITY at once and save yourself and your family from anxiety. Our vaults are open from nine o'clock until five.

FIDELITY TRUST COMPANY
Charles and Lexington Streets

Will You Save More Money — Will You Lose More Money

A PROSPEROUS NEW YEAR

LET INTEREST BEGIN

4 1/2%

Home Savings Bank

25 Tremont Street, Boston, Mass.

UNION BANK OF CANADA

Save Your Money And It Will Save You

Capital Paid Up \$1,000,000
Reserve Funds \$1,000,000
Free from 1914-15
General Manager H. G. Hall

THE BANK OF CANADA
INCORPORATED IN CANADA
100 King Street West, Toronto, Ontario

would have been better. Suppose a certain piece of advertising just about pays for itself. Well, imagine if possible that it could be made just a trifle stronger and more effective. In that case is it not reasonable to suppose that a little additional punch would make the advertising profitable, and not just self-supporting, so to speak? And if that might be the case, wouldn't that extra effort be worth while?

This bank has quite an unusual and satisfactory emblem made of M's surrounding the dollar-sign (Fig. 97), meaning "Money Makes More Money."



Fig. 97. See copy

Very neat and appropriate is the emblem of the Wolverine State Savings Bank of Wolverine, Mich. For the benefit of those who don't know, I might say that Michigan is the Wolverine State, and the wolverine, pictured on top of the emblem, is a very good likeness of the animal. J. E. Wiggins, cashier of the bank, says that the emblem is used on all printed forms as

well as in the advertising matter of the bank.

Referring to a group of three, (Fig. 98), perhaps the most interest-compelling advertisement is that of the First and Security National Bank, Minneapolis. A circle always catches the eye because the majority of ads. in a newspaper are square or oblong in shape.

The drawing in the ad. of the American Exchange Bank of Milwaukee is rather weak.

The trust advertisement of the Dexter Horton Trust & Savings Bank seems to be all that could be desired.

Trying to crowd too much copy into the space available is an easily besetting sin of inexperienced copy-writers.

Don't be one of those "graphomaniacs who fancy that perfection lies in an infinite number of words."

The little advertisement of Alger Perrill & Co. (Fig. 99), Chicago, while it has nothing unusual about it, is very clear and to the point. In judging the advertising of investment houses one must always remember that in many cases they are restricted by the Stock Exchange authorities from doing even as strong advertising as bank and trust companies do.

The superimposed type of the advertisement of the Oakland Bank of Savings (Fig. 100), does not bring out the name of

the bank strongly enough and is not very legible anyway.

"A Safe-guard of the Family Welfare," a phrase from the body of the advertisement, would make a better

**Do Not Attempt
To Draw Your Own Will**

Lest your estate be dissipated by costly contests, consult a capable, experienced attorney about your will. It is neither wise nor economical to attempt drawing that most important document without competent legal advice.

This institution will be glad to give you and your attorney any additional information you may seek in connection with trust company administration— unquestionably the most effective and economical method of providing a competent and reliable service for your heirs.

**DEXTER HORTON TRUST
AND
SAVINGS BANK**
SECOND AT CHERRY SEATTLE, WASH.
COMBINED RESOURCES OF
THE DEXTER HORTON NATIONAL BANK AND
DEXTER HORTON TRUST AND SAVINGS BANK
\$22,387,868.50.

**First & Security
National Bank**



**NOW
IS A GOOD TIME TO BEGIN**

With a new interest period beginning October 1st, right now is an opportune time to open a savings account. A trifling amount deposited regularly every pay day will soon run into a sum, itself far from trifling. When ready money is wanted, it will be available.

Deposits made up to and including the 10th of October draw interest from the 1st.

Savings Department
Street Floor, 5th Street at Marquette
Capital and Surplus
Ten Million Dollars



As You Deserve

WHEN, as a commercial or a savings account depositor here, you ask for an accommodation, the personnel of this bank will be so glad to serve you as you deserve to be served that you will be glad you asked, instead of sorry; and you will be glad to ask again. That, with the financial power of this bank and its broad scope of financial services, is good reason enough why you ought to make this your bank.

American Exchange Bank
PLAZA 1500 ARCADE SECOND AND GRAND
NATIONAL AVENUE AND THIRD STREET
WISCONSIN STREET AT THIRD AVENUE
—Buy MORE Bonds

Fig. 98. Which is the most interest-compelling?

heading than the one used in the advertisement of the Colorado Title & Trust Company (Fig. 100).

It is a striking chart showing the growth of the Peoples Trust & Savings Bank, Chicago (Fig. 100), but that kind of an ad. does better in a banking journal (where this first appeared) than it would in a daily newspaper as bankers are more familiar with charts than the general public is.

It must be a pretty good vault at the Lake Street State Bank, Minneapolis, as that bank advertised: "Every Subscriber to a U. S. Liberty Bond Through The Lake Street State Bank, 2716 Lake Street, will have his name appear on our General Ledger when the final payment is made—a permanent record *for all Eternity* attesting your PATRIOTISM."

Referring to that group (Fig. 101), containing a Baltimore, a Tacoma and a Pittsburgh bank advertisement, I want to commend them all for being interestingly written and attractively displayed. There's a lot of punch and human interest to that tank ad. of the "Peoples"; it is an unusual idea in that Scandinavian American ad; the Baltimore Trust Co.'s advertisement is very business-like. The only place where it could be improved is in the heading. Wouldn't something like this have been better—"This Company Will Help Solve Your Business Problems"?

OUR Partial Payment Plan encourages systematic saving and enables you to invest small sums in Safe Securities now yielding a high income. It will pay you to investigate.

Call or write for full particulars

ALGER PERRILL & CO.
Investment Securities
 Members Chicago Stock Exchange
 Rookery Building Phone Wabash 8560

Fig. 99. Good Typography

Starting out on a new advertising campaign, the First National Bank and the First Trust Company, affiliated with it, of Milwaukee, use a well drawn picture of their fine building (Fig. 102), as a sort of background for each advertisement. The distinctive emblem—alike for both institutions except in the lettering—is also used in each advertisement.

The First National Bank of Pittsburgh is a good old bank established in 1852. But the historical ad. (Fig. 102) shown does not bring out that fact. The bank could have been founded yesterday and still be located at the corner of Fifth Avenue and Wood Street. The location of a bank upon an historic site, does not give it any

**One Benefit of
a Trust Fund**

A trust fund in the care of this Company as Trustee is a safeguard of the family welfare. Such a fund established in your lifetime will enable you to see it in operation and may prevent the wasting of your estate through the inexperience of your executors.

By establishing such a trust fund you are assured that your financial provisions for your family will be carried out in accordance with your wishes.

Inquiries Are Invited.

**The Colorado Title &
Trust Company**
of Colorado Springs

Capital, Surplus and Undivided Profits, \$400,000.



THIS line—a growth from one to twelve million dollars deposits in eight years—marks the as one of the most progressive and fastest growing banks in Chicago.

Complete facilities for every type of banking service

The accounts of Illinois banks and bankers are solicited.

During the A. B. A. convention you will find this bank the most conveniently located in Chicago. Out-of-town bankers and their wives are invited to use the facilities of "Chicago's Lake-front Bank."

**THE PEOPLES
TRUST AND SAVINGS BANK**

OFFICERS

EARL H. REYNOLDS, President
E. B. UPHAM, Vice-President
HERMAN WALDECK, Vice-President
G. W. ROSE, Secretary
C. A. O'DONNELL, Mgr. Sales Deposit Vaults
H. T. GRISWOLD, Cashier
E. A. HUNT, Asst. Cashier
A. M. SPEER, Asst. Cashier
R. R. OLSON, Asst. Cashier

Opposite the "Lions" on Michigan Boulevard, Chicago

THE OAKLAND BANK OF SAVINGS

A SERVICE BASED ON THE FACILITIES
AND EXPERIENCE GAINED IN OVER
HALF A CENTURY OF SUCCESSFUL
BANKING IS EXTENDED TO INDIVIDUALS,
FIRMS AND CORPORATIONS.

Fig. 100
Mostly good ones

particular advantage, per se. But if the bank has been doing business at that corner for sixty-six years, that is another matter and it would seem as though it would be good advertising to bring out that fact.

There is too great a variety of type in the ad. (Fig. 102) of the Fidelity Title and Trust Company and the copy seems rather amateurish.

I once called attention to the crowded appearance of an advertisement of the Chemical National Bank, of New York. Note the improvement in the advertisement shown herewith. It's not perfect yet, but it is by way of being much more pleasing to the eye than some earlier advertisements of the same bank (Fig. 102).

The way-faring man, though a fool, need not err in getting the point of that snappy little ad. of the First State Bank of Detroit (Fig. 103). The Baltimore Trust Company's ad. is a good model for trust companies seeking



**Well, It's Here—
"Tomorrow"**

Did you say yesterday that you would buy Thrift Stamps, open an account in bank, or make another deposit, "tomorrow?"

Why! That's today. It's always easy to say "tomorrow," but it is generally more, or less hard to do today.

And of course you know it is doing only that accomplishes results. Of all your thoughts, only those that at last end in action are worth anything. Do it now. Buy all the Thrift Stamps you can. Establish and keep up a connection with this bank.

We would like you to have a savings account, or both, just according to what is most serviceable to you.

**Scandinavian American Bank
TACOMA**

J. A. O. Hesse, President
Robert Larsson, Vice President
W. A. Larson, Vice President and Manager
Charles Berg, Cashier

Fig. 101.
A trio of good ones

**Solving
Complex
Problems**

Never within the memory of this generation has there been a time when so many factors combined, as now, to affect business operations.

Increase in operating expenses of every kind, labor and material shortages, fuel and material priority lists, essential and non-essential industry lists, freight congestion and embargoes—all tend to complicate the handling and financing of business.

It is at such times that The Baltimore Trust Company, through its commercial department, affords the kind of banking service that is needed.

Large resources plus an understanding of conditions and a willingness to co-operate in solving your financial or other problems make such a connection well worth your investigating.

The Baltimore Trust Co.
25 E. Baltimore St.

Member Federal Reserve System

Branches: 12-14 E. Pratt Street
Eastern Ave. and 3d St.
Baltimore and Commerce

**Kelly—Wounded
Bell—Missing**

NOW this institution knows what war means. We thought we did before—but we didn't. The recent casualty list, bearing the above names, burned it in. Here forth this war is a personal affair—from president to office boy.


We don't care how patriotic you are the awfulness of the conflict won't get under your skin until the day the casualty list reaches your heart. We know.

Eighteen of our splendid boys are in it.

Any talk of peace sounds like treason to us until the Kaiser and his Huns are thoroughly whipped.

PEOPLES
SAVINGS
AND TRUST CO.

commercial business; there's good stuff in that Burlington, Vt., savings ad. but the name of the Burlington Savings Bank ought to be brought out much more strongly; insti-



The
Chemical National Bank
New York
(Established 1824)

BUSINESS OUTLOOK.

Improvement in weather conditions, crops, retail trade, manufacturing output and transportation, indicates no serious general disruption of business activities. Non-essentials can expect curtailment, but the resiliency of the commercial structure is well maintained, following the over-subscription of the Third Liberty Loan and Second Red Cross Drive.

Shortage of raw material and labor supply, together with decreased shipping facilities, and not Government interferences, are responsible for any limitations imposed on industry at this time.

Prosperity is manifest in nearly all commercial and manufacturing lines. Bank clearings are at the high-water mark. Money continues in active demand. This bank is sharing in the general prosperity—its deposits during the past year have increased from \$35,000,000 to over \$80,000,000.

We welcome deposits from individuals, manufacturers, corporations and banks, and

We are seeking new business on our record

Interest paid on balances of banks and on special and reserve accounts.



“To my daughter I bequeath—”

Make sure that your daughter will obtain full and lasting benefits from what you will to her, by appointing the First Trust Company executor and trustee under your will.



Competent management is necessary to make your will effective.

A HISTORIC SITE



Lafayette was lodged at the Mansion House from May 30 to June 1, 1825, on his tour through the United States as the Nation's guest. This tavern stood at the corner of Fifth avenue and Wood street, and its site is now occupied by the First National Bank.

FIRST NATIONAL BANK
AT PITTSBURGH

FIFTH AND WOOD—Convenient for you.

FIDELITY
TITLE AND
TRUST COMPANY

341-343 FOURTH AVE. PITTSBURGH, PA.

ALL PEOPLE THAT
in Greater Pittsburgh do live or transact business,
excepting those who are satisfactorily or sufficiently anchored at other good banks of deposit,
are cordially invited to carry their CHECKING ACCOUNTS with us.

Here you will find that strength in resources, scope in facilities, courtesy in treatment, that are sure to return a SERVICE of real satisfaction; once here, ever afterwards here.

Information gladly given.

Fig. 102. Good, bad and indifferent

tutions like the Commonwealth Trust Company, lucky enough to have safe deposit boxes available, do well to advertise them strongly; it is a strong and convincing appeal of the Central Trust Company, Chicago, directed towards making permanent savers of Liberty bond buyers.

Its own Walt Mason must have writ that "Two Misers" skit (Fig. 104), by which the Commercial National Bank of Columbus tells Ohio people where they're at if they don't save their tin and savings accounts begin—* * * Help!

Take a long breath and read this one sentence ad: "Having for many years placed at the disposal of banks and bankers throughout the country the personal service of

Cash Your Coupons
DO YOU KNOW THE EARNING POWER OF YOUR BONDS?

Face	Rate	Yield	Face	Rate	Yield
100	3%	3.00%	100	4%	4.00%
50	3%	3.00%	50	4%	4.00%
25	3%	3.00%	25	4%	4.00%
10	3%	3.00%	10	4%	4.00%
5	3%	3.00%	5	4%	4.00%

OPEN a Savings Account at the Central Trust with the aid of your Liberty Bond coupons—earn 3% interest. Our depositors can secure the free use of a Central "Trusty Bank" (above illustrated) in which to save for a bond of the **Fourth Liberty Loan**.

OWNERS of Liberty Bonds may deposit their bonds with us for safe keeping. We collect the interest every year for you and offer the service free.

CENTRAL TRUST COMPANY
125 W Monroe St.
Chicago, Ill.

Exchange Department open all day Mondays until 8 o'clock

WHEN YOU BOUGHT THAT BOND

¶Did it come hard?
¶Did it seem as if you would never get it paid for?
¶Did you fall down on the last payment?
¶If you did—look out.

¶The future is dark for the man or woman who has not the knack of saving money.

¶Hear what "Jim" Hill, the wise old empire builder, has to say:

"If you want to know whether you are destined to be a success or failure in life, you can easily find out. The test is simple and it is infallible. Are you able to save money? If not, drop out. You will lose as sure as you live. The seed of success is not in you."

"JAMES J. HILL"

¶If you find yourself in this condition there is just one cure—Systematic Saving.

¶Start now before it is too late. Make some plan of saving a part of your life habit. Let the BURLINGTON SAVINGS BANK help you, as it has helped hundreds of others during the past seventy years.

¶Take one dollar to the bank and follow up each pay day with some definite amount. Watch the account grow. It is the greatest game in the world. A bank account means more than money. It means thrift, and thrift means character.

¶Next time when the government calls upon you to be ready both with the money and with the ability to save.

A Trust Company — Plus

Not only does the Baltimore Trust Company perform the usual trust company functions—

But, because of its charter, it is permitted to make advances to business firms and corporations on their own paper, just as such business is handled by National and State Banks.

And, because of its large capital and surplus there are few whose needs cannot be met through its commercial department.

If the help of such banking functions coupled with an ability and a desire to aid you in solving your financial problems, outside loaning you will always find an officer of this company ready to this business.

The Baltimore Trust Co.
25 E. Baltimore Street
Member Federal Reserve System

BRANCHES
17-18 E. Pratt Street
Easton Ave. and 3d Street
Baltimore and 4th Corner

Safety Boxes, \$5

LIBERTY BOND boxes have greatly enhanced the safety of Liberty Deposit Boxes in recently located banks.

We have recently made an addition to the Safety Deposit Boxes in our vault and can offer a box large enough to hold your bonds, stocks, jewelry, mortgages, will, insurance etc. for a yearly rental of \$5 and upwards.

Safety Deposit boxes in rental locations are a snap—we suggest prompt action.

COMMONWEALTH TRUST CO.
319 Fourth Ave., Pittsburgh, Pa.

Member Federal Reserve Bank

2 + 2 = 4
Earning + Saving = Success

FIRST STATE BANK OF DETROIT
Established 1853
CRISFOLD and LAFAYETTE
SEVEN CONVENIENT BRANCHES

Fig. 103
Good ideas in every one of them

THE TWO MISERS

One hoards what the nation needs, hoards while his country bleeds. Money lust, avarice and greed are his creed—than which at no time is there lower!

His "patriotism" amounts to a lacquer that hides beneath it the heart of a slacker.

The other ranks high among us—the first is rejected, the second respected of men—an Economist!

One stints for the sake of stinting. The other saves for self-protection and country's good. In this war even more than before, National Welfare rests upon Individual Prosperity.

A little extra saving now is needed; financial conservation should be heeded—it may yet save democracy for the peoples of the earth.

We will help you do your share by adding our "bit" to yours, in the

War Stamps

Thrift Stamps



Long & High Sts.

Since 1867.

Fig. 104. Every bank its own Walt Mason

ness which has come to be a distinguishing factor in this strong bank's service."

The American National Bank, of St. Paul, makes very good use of small space in its "Pay by Check" advertisement (Fig. 105).

It is gratifying to note that many of the suggestions I make in my writings

our officers in attending to correspondents' requirements the Merchants National Bank has demonstrated to financial institutions everywhere that this personal attention on the part of the officers assures not only accuracy and a broad treatment of each patron's requirements, but also a degree of prompt-

The Sesame of Araby Has No Charm

to "ope" the heavy door of impenetrable metal that seals the treasures of our vaults, for it requires more than Oriental magic, not to say the cracksmen's art, or ravaging fire to undo what the safe-maker's skill has wrought for us.

But nominal fees entitle you to ready access to the safety deposit box, with its prized contents, and to the lower vault, containing the trunk of family plate and keepsakes.

Thus, your pass-key is a trusty "Open Essex."



OF MONTCLAIR

Assets Over \$1,500,000

Neither has this ad.

from time to time are taken in good part and in many cases they are acted upon. For example, the L. S. Gillham Company, of Salt Lake City, wrote me: "Thank you very much for your kindly comment on the National Bank of the Republic advertising and just to

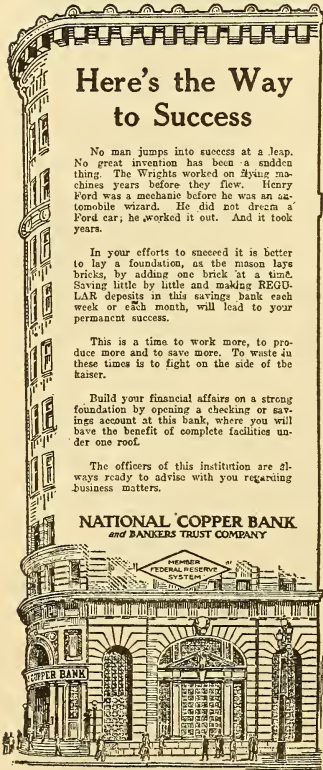


Fig. 106. A clever mortised effect



Fig. 105. Good use of small space



Fig. 107. An artistic background

show you that we know how very poor the art work was on the sample submitted originally, we are enclosing some of our later art work for that bank.”

The advertisements shown (Figs. 106 and 107), are certainly an improvement on some of the earlier ones submitted.

Clothing the Bank Advertisement

A Few Points on
Typography

CHAPTER VI.

CLOTHING THE BANK ADVERTISE- MENT--A FEW POINTS ON TYPOGRAPHY

IN the introduction to his book, *Making Type Work*, Benjamin Sherbow says: "Advertising print to do its job must:

- "1. Command attention.
- "2. Get itself read.
- "3. Get itself understood.
- "4. Get itself acted upon."

The "copy," or subject matter, of the heading and body of the advertisement have a great deal to do with accom-

**"Produce More
and
Consume Less"**

Gradually it is being brought home to us that while the war lasts, "Produce more and consume less" must be the motto of the American people. It must be more than a motto. It must be the active, daily working rule of millions.

This is necessary in order that our savings may increase to make possible more widespread investment in Government loans—Liberty Bonds, War Savings Stamps and Certificates.

The Union Trust Company wants to help along this movement in Baltimore as much as possible and offers the services of its Savings Department to that end. It also offers for sale the Government's war securities.



**UNION TRUST
COMPANY**
Baltimore

Good "Set-ups"



These children's trusts have the same care as those amounting to millions

In order to give his young children training in business methods, a wise father has made a small trust for each child, and he send each one an allowance check regularly.

In one of the frequent examinations which our officers give all trust investments, we noted that the value of the securities in these trusts was likely to depreciate and we suggested that the father could probably sell them and invest in others equally safe but with a larger income. He could also make a profit on the exchange.

The father expressed surprise and satisfaction that these small trusts were given such careful attention. Yet our management of them is typical of our attitude toward all trust business, no matter what the size.

If you wish information about trusts made by agreement or those made by will, our officers will be glad to have you write or call.

BANKERS TRUST COMPANY

Member Federal Reserve System

Downtown Office: 16 Wall Street
Astor Trust Office: 5th Avenue at 42nd Street
New York City




What will become of your
life insurance?

Will the proceeds of your insurance policy be frittered away, or go to fatten the purses of get-rich-quick investment sharks who quickly follow up life insurance payments?

By making this company trustee under your life insurance policy, as money wise men have done, you can be sure that the money will be used to sustain and protect your heirs.

**BOSTON SAFE DEPOSIT
& TRUST COMPANY**
100 Franklin, at Arch and Devonshire Streets



The Chemical National Bank of New York
 (Established 1824)
 Capital, Surplus and Undivided Profits, \$11,500,000.

A SERVICE TO BANKS

Weights problems involving questions of finance and business, wherever they arise, are now promptly presented for solution, accompanied with accurate based on accurate judgment.

In order to meet these conditions, our positions have been enlarged to include a service which, upon request, will in advance capacity in loans and discounts.

Interest paid on balances of Bank, Time Deposits and Special and Reserve Accounts.

Correspondence Solicited:

H. K. Twichell, President	James L. Parsons, Asst. Cashier
Percy H. Johnson, Vice-President	J. Schuchman, Asst. Cashier
Francis Malpas, Vice-President	John B. Dool, Asst. Cashier
Frederic True, President	Ernest F. Johnson, Asst. Cashier
E. H. Smith, Cashier	H. M. Rogers, Mgr. Foreign Dept.


DIRECTORS:

Frederic W. Stevens	Charles Chesney	Richard Watts
W. Emory Roosevelt	Arthur Deane	H. K. Twichell
Robert Waller Govelet	Frederic A. Judd	Percy H. Johnson

An Advisory Service for Banks

New financial and business problems have been created by the war. Frequently, quick decisions based on accurate knowledge and sound judgment are required. Upon request, The Chemical National Bank acts in an advisory capacity to banks and bankers.

Correspondence is invited in regard to this service, and also concerning interests paid on deposits.




The Chemical National Bank of New York
 Established 1824 Capital, Surplus and Undivided Profits \$11,500,000

Fig. 108

plishing the desired results, especially the fourth one. But the type or mechanical part of the advertisement must act well its part before the other factors can become effective.

So, in order that your advertisement may have the requisite directness, force and clearness, you yourself or the person who handles your advertising should have in mind the primary rules of composition, involving principles of proportion, symmetry and perspective.



DON'T HIDE YOUR MONEY AT HOME. IF EVERYBODY DID THAT BUSINESS WOULD BE AS DEAD AS IF EVERYBODY STOPPED WORK. LET YOUR MONEY WORK FOR YOU IN A SAVINGS ACCOUNT AT THIS BANK.

RESOURCES OVER **\$70,000,000**

THE PEOPLES STATE BANK
 MEMBER FEDERAL RESERVE BANK

BRANCHES

ALLEN AND WESTBY, PEERS	CLYDE, CORNER ALBANY AVENUE
CHALD BYRD AND BRADLEY	CLYDE, CORNER BILWATER
ONE HUTTONS WEST	CLYDE, CORNER BIRCH
MURPHY & STEVENS AND JUNCTION	CLYDE, CORNER BIRCH
44 WASHINGTON ST.	CLYDE, CORNER BIRCH
WHEELER, CORNER LYONS	CLYDE, CORNER BIRCH
WOODWARD, CORNER FRONT	CLYDE, CORNER BIRCH

Don't hide your money at home

IF everybody did, it would kill business as surely as if everybody stopped work.

Let your money work for you in a savings account at this bank of \$70,000,000 resources.



THE PEOPLES STATE BANK
 MEMBER FEDERAL RESERVE BANK

BRANCHES

Essex and Town, Third	Carroll, Corner Gasco Avenue
Grand River and Broadway	Clare, Corner Milwaukee
250 Jefferson West	Clare, Corner Bayville
Michigan Avenue and Junction	Clare, Corner Bayville
19 Washington Blvd.	Clare, Corner Bayville
Russell, Corner Lyons	Clare, Corner Bayville
Woodward, Corner Front	Clare, Corner Bayville

Fig. 109

As Poor Richard said, "What's proper is becoming; see the blacksmith in his white silk apron."

To give an ocular demonstration of what I mean by suitable typography and to show how a poorly set up ad. may be improved I have taken the liberty of choosing at random a few bank advertisements and have endeavored to improve them, largely by re-arrangement of type. I hope that nobody will be offended but that perhaps some good may result from presenting herewith the deadly parallel illustrating the before and after treatment. (Figs. 108, 109, 110 and 111).

S. P. SPENCER, President JOHN A. STEELE, Vice President
 J. J. MILLER, Cashier

The First National Bank

Member of the Federal Reserve Bank
 Established 1882 Gunnison, Colorado

Capital, Surplus and Undivided Profits \$100,000.00

United States Depository for Postal Savings Funds

Loans and Discounts at Reasonable Rates
 Interest Paid on Time Deposits Safety Deposit Boxes for Rent

This bank solicits your business. Every effort is made by courteous personal attention to give costumers prompt and efficient service.

Prepare Now For Coming Opportunities

The present is no time for the projecting of new enterprises unless they have a direct relation to our winning the war; but while conservative banking demands conservatism in the granting of loans just now, the present is a good time for forward-looking business men to build up their acquaintance, balance and credit at the bank in anticipation of more favorable times for business expansion.

Industrial Trust Co.

Pawtucket

Fig. 112

MONEY IS PLENTIFUL

BUT IT IS HARD TO KEEP WITHOUT A
 —BANK ACCOUNT—

NO MATTER how plentiful money may be, you can not keep it if you fritter it away. And carrying money around in your pocket affords an ideal opportunity for frittering.

MAKE IT PLENTIFUL FOR YOURSELF
 —DEPOSIT IT IN THIS BANK INSTEAD OF FRITTERING IT AWAY.


WE SELL WAR SAVING STAMPS

THE Vallonia State Bank

Capital, \$25,000. Surplus and Undivided Profits, \$13,500.

THE FIRST NATIONAL BANK

ARLINGTON N. J.



The present is the time to act—not "tomorrow" — open YOUR BANK account NOW! We sell drafts, deposit certificates, etc.

3½% INTEREST ON SAVINGS 3½%

Poor and Good Use of Small Space


Now for another ocular demonstration of poor and good use of small space. Take the four ads. of The First National of Gunnison, Colo., The First National of Arlington, N. J., the Vallonia State Bank of I don't know where, and the Industrial Trust Company, of Pawtucket, R. I. (Fig. 112). The Gunnison ad. is set in the antediluvian "card" style and contains three mis-spelled words, the funniest typographical error being in the last line where we read "costumers" instead of "customers." That meaningless "Yes Sir" cut in the Arlington ad. would spoil it even without the impossible border. Eight different kinds of type in one small ad. militate against

Where uptown currents merge


OUR new banking quarters are located in the new Astor Trust Building, where the great currents of uptown business life flow into each other—Fifth Avenue and 42nd Street. This is one of the most convenient spots in the district served by the uptown railroad terminals—the great retail and wholesale, hotel and theatre area.

The personnel of the Astor Trust Company has been retained intact; the same officers and clerks as heretofore will greet you and attend to your wants, thus continuing those congenial relationships with clients which have formed and cemented during years of business in the uptown district.

You are cordially invited to visit our new banking rooms, to meet our officers, and to consider the advantages afforded by our increased facilities for handling banking and trust business.



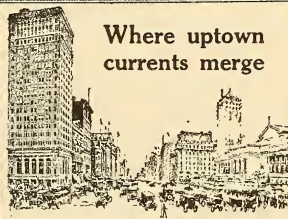
Astor Trust Office
BANKERS TRUST COMPANY
Trustee for Personal and Corporate Trusts



Astor Trust Building
Public Library

Fig. 113

Where uptown currents merge



Astor Trust Building
Public Library

OUR new banking quarters are located in the new Astor Trust Building, where the great currents of uptown business life flow into each other—Fifth Avenue and 42nd Street. This is one of the most convenient spots in the district served by the uptown railroad terminals—the great retail and wholesale, hotel and theatre area.

The personnel of the Astor Trust Company has been retained intact; the same officers and clerks as heretofore will greet you and attend to your wants, thus continuing those congenial relationships with clients which have been formed and cemented during years of business in the uptown district.

You are cordially invited to visit our new banking rooms, to meet our officers, and to consider the advantages afforded by our increased facilities for handling banking and trust business.

Astor Trust Office
BANKERS TRUST COMPANY
Trustee for Personal and Corporate Trusts

the effectiveness of the Vallonia advertisement. By way of contrast, rest your eyes on the Pawtucket advertisement—a strong but simple border, a caps and lower case bold-face heading, no rules or ornaments. The result—a legible advertisement that is unhampered in getting its message across.

In regard to the advertising of the Farmers Guaranty State Bank of Kemp, Texas, Vice President C. M. Galey of the bank wrote me:


“We have been reading with quite a lot of interest your criticisms of bank ads. and we would like to know just how we might make our advertising more effective and consequently more productive of results. We are using quite a large space in our local weekly paper and we believe we could get better results if we only knew how to handle the advertising end of the proposition. For your inspection we enclose an ad. clipped from our paper showing about the space we are using. The newspaper is planning to install a 6-column press and we will probably reduce our space to four columns by 10 inches. Any information you might care to give will be fully appreciated.”

My answer was:

“Your advertisement is a good one, but it could be improved in some respects, both as to the subject matter and the typography. I have always followed the principle that while it is all right to display the name of the bank, that display properly belongs at the bottom of the advertisement and the headline ought to be some interesting and convincing statement. In your ad. you have simply repeated the name of your bank except that in the second case you used the article ‘The’ before it.

“Almost buried in the body of your advertisement, there is a talking point which would have been much

better used as the heading. It is: 'Our growth proves the excellence of our service.' Of course, I realize that you are up against the limitations of a small country newspaper plant, but by first finding out just what you want yourself and then co-operating closely with your printer, telling him just how you want your advertisements set, you could get more satisfactory results. For example, while his use of rules is very symmetrical it does not add to the effectiveness of your advertisement, I would take out all the rules except the border and endeavor to make the best possible use of type to bring out the strong points of your advertisement. What you really ought to do, if you could afford to do it, would be to have your advertisements prepared and set by an agency and



A Financial Prescription

Some two years ago a certain business man made an application for a loan at this bank.


His statement and his reputation being satisfactory, the loan was granted. In a short time he applied for another loan, and later a third.

He allowed his collections to lag—his buying methods to slacken—his expenses to increase—having an idea that the signing of another note was a remedy for careless management.

By outlining to this customer a sound method of financing his business, this bank was able to render a "business-building" service which has helped in making this business highly successful.

Central National Bank
AFFILIATED WITH CENTRAL SAVINGS BANK
Combined assets over \$21,000,000
 14TH AND BROADWAY OAKLAND, CALIFORNIA

The spirit of a series of "business building" advertisements.



Untying one business knot

The opportunity came to two young Oakland business men to secure the control of a promisingly profitable business.

These young men were steady—dependable. Their experience was such as to help them make a success of this business.


But the financing of the business was a knotty problem. They needed help—and lots of it.

With the aid of this bank and sufficient backing of wholesalers, the business grew rapidly and has today a Bradstreet rating of *A-*.

Possibly we can be of some service in helping you "build business." We'll be glad to talk with you at any time.

Central National Bank
AFFILIATED WITH CENTRAL SAVINGS BANK
Combined assets over \$21,000,000
 14TH AND BROADWAY OAKLAND, CALIFORNIA

The kind of a series of "business building" advertisements.



Three sided business

A business must have three well balanced sides to succeed—

1. MEN
 2. METHOD
 3. MONEY

Men of proven character and ability using sound business methods have found this bank ever willing to aid them in securing the necessary money to profitably carry on their undertakings.

This "business building" service is offered any business in which the first two factors of success are present.

Central National Bank
AFFILIATED WITH CENTRAL SAVINGS BANK
Combined assets over \$21,000,000
 14TH AND BROADWAY OAKLAND, CALIFORNIA

The spirit of a series of "business building" advertisements.

Fig. 114



He called a Spade a Spade

This manufacturer called a spade a spade. He brought all the facts and figures to prove that his sales were only limited by his ability to carry the accounts of those to whom he sold.

Upon investigation it was found that conditions were as represented and the manufacturer was shown how he could finance his sales through the use of the "Trade Acceptance." Today his business is in a growing, healthy condition.

Inquiry relative to our "business building" service is invited.

Central National Bank
AFFILIATED WITH CENTRAL SAVINGS BANK
Combined assets over \$21,000,000
 14TH AND BROADWAY OAKLAND, CALIFORNIA

The spirit of a series of "business building" advertisements.

then have the plates made. Another suggestion I would make to you is, that you buy a copy of *Making Type Work* by Benjamin Sherbow. I would also suggest that you get and study some of the best books on advertising. When you have absorbed the information which they contain, you will be prepared to get more satisfactory results from your advertising."

Improving the Typography

The two Bankers Trust Company ads. are reproduced "side by each" (Fig. 113), in order to show how it is possible to improve an ad. even after it is set up. At the left is shown the ad. as it was originally planned. Then the suggestion was made that to have the words, "Where Uptown Currents Merge" in immediate juxtaposition to the picture showing the aforesaid merging would drive home the point more quickly and forcibly. It was also decided that it would be better to have the body of the ad. set in bold face type even if some additional space had to be used.

The four advertisements of the Central National Bank, of Oakland, Cal., (Fig. 114) are part of a series prepared by K. Leroy Hamman, who says of them:

"I am sending you under separate cover proofs of a series of advertisements, "Business Building Series," published in Oakland by the Central National Bank. These advertisements have received such wide comment that it was necessary to pull these proofs to supply the request for copy. If you will note, each advertisement is carefully set in Caslon Old Style and commanded considerable attention in the newspapers where it was surrounded by crudely set black advertisements."

How To Get Distinctiveness

But banks in large centers have no monopoly on good advertising. Here's a secret that won't be a secret any longer. If you want distinctive advertising, have your ads. set up by type experts and then electrotyped. This guarantees satisfactory appearance and a distinctiveness which will make your ads. stand out from the ruck like a sore thumb, a good deed in a naughty world, or any other simile you want to use. That's the plan adopted by the Bluefield Bank, Bluefield, W. Va. Two of its advertisements are reproduced (Fig. 115). By the way, R. B. Parrish, cashier of this bank, is a firm believer in advertising because he can trace results—checks for deposit pinned to clippings of newspaper advertisements of the Bluefield Bank, now The Bluefield National Bank.



Save for Liberty

NEVER in the history of the United States was there a time when our people needed to save as consistently and systematically as now.

You may not realize it, but it is a fact, that in the last analysis, the thrift of the American people will win this war and make the world safe for democracy.

Save and deposit in the bank to help provide the capital our country needs.

Save and get ready to invest in the Liberty Loan which must be taken up by savings from the *current earnings* of our people if we are to avoid disaster.

To win this war is going to cost the United States between seventeen and eighteen billion dollars a year. If we don't win we will lose our independence.

Do your part to prevent that catastrophe. Earn and save as you never did before, and **BUY LIBERTY BONDS NOW!**



THE BLUEFIELD BANK

Bland and Raleigh Streets - Bluefield, W. Va.



Use this Bank

The Bluefield Bank is at the service of the people of Bluefield and vicinity in any matter of banking or investment—checking accounts, savings accounts, foreign exchange collections, trade acceptances, business advice, help with investments, safe deposit boxes, etc.

This is "a bank with a heart." It shows consideration for customers and takes pains to give personal attention, especially to women and persons inexperienced in business. But this is also a bank with a head, using sound judgment in the conduct of the bank. Safety and service are our twin watchwords.

Come in and get acquainted and use this bank.

THE BLUEFIELD BANK


Bland and Raleigh Streets - Bluefield, W. Va.



Fig. 115

way anyway, especially if he runs a job plant and setting your ad. is his avocation, while his vocation is setting circus bills and other big display matter. The trouble with this particular ad. is its too muchness—too much border, too many rules, too many capitals. By way of contrast, consider that little ad. of the First National Bank of Milwaukee (Fig. 117). It emphasizes again the principle that simple typography is strong typography.

The different ways in which two good old Providence institutions handle their advertising is illustrated by the advertisements of the National Exchange and the Rhode Island Hospital Trust Company shown herewith (Fig. 118).




More Than Enough

IS THE PROTECTION AFFORDED DEPOSITORS IN THE FIRST NATIONAL BANK.

IN ADDITION TO AMPLE RESOURCES, EFFICIENT AND RESPONSIBLE MANAGEMENT, THIS INSTITUTION, AS A MEMBER OF THE NATIONAL BANKING SYSTEM, COMES UNDER THE DIRECT SUPERVISION OF THE UNITED STATES GOVERNMENT.

WITH SUCH STRENGTH AND FACILITY OF SERVICE, OUR OFFICERS INVITE THE PATRONAGE OF RESIDENTS OF THIS COMMUNITY.

First National Bank
Bonners Ferry, Idaho
Resources • Quarter of a Million Dollars



¶ This Bank, being at the logical center of Wisconsin banking activity, and having an exceptional list of State and Foreign correspondents, offers its services to conservative Banks with the assurance that such a connection will be of mutual advantage.

The First National Bank
of Milwaukee

"A RECEIPT IN FULL"

.....

THAT IS WHAT YOU HAVE FOR EVERY BILL OR ACCOUNT YOU PAY BY CHECK. YOU DON'T EVEN NEED TO MAKE A MEMORANDUM OF THE PAYMENT. THE BANK KEEPS THE ACCOUNT FOR YOU.

.....

Your Cash Always Balances

.....

YOU HAVE NO TROUBLE HUNTING UP RECEIPTS AND RECEIVED BILLS. JUST CALL ON THE BANK FOR YOUR CHECK, AND YOU HAVE THE EVIDENCE COMPLETE.

THIS BANK SOLICITS YOUR DEPOSITS, LARGE OR SMALL, AND INVITES YOU TO PAY YOUR BILLS THROUGH IT. IT'S THE SAFE WAY.

.....

Our Protection To Depositors

\$50,000.00 Backed By Uncle Sam

Josiah C. Exum, President; J. Paul Frizzelle, Vice-President; Moyer Mendenhall, Cashier.

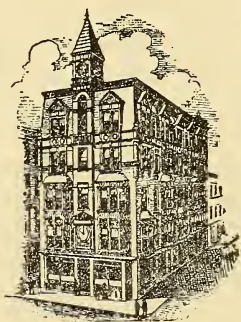
.....

THE FIRST NATIONAL BANK
SNOW HILL, N. C.

Fig. 117

NATIONAL EXCHANGE

One of the Oldest and
Strongest Banks in
Rhode Island



A Short Time Investment

A Certificate of Deposit issued by this bank is as liquid a form of short time investment as can be found. It is practically cash drawing interest

It is payable on presentation and yields a satisfactory income based upon the length of time for which it is issued.

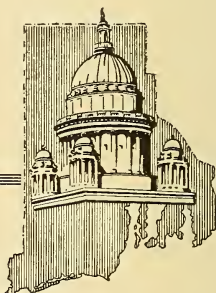
This bank with its CAPITAL of \$500,000, and SURPLUS PROFITS of over \$1,100,000, issues these certificates.

The record and strength of the bank invite your notice.

63 Westminster Street

1868

1918



A Half Century of Service

JANUARY 1st, 1868, fifty years ago, the Rhode Island Hospital Trust Company first began business, having been organized under a special charter granted by the Rhode Island Legislature in May, 1867.

This Company, the oldest trust company in New England, was founded by a group of public-spirited men who wished to establish an institution which would serve the best interests of the City of Providence and the State of Rhode Island, an institution actuated by a high moral purpose and with such financial strength as to warrant public confidence.

They succeeded in this and the Directors and Officers of the Company have never lost sight of the original aims of the founders. The Company to-day stands committed to the same worthy purposes. It is serving its customers as faithfully and efficiently now as in the past. It is living up to its best traditions.

Naturally, its long experience has inspired confidence on the part of the individuals, firms and corporations which it serves.

As the new year opens, the people of Providence and Rhode Island are invited to include the service of this Company in their financial plans for 1918.

Rhode Island Hospital Trust Company

OFFICERS

HERBERT J. WELLS, President

Horatio A. Hunt, Vice President	Henry L. Slader, Vice President	John E. Williams, Asst. Secretary
Preston H. Gardner, Vice Pres't and Trust Officer	John H. Wells, Secretary	Henry B. Hagan, Asst. Secretary
Thomas H. West, Jr., Vice President	Gilbert A. Harrington, Asst. Trust Officer	George H. Capron, Asst. Secretary
William A. Gamwell, Vice President	Ernest A. Harris, Asst. Trust Officer	Ralph S. Richards, Asst. Secretary
	Robert T. Downs, Asst. Trust Officer	

DIRECTORS

Edward D. Pearce	James E. Sullivan	Alfred K. Potter
Herbert J. Wells	Benjamin M. Jackson	William L. Hodgman
Lyman B. Goff	Frank W. Matteson	Frank H. Swan
Howard O. Sturges	Robert H. I. Goddard	Rowland Hazard
Stephen O. Metcalf	Henry D. Sharpe	Royal C. Taft
Walter R. Callender	Isaac B. Merriman	J. Arthur Atwood
Edward Holbrook	Charles C. Gardner	William C. Dart

Fig. 118

Even a novice could pick out the better one from a typographical standpoint. It is only fair to state that the ad. of the Rhode Island Hospital Trust Company occupied about four times as much space as the other one.

A little rearrangement of that Canadian Bank of Commerce ad. (Fig. 119) would help it a whole lot. The third display line I would make the heading, viz.: "Each dollar saved will help Canada to do her share in the war." That's the strongest line. Then I would put the name of the bank, etc., at the bottom.

The "Cleveland First Again!" ad. appeared (Fig. 120) in the *New York Times* and I imagine the copy was telegraphed inasmuch as the typography was not as good as the First National and the First Trust & Savings customarily get in their home papers.

We reproduce two ads. of the Third National Bank, of St. Louis, (Fig. 121) in order to show how much more legible one is than the other. The explanation is shorter copy and better type.

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER,

C.V.O. LL.D., D.C.L., President



JOHN AIRD, General Manager

H. V. P. JONES, Asst. Gen'l. Manager

CAPITAL PAID UP, \$15,000,000

RESERVE FUND, \$13,500,000

THINK WELL BEFORE YOU SPEND

**Each dollar saved will help Canada to
do her share in the War.**

Interest allowed at 3% per annum on Savings deposits
of \$1 and upwards at any branch of the Bank. ²

Fig. 119

Cleveland First Again!

First Liberty Loan
Red Cross
Hospital Unit
Recruiting
Second Liberty Loan
Y. M. C. A. War Work

CLEVELAND was the first big city to reach its quota in the Y. M. C. A. campaign, and again assumed the leadership of the Nation in its patriotic endeavors. Its first day's record was \$718,659.

Outside of New York City, of the national banks of the Nation having deposits of \$50,000,000 or more in 1916, THE FIRST NATIONAL BANK of CLEVELAND was first in the percentage of gain in deposits during the year ending September 11, 1917.

FIRST NATIONAL BANK
TRUST & SAVINGS CO.
247 Euclid—near the Square
CLEVELAND

B Combined resources over \$100,000,000

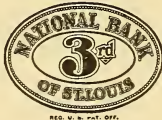
Fig. 120

Adopt Distinctive Typography

Every advertising bank ought to choose a distinctive style of type and always use it. In that way, you create a good will, a trade-mark value, for your advertising which is an important, if somewhat intangible, benefit to be derived from your advertising expenditure.

Angus M. Campbell, cashier of the Montesano (Wash.) National Bank, wrote: "I am enclosing you herewith for criticism an ad. for safe deposit box business that I ran in our local paper. This ad. has brought us some business. What is your impression of it? I have been connected with this bank as cashier and manager for the past fifteen months. Our deposits have increased from \$136,000 to \$240,000."

My criticism of this advertisement (Fig. 122) is that there is too much display type in it. Simplicity in type arrangement is much to be desired in advertising. This



REG. U. S. PAT. OFF.
BROADWAY AND OLIVE

WE want the public to feel toward us just as you feel toward the man who does for you a little bit more than you expect, in a little less time than you had a right to demand, and a little better than anybody else.

Fig. 121

HOW WE SOLICIT BUSINESS

WE WILL ENTER INTO CORRESPONDENCE WITH THOSE WHO CONTEMPLATE DOING BUSINESS WITH US. WE WILL HAVE A FRANK DISCUSSION OF THE POSSIBILITIES OF A BANKING RELATION BETWEEN BANKS, FIRMS OR INDIVIDUALS, TAKING INTO CONSIDERATION THE REQUIREMENTS OF THE PROSPECTIVE DEPOSITOR, AND SETTING FORTH FULLY WHAT WE CAN OFFER IN SERVICE AS WELL AS LINE OF CREDIT. IF UPON A THOROUGHLY MUTUAL UNDERSTANDING THIS BANK IS FAVORED WITH THE BUSINESS, WE WILL PUT FORTH THE COMBINED EFFORTS OF OUR ENTIRE ORGANIZATION TO MAKE EVERY TRANSACTION MUTUALLY PLEASANT AND PROFITABLE

BROADWAY



AND OLIVE

YOUR LIBERTY BONDS
 War Savings Stamps
 and Certificates

WHERE ARE THEY?

On modern buildings with heavy construction

There's A Reason
for deeper protection. So the quality may mean a

STEEL SAFE DEPOSIT BOX
FROM
 The Montezano National Bank

In which to place the bonds
 IS THE BEST PROTECTION

WHY NOT YOU?
 MONTESANO NATIONAL BANK




Fig. 122

High Street Bank
 846 WESTMINSTER STREET
 INCORPORATED A. D. 1828

CAPITAL \$120,000 SURPLUS \$120,000

PRESIDENT, HENRY A. GRIMWOOD
 DIRECTORS:

JAMES B. PAINE HENRY A. GRIMWOOD
 DUTEE ARNOLD ELIJAH ALLEN
 CHARLES F. IRONS WILLIAM A. HATHAWAY

CHARLES C. DARLING
 ELIJAH ALLEN, CASHIER

ACCOUNTS RESPECTFULLY SOLICITED

Fig. 123.

Free Book on Canning and Drying

Mellon National Bank

Canning and Drying of Vegetables and Fruits is a patriotic duty. It is one of the most effective ways of saving food, that our Armies and our Allies may have all they need.

We have for free distribution, the Home Canning and Drying Manual issued by the National War Garden Commission. It is an authoritative treatment of the subject. It contains directions for pickling and jelly making, for canning and drying fruits and vegetables.

Ask for your copy

510-514 Smithfield St.
 409-413 Fifth Ave.
 406-410 Oliver Ave.

FIRST STATE BANK OF DETROIT

Established 1853

MAIN OFFICE: Griswold and Lafayette
 Seven Convenient Branches

1792 ——— 1918

More than One Hundred Twenty-Five Years in One Location is

A guarantee of the stability and character of this bank and of its service to its depositors.

WE INVITE NEW ACCOUNTS

A large capital and surplus insure the Safety of our deposits.

LET US SHOW YOU

THE NEW HAVEN BANK, N. B. A.
 Cor Chapel and Orange Streets.
 Established 1792.

Before Closing Your Home FOR THE SUMMER

Store Your SILVER AND OTHER VALUABLES In the SPECIAL STORAGE VAULTS of the

IRVING TRUST COMPANY . FLATBUSH OFFICE
 FLATBUSH AND LINDEN AVENUES

"In Heart of Flatbush"
 Packages Stored at 50c and Upward per month

Fig. 124

advertisement suggests what would occur if there were twenty persons in a room all shouting at the same time. It would be impossible to distinguish what any one was saying. It would be much better to have one or two

strong display lines in this ad., and the balance in good readable body type. Perhaps the bank would have gotten twice as much good from its advertisement if it had been set in that way.

Once in a while, even yet, one sees a well-preserved specimen of the old-fashioned "card" bank advertisement like that of the High Street Bank (Fig. 123), but the species is increasingly rare and I believe in the near future will become as extinct as the dodo bird.

Referring to the group of four small advertisements (Fig. 124), each of them has some points of

Congratulations

We are mighty proud of our 3,175 depositors and friends whose co-operation enabled us to subscribe for \$816,150, of the FOURTH Liberty Loan.

The Home National Bank of Meriden
E. J. DOOLITTLE, President. C. S. PERKINS, Cashier.



In Anticipation

of our customers' requirements, we have provided an equipment consisting of every modern appliance and convenience for the quick and accurate transaction of all banking business. If you are not now banking with us, come in and get acquainted.

HOME NATIONAL BANK

16 COLONY STREET, MERIDEN, CONN.
RESOURCES \$ 2,100,000.00

Depository of United States Government, State of Connecticut and Town of Meriden

FIRST NATIONAL BANK

U. S. DEPOSITORY

CAPITAL, \$200,000

SURPLUS, \$300,000

Charles L. Rockwell, President.

Floyd Curtis, Cashier

DIRECTORS

CHAS. F. LINSLEY,
C. B. ROGERS,
C. L. ROCKWELL,

WM. H. LYON,
C. F. BRADLEY,
F. H. HILLARD,

C. W. CAHILL,
C. A. LEARNED,
FLOYD CURTIS.

All United States Third Liberty Loan 4½%
Bonds subscribed for through this
bank are now ready for delivery.

Fig. 125

interest, as Sherlock Holmes would say. The typography of that signature of the First State Bank of Detroit is very strong, and the ad. tells a good deal in small space.

There are some very convincing facts in that advertisement of the New Haven Bank, N. B. A., but the typographical arrangement is poor. There are several century-old banks in the United States, but only a few of them, to my knowledge, are living up to their advertising opportunities.

The little ad. of the Irving Trust Company is better typographically than that of the New Haven institution, but somehow I can't get very enthusiastic about that, either. It looks more like the result of the lucubrations of the printer than of the advertising man, whereas a really good ad. is usually the result of their joint efforts.

A fine collection of the newspaper advertisements of The Union Trust Company of Pittsburgh, was issued

EXECUTOR	TRUSTEE	
The Meriden Trust & Safe Deposit Co.		
CHAS. L. ROCKWELL, President. CHAS. F. LINSLEY, Vice Pres. WM. B. CHURCH, Secretary. HARRY H. SMITH, Treasurer.		
TRUSTEES		
John L. Billard Chas. F. Linsley E. J. Doolittle Geo. H. Wilcox	Chas. L. Rockwell J. H. White C. P. Bradley F. H. Billard	Wm. H. Lyon Edward Miller A. J. Lane
Safe Deposit Boxes from \$5 to \$25 per annum		
ADMINISTRATOR	GUARDIAN	

Meriden National Bank

CAPITAL \$200,000

Chartered 1888
Nationalized 1865

59 East Main St.
Safe Deposit Boxes

HERMAN HESS, President
HARRIS S. BARTLETT, Cashier

DIRECTORS:

John L. Billard
George H. Wilcox
Herman Hess

W. F. Parker
O. E. Savage
Benj. Page

John B. Hall
Chas. E. Flynn
B. L. Lawton

OPEN AN ACCOUNT WITH US

One Dollar Starts a Book

50 CENTS OR 25 CENTS

MAY BE DEPOSITED EACH WEEK.

THE MERIDEN SAVINGS BANK

63 East Main St. Incorporated 1851.

Save and Have

City Savings Bank

First National Bank Bldg., Meriden, Conn.

DIRECTORS:

President, Charles L. Bookwell.
VICE PRESIDENTS:
Chas. L. Upham George H. Wilcox
Chas. F. Linsley Floyd Curtis
James M. White

Wm. H. Lyon
Edward Miller
Dexter W. Parker
F. T. O'Brien
Wilbur W. Wheatley

Clarence F. Bradley
John B. Hall
Leroy C. Fardoe
Robert G. Church
Gibson

Secretary and Treasurer, Harold L. Wheatley

Interest On Deposits Commences the First Day of Each Month

Fig. 126

Keep Your Victory Bonds Safe

It is unwise to keep your Victory Bonds around the house when you can get a Safety Deposit Box in this Bank at very small cost where your securities (bonds, insurance policies, etc.) will always be safe—always easily accessible.

We gladly give full information about our Safety Deposit Boxes (different sizes); call in and see them.

Paid-up Capital \$ 6,500,000
Reserve Fund 12,000,000
Resources 150,000,000

**THE BANK OF
NOVA SCOTIA**

F. W. ROSS
Manager Winnipeg Branch
Branch at Elmwood



“—did his best;

but he couldn't keep his accounts in shape, and so—”

Of course, the Estate, whose Executor he was, suffered.

Successful administration is largely a matter of such bookkeeping as this Company, through its staff of expert accountants, gives to property in its care.

Write for booklets.

**National
Trust
Company
Limited.**

Capital
Paid-up, \$1,500,000.
Reserve, \$1,500,000.

323 Main Street
WINNIPEG

in book form, under the title, “Current Daily Advertising.” There are several dozen advertisements in the book and no two ads. have the same kind of a border. But the signature of the bank is the same in each case, so the series had both continuity and differentiation, which is a desideratum.

Our Canadian friends don't need to take a back seat for anybody in the matter of bank advertising, as witness the little advertisements of The Bank of Toronto, The Bank of Nova Scotia, and the National Trust Company, Limited, reproduced herewith (Fig. 127).

ARE YOU A FAILURE?

JAMES J. HILL, the great Empire builder of the Northwest, has said that “the man who cannot save money is beaten at the start” and cannot hope to be a success in business.

A Bank Account has a compelling effect upon everyone. It gives confidence and inspiration.

THE BANK OF TORONTO

456 MAIN STREET,

WINNIPEG.

Fig. 127

Good Canadian Bank Advertising

In regard to bank advertising in

Canada, a representative of The Home Bank of Canada writes:

“There is no competition in bank advertising. The banks are not advertising to take business away from each other. A local manager will tell you that, other things being equal, he does not expect a customer to walk past the first bank he comes to, to bring his business to a bank that may be a block out of his way. And other things are

B. Thrifty Says

“The war’s over, **BUT**—not between me and Old Man Extravagance.”

Peace Saving for reconstruction is the duty of every American now. It means continued prosperity.

Accounts may be opened and deposits made **BY MAIL**

THE NORTHERN TRUST COMPANY- SAVINGS BANK

CAPITAL & SURPLUS \$5,000,000

CHICAGO

NEW CORNER LASALLE & MONROE STREETS

Fig. 128. Some punch to this

Barcelona, Spain

A branch of this bank has been opened at Barcelona, Spain, Plaza de Cataluna 6.

A general banking business will be conducted for which we have complete arrangements with correspondents throughout Spain.

In addition to our 365 branches located at every important point throughout Canada and Newfoundland, we have 56 branches in the West Indies and Central and South America, all of which are at the service of our customers.

Our Canadian and Foreign branches have facilities for handling collections promptly and upon the most favorable terms.

The Royal Bank of Canada

NEW YORK AGENCY
WILLIAM & CEDAR STREETS

**Total Assets
\$335,000,000**

Fig. 129

Established in 1856. Incorporated by Royal Charter in 1840.

The Bank of British North America

Paid Up Capital \$4,866,666
Reserve Fund \$2,017,313

Total Assets, over \$76,000,000

Head Office - - Gracechurch Street London, E.C.

Head Office in Canada, St. James Street, Montreal

H. B. MACKENZIE, General Manager.
JAMES ANDERSON, Supt. of Branches.

Savings Department at All Branches

Drafts on Australia, South Africa and West Indies may be obtained at the Bank's branches.
Money Orders and Travellers' Letters of Credit issued payable in all parts of the world.

Special Facilities Afforded Customers for Importing Goods Under Bankers' Credits

Branches in British Columbia and Yukon—Agassiz, Ashcroft, Duncan, Esquimalt, Prince George, Hedley, Kamlo, Kerrisdale, Lillooet, North Vancouver, 150-Mile House, Prince Rupert, Rossland, Trail, Vancouver, Victoria, Dawson (Yukon).

WM GODFREY, Manager Vancouver Branch.
E. STONHAM, Assistant Manager, Vancouver Branch.

501 HASTINGS ST. W., cor. RICHARDS

NORTH VANCOUVER BRANCH, J. R. Chapman, Manager.
KERRISDALE SUB-BRANCH, E. J. M. Williams, Manager.

equal, for banking is thoroughly co-ordinated, and the staff at every office of a chartered bank is studiously endeavoring to extend every attention and courtesy to the public."

Consider that strip of bank ads. (Fig 126), from a Meriden, Conn., newspaper. There are just three good ads. in the bunch, and I should like to have a chance to improve those three—especially their headlines. Try your hands at it, gentle readers. It will be good practice for you.

Comparisons are odious, but I can't resist applying the deadly parallel to the typography of the advertisements of two Canadian banks, the Bank of British North America and the Royal Bank of Canada (Fig. 129). I am not saying a word about the institutions themselves or the reading matter of the advertisements, but it is quite apparent that the smaller advertisement is the more readable.

Illustration of Advertisements

Examples of Appropriate Use
of Pictures

CHAPTER VII.

ILLUSTRATION OF ADVERTISEMENTS-- EXAMPLES OF APPROPRIATE USE OF PICTURES

IT WOULD be hard to find three better specimens of appropriately illustrated bank advertisements than those of the Live Stock National Bank, of Union

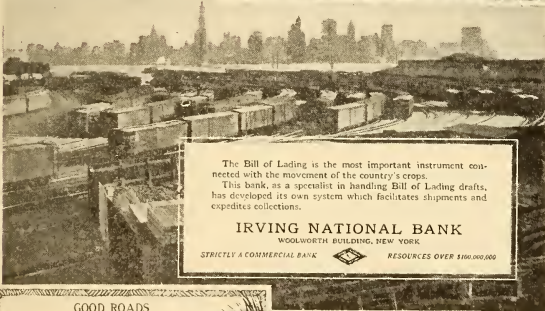
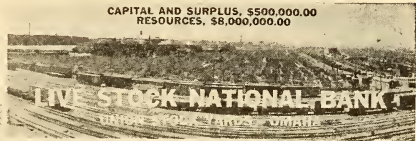
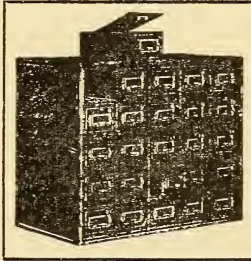


Fig. 130

Keep your valuable papers
in our vault



Guard Against Your Own Carelessness

You can rent a Steel Safety Deposit Box at this Bank large enough to hold all your valuable private papers at a very low yearly rental. Come in the next time you are passing and let us show you our boxes.

Magnolia State Bank

Magnolia, Minnesota

Resources Over \$120,000.00

Fig. 131

Stock Yards, Omaha; the German American (now the Guaranty) Trust & Savings Bank, of Los Angeles; and the Irving National Bank, of New York (Fig. 130). I don't need to say more; just look at the pictures and consider their advertising force.

A picture always makes an advertisement interesting, just as it does a book. Reams of description couldn't make as clear to the farmers in the vicinity of


Magnolia, Minn., just what a safe deposit box looks like as does this illustrated ad. of the Magnolia State Bank (Fig. 131). Our farmers have the mail order catalog habit to quite an extent anyway, you know.

That map ad. of the First National, of Grand Forks, N. D., (Fig. 132) is a good one. It tells a lot at a glance.

The Spokane & Eastern Trust Company map advertise-



Fig. 132



Legal Tender 3,000 Years B. C.

"Chattel" or "Chattle" was the ancient synonym for wealth and referred to cattle. The ancients had no money, but exchanged their sheep, swine, geese and oxen. From that time to this, Livestock has been the foundation of agricultural wealth.

Live Stock State Bank

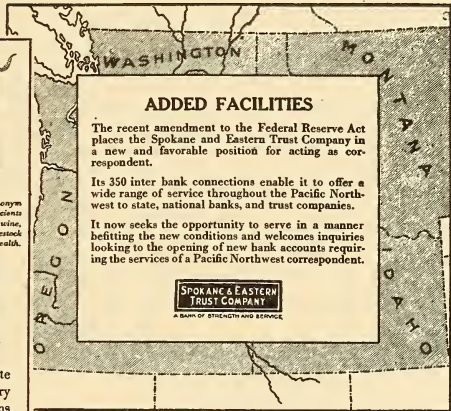
"Served by five Trans-Continental Railroads and Deep Water to the Sea"

Especially equipped to facilitate the requirements of Country Banks in Livestock transactions

Officers and Directors

W. P. DICKEY, President
 C. C. COLT, Vice President
 T. J. MAHONEY, Cashier
 CARLETON B. SWIFT, Asst. Cashier
 ELLIOTT R. CORBETT
 R. A. BLANCHARD, Agriculturist

Located at Portland Stock Yards
North Portland



ADDED FACILITIES

The recent amendment to the Federal Reserve Act places the Spokane and Eastern Trust Company in a new and favorable position for acting as correspondent.

Its 350 inter bank connections enable it to offer a wide range of service throughout the Pacific Northwest to state, national banks, and trust companies.

It now seeks the opportunity to serve in a manner befitting the new conditions and welcomes inquiries looking to the opening of new bank accounts requiring the services of a Pacific Northwest correspondent.

**Spokane & Eastern
Trust Company**
A BANK OF STRENGTH AND SERVICE

Fig. 133

ment is strong (Fig. 133). Another good and appropriate bank ad. from the Northwest is that

with the yoke of oxen at the top, put out by the Live Stock State Bank, of North Portland (Fig. 133).

The word "pretty" is not often applied to a bank advertisement, but that certainly describes the advertisement (Fig. 134) of the Guaranty Trust & Savings Bank, of Los Angeles, in regard to the parks of that city.

Los Angeles Parks

give evidence of the public spirit of this rapidly growing western community.

Guaranty Trust & Savings Bank

Spring at Seventh St. - Los Angeles
Savings Commercial Trust

Capital \$1,500,000 Deposits \$24,000,000

First members' interest American Trust & Savings Bank



Fig 134

An interesting series of single-column advertisements (Fig. 135) is being run by the First National Bank of Brooklyn, chiefly on the editorial page of the *Brooklyn Eagle*. A variety of illustration is used, but as one object of the advertising is to familiarize people with the location of the First National, the pictures of the bank's building and main entrance are used most frequently.

Human Interest Advertising

The group of illustrated advertisements of the Detroit Trust Company, reproduced herewith, (Fig. 136), are

A "Roll of Honor" Bank

THERE are 2,008 of the national banks in the United States which have surplus and profits in excess of their capital. In the compilation made by "The Financier", the First National Bank of Brooklyn takes rank among those "Roll of Honor" banks, as follows:

1st in Brooklyn
34th in New York State
251st in the United States

The ratio of our Surplus and Undivided Profits of \$689,406 to our Capital of \$300,000 is more than 228%

FIRST NATIONAL BANK
—IN BROOKLYN
BROADWAY & HAVEMEYER ST.

A test of Strength and Usefulness

THE soundness and service-giving ability of a national bank is measured not so much by the amount of cash reserve as by the total of its commercial paper eligible for rediscount at the Federal Reserve Bank.

Apply this test to the First National and you will find that our portfolio is well-filled with such paper. This indicates commercial activity on the part of our customers, and the ability and the willingness on our part to help them.

FIRST NATIONAL BANK
—IN BROOKLYN
BROADWAY & HAVEMEYER ST.

Approachable

SITUATED at the southeast corner of the Williamsburgh Bridge Plaza and served by a dozen transportation lines, the First National is easy to reach.

And this is suggestive of the spirit of the bank itself, because, after you get here, you will find our officers approachable and glad to be consulted on any matter having to do with business, investment or banking.

FIRST NATIONAL BANK
—IN BROOKLYN
BROADWAY & HAVEMEYER ST.

A help in household economy

ONE of the most practical ways to keep track of your household expenditures is to have a bank account and pay all bills by check. The stubs in your check-book provide a convenient record of "to whom, for what, and how much," while the canceled checks returned by the bank provide you with an indisputable receipt for all payments made.

The First National makes no charge for handling household checking accounts with an average balance of \$200.

FIRST NATIONAL BANK
—IN BROOKLYN
BROADWAY & HAVEMEYER ST.

Fig. 135

unusually interesting for several reasons. They are well set and illustrated, but the principal reason for admitting them to this Hall of Fame is that they are full of human interest. An advertisement like one of these, on a conservative estimate, is read by twice as many persons as the usual all-type advertisement and by ten times as many as read a bank "card." Consequently, in such a case, the advertiser is getting double value from his expenditure for space and this ought to take care of the extra expense of getting up special illustrations for each advertisement. What difference does additional cost make if the advertising is more resultful?

By way of contrast, I am showing the old-fashioned ad. of the Bank of Yazoo City, Miss., (Fig. 137), though the comparison is not strictly a fair one, as you can't expect a bank of \$300,000 capital and surplus to spend as much in advertising as a trust company with capital and surplus of \$2,000,000. But the smaller institution could improve

H. M. LOVE, President. H. WISE, 1st. V.-Pres.
OWEN BROWN, V.-Pres. F. C. WILLIAMS, Cashier

Bank of Yazoo City

ESTABLISHED 1876
YAZOO CITY, MISSISSIPPI

Transacts a General Banking Business, Accounts Solicited

CAPITAL STOCK	\$250,000
SURPLUS	\$50,000
TOTAL	\$300,000

Directors

D. A. Swayze	J. H. Havercamp	F. D. Hollowell
I. S. Reed	H. Wise	Owen Brown
W. T. Priestley	T. H. Craig	H. M. Love
	A. F. Gardner	

SAVINGS BANK DEPARTMENT
Deposits Received from One Dollar
Interest on Savings Deposits 3 per cent

ALL DEPOSITS ARE GUARANTEED BY THE GUARANTY FUND OF THE STATE OF MISSISSIPPI

Fig. 137



The Fatted Calf in Cold Storage

As the result of a year's growth, a Detroit cow came out of the farm house with a fat carcass and a bright eye. It was the result of the care given it by the Detroit Trust Company.

Although he has been almost big enough to be dressed, the calf has been kept in the cold storage room of the Detroit Trust Company. The cow has been kept in the cold storage room of the Detroit Trust Company. The cow has been kept in the cold storage room of the Detroit Trust Company.

DETROIT TRUST COMPANY
DETROIT MICHIGAN



How A Father Provides For A Wandering Son

A father and son are shown in a scene of domestic life. The father is seated at a desk, and the son is standing by his side. The father is looking at a document, and the son is looking at him with a concerned expression.

DETROIT TRUST COMPANY
DETROIT MICHIGAN



They Will Always Be Comfortable

A group of people are shown in a social setting, possibly a restaurant or a club. They are engaged in conversation and appear to be enjoying themselves.

DETROIT TRUST COMPANY
DETROIT MICHIGAN



Making Certain the College Education of His Grandson

A man and a child are shown sitting together. The man is looking at a document, and the child is looking at him with a curious expression.

DETROIT TRUST COMPANY
DETROIT MICHIGAN



Protecting His Daughter

A man and a woman are shown sitting together. The man is looking at a document, and the woman is looking at him with a concerned expression.

DETROIT TRUST COMPANY
DETROIT MICHIGAN

Fig. 136

its advertisement without any additional expenditure, merely by a re-arrangement of the copy, getting away from the "bank card" pattern.

It would be too bad if the end of the war should also mean the end of the truly inspiring bank advertising which has been done while we were at war. For instance, look at that "Labor and

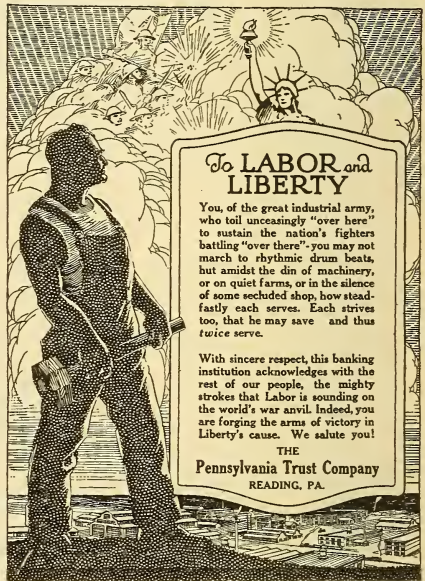


Fig. 138. Strength

Liberty" advertisement (Fig. 138) of the Pennsylvania Trust Company, Reading, Pa., sent me by Charles H. Moore. While some might criticize its diction as perhaps being over the heads of many of those to whom the advertisement is nominally addressed, still its appeal is a strong one, the virile figure in the foreground is fascinating in its power. It was a Labor Day advertisement.

I call that a very good advertisement of the Central Union Trust Company (Fig. 139). To all New Yorkers the illustration at once fixes the location of the bank opposite Trinity Churchyard on Broadway.

Another excellent group of three (Fig. 140) was sent me by Frank Wilson, manager of the Publicity Department

of the Guaranty Trust & Savings Bank, Los Angeles. They are certainly "different," and that usually is good advertising.

That Cox & Company ad. (Fig. 141) mystified a lot of readers of newspapers in Boston, New York and other leading American cities early in May, 1918. It is unusual and that's why it's good. I suspect the Dorland Advertising Agency, New York, had a hand in this.

Complete Financial Service

For All Patriotic Activities
NATIONAL—CORPORATE—INDIVIDUAL

THE war has demonstrated in many ways the superior efficiency secured through intelligent and patriotic co-operation. Only through measures of far reaching importance, bringing into action the facilities of immense financial, commercial and industrial organizations, could our Government in so short a time have raised, equipped and placed on the battle line the American Army which is already giving such a good account of itself.

The Central Union Trust Company of New York has the advantage of a widely experienced personnel, combined with great financial strength.

Its capital, surplus and undivided profits amount to \$29,000,000. Its deposits are about \$210,000,000

This institution is in a particularly advantageous position to handle the New York accounts of Banks, Trust Companies, Bankers, Corporations and Individuals on favorable terms. We shall be glad to hear from you.



Central Union Trust Company


of NEW YORK

80 Broadway PLAZA BRANCH, 706 Fifth Avenue 54 Wall Street

43RD ST. BRANCH, Madison Ave. and 43rd St. 5TH AVENUE BRANCH, 425 Fifth Ave.

Capital, Surplus and Undivided Profits, \$29,000,000

Fig. 139. A clear and interesting advertisement



Bring Your Money to Los Angeles

If you have money elsewhere than in Los Angeles, you naturally require those funds ready, conveniently, near. Let us transfer your money here for you.

As every change usually made, for this service, you are guaranteed by the securities and a prime first grade bank of which your bank is an integral operating unit. Let your old bank continue to handle the work. We will do the banking, your bank will, each an integral part of a complete, safe, quick and reliable money transfer.

Invested the "Guaranty" to transfer your funds. But, for "Guaranty," there will be no expense to you in getting your money advanced to your money.

This is the service of the Bank of the **GUARANTY**

Guaranty TRUST & SAVINGS Bank

Spring of 7th St. Los Angeles

Fig. 140



As Good as Gold

A Term Savings Account makes deposits in the dollar gold in 12 or 18 months, guaranteed safety on the dollar. Dividend earned on the savings which amount to 4% per annum.


Among other services which we should mention your money in a **Term Savings Account**—

- 4% interest bank after 12 or 18 months, interest
- 4% interest bank after 12 or 18 months, interest
- 4% interest bank after 12 or 18 months, interest
- 4% interest bank after 12 or 18 months, interest

The resources of this bank exceed \$21,000,000

Guaranty TRUST & SAVINGS Bank

Spring of 7th St. Los Angeles



Ships

THE Port of Los Angeles is rapidly becoming one of the great shipping centers on the Pacific Coast. The net tonnage of the Pacific Coast for the month of June 1918, the tonnage had increased from 385,000 tons to 518,000 tons, the value of the merchandise, 131,000 of value being over \$100,000,000.

Large steamships from the port a general of marine supplies to the market. Our 12 large marine supply warehouses are equipped with the latest machinery and the steady increase in the number of our customers has led to the construction of a new building to be used for the storage of marine supplies and other items.

The resources of this bank exceed \$21,000,000.

Guaranty TRUST & SAVINGS Bank

Spring of 7th St. Los Angeles

Intensely local and individual



From an Old English Print in the possession of Cox & Co.'s Bank.

A Recruiting Party

TO U. S. OFFICERS

AT the commencement of the present war, Cox & Company's Bank established a subsidiary in France under the name of Cox & Co. (France), Ltd., through which Officers in uniform can cash checks on Cox & Co., up to the equivalent of £5 (about \$25) at any one time, without the formality of establishing identity and signature—a convenience which no other Bank can offer, and which obviates the necessity of carrying ready money or easily-lost letters of credit in the war zone.

To cover the whole of France, a special arrangement was made with the Bank of France, whereby the same privileges were extended to Officers in uniform by all the many hundred Branches of that Bank in places where no branch of Cox & Co. (France), Ltd., existed. The same facilities were also provided throughout Italy, at all branches of the Banca Italiana di Sconto.

These facilities, of which practically all British Officers and a number of United States Officers already in Europe avail themselves, are now accorded to all Officers of the American Expeditionary Force, Military, Naval and Air Services, who open banking accounts with Cox & Co.

Founded in 1758—thirty-one years

before George Washington became the first President of the United States—Cox & Company's Bank has been inseparably associated with British military enterprise ever since; it has held the appointment of Bankers and Official Agents to the entire British Household Brigade, as well as to the bulk of the Cavalry and Infantry, from the time of the Battle of Waterloo up to the present day.

BEFORE SAILING FOR EUROPE, instruct your Banker to give you a draft or to cable you a transfer to Cox & Company, Charing Cross, London. Current accounts are conducted without charge, and interest at prevailing rate is allowed on deposit accounts. International exchange at finest rates.

"THE THREE STORIES OF COX'S" mailed free upon application to Cox & Company, care of The Durland Advertising Agency, 366 Fifth Avenue, New York; or in

COX & COMPANY

Bankers, Charing Cross, London, Eng.

BRANCHES IN INDIA:

Bombay, Calcutta, Karachi, Rawal Pindi, Murree and Srinagar (Kashmir).

COX & CO. (FRANCE), LTD.:

Paris, Boulogne, Rouen, Havre, Marseilles, Amiens, Lyons.

Fig. 141. Out of the ordinary

advertisement (Fig. 143), wrote:

"We are handing you herewith a copy of our advertisement and call your attention to the cartoon, which is original with us. So far as we know, this is the only design

A very interesting series from the North-western National Bank of Minneapolis, is shown (Fig. 142). They belong to what might be called the cartoon school of bank advertising and introduce a new character, "Mr. Thrift," who, it is to be hoped, will become as well known as "Uncle Sam." These ads. were sent me by Frank Merrill, manager, Publicity Department.

When a bank is a member of the Federal Reserve System, it is certainly worth while to advertise the fact. Cashier George L. Williams of the Citizens Bank, Metter, Ga., in submitting his newspaper



Is Minneapolis behind in saving?

Are we good savers?
As a city are we in rear rank?

Take note of this:—N. Y., and the numbing banks equal them. But Minneapolis is the leader in thrift. The intelligent—Buy the War Savings stamps. A good investment. A safe account in a strong bank. April interest period Fourth.

The Northwest
Resources

Affiliated with The Minnesota Loan and Trust Co.



A Great Queue of Savers

What's a queue?

A Chinaman's queue, or cue, is his pigtail; but that's the kind we mean.

In English we use this word to mean a line of wait-cups.

Mr. Thrift is anxious to see a great queue of new savers putting their money in the savings departments of strong Minneapolis banks. This bank would like to see a part of the line making deposits at our windows—and before April 10, for that is the new interest period closes.

Right next to our savings windows is the teller who Government Thrift stamps. Patronize his windows, whatever you do, and the saving: win, if you can.

The Northwestern National Bank
Resources \$57,000,000



Minneapolis! Roll up your sleeves

Get down to this business of

It's a great game.

Mr. Thrift is the very best player.

Why?

Because (to read the words of the whole book about it), it's all for you, and Economy will win it, and though Prudence will help you to save, Thrift will help you to save, Thrift will help you to save, Thrift will help you to save.

If Mr. Thrift helps you in your money surplus. Invest it in savings stamps, and some of them in a strong bank, which closes April 10.—Marquette

The Northwest
Resources



Putting Minneapolis on the Savings map

Mr. Thrift is doing it.

He is a wonder worker.

He will buy War Savings stamps. He will open a savings account.

With the help of Mr. Thrift, you can get the help of Mr. Thrift, you can get the help of Mr. Thrift, you can get the help of Mr. Thrift.

The Northwest
Resources

Affiliated with The Minnesota Loan and Trust Co.

Fig. 142
Introducing a new character, Mr. Thrift



Selling Minneapolis

Mr. Thrift is going to sell Minneapolis.

"Sell" is a word that advertisers use in a peculiar way. If they "put across" an idea with a person or a group of people, they say they "sell" those people.

The Government is selling Americans the Thrift idea. And Minneapolis people are becoming aroused as to the need of thrift. Buy with understanding, thrift being principally the good management of one's means. Invest in Government securities and War Savings stamps. Build up a savings account in a strong bank, such as The Northwestern National. Now is a very good time to start a savings account. The new interest period will close on April 10.—Marquette Avenue, near Fourth.

The Northwestern National Bank
Resources \$57,000,000

Affiliated with The Minnesota Loan and Trust Co.



Before 3 P.M. April 10

Mr. Thrift smiles with satisfaction to see the line of new savers depositing their money in this strong national bank.

He knows that they will always be glad that they have started this good habit.

And Mr. Thrift is glad that they have made the start before 3 o'clock on April 10, because that is the close of the interest period.

They will continue depositing regularly, every week perhaps, but the deposits made now will draw interest from April 1.

Besides this, all these people, if they are good investors and patriots, have bought Thrift and War Savings Stamps.

We have them for sale, Marquette Ave. near Fourth.

The Northwestern National Bank
Resources \$57,000,000

Buy Liberty Bonds!

of its kind used by banks, and we would appreciate your advice as to whether it would be worth while to adopt it as a trade-mark and have it registered."

I told Mr. Williams that his idea was a good one, but that to make the design suitable for a trade-mark, it ought to be redrawn in more compact form.

People who have been in the Pittsburgh district probably will aver that the smoke is blacker than

is shown in the advertisement of the Farmers Deposit National Bank (Fig. 144). But my opinion is that the wraithlike smoke screen and the myriad smoke stacks are merely suggestive and perhaps most effective in representing any such vast amount as "A Billion Dollars' Worth."

While I am on the subject of Pittsburgh bank advertising, I want to praise the wartime layout of the advertisement of the Peoples Savings and Trust Co. (Fig. 145). It certainly is effective. And that little ad. of the Union Trust Co. is strong and dignified.

An increasing number of banks are appreciating the value of good art work as an aid to making an advertise-

STRONGEST BANK BETWEEN DUBLIN AND STATESBORD

THE CITIZENS BANK, METTER, GA.

MEMBER FEDERAL RESERVE SYSTEM

By The Citizens Bank of Metter

MEMBER

What Does This Mean to the People of This Section?

ANSWER
Absolute Security

Just at the opening of the great war in 1914, the Federal Reserve System was established by the government for the purpose of stabilizing banking, the furnishing of unskilled accommodation and loans to farmers and business men for the planting of crops and other legitimate business, and the protection of bank deposits.

The success of the Federal Reserve System has been proved. We have passed through the war without financial panic and not a National bank member of the Federal Reserve System has failed the past year.

Through our membership in the Federal Reserve System we are enabled to loan money for all responsible projects, and the exhaustive examination of every bank before it can become a member bank is a guarantee that all money deposited with it is **SAFE AND SOUND.**

FEDERAL RESERVE BANK

STRONG AS THE U. S. A.

Fig. 143. A clever idea

A BILLION DOLLARS WORTH
OF PITTSBURGH
PRODUCTS
IN
ONE
YEAR

ABOUT \$1,000,000,000
is the estimated value
of the products manufac-
tured last year in our Metropolitan District—the real Pittsburgh.

The credit and other facilities of the banks of Pittsburgh have contributed largely towards making possible this tremendous output. Always at the service of sound business, the Farmers Deposit National Bank wants to co-operate with you in making an even more progressive and prosperous Pittsburgh


FARMERS  DEPOSIT
NATIONAL BANK
PITTSBURGH, PENNSYLVANIA

Fig. 144

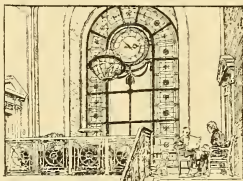
Pittsburgh symbolizes America's power

In the Bankers Trust Company advertisement (Page 237) headed, "A Good Way to Use Unemployed Funds" is seen a new type of illustration which brings out in even greater strength than usual the Company's beautiful building, but *wash* drawings as a rule make cuts better suited for magazine than newspaper ads.

A bank's statement folder can be made a very effective thing when the institution has attractive quarters to illustrate. Witness that cover of the Irving National Bank statement (Fig. 146), showing the cathedral-like balcony entrance in the Woolworth Building.

It may be that that "prosperity wave" ad. of the Peoples

ment effective. Taken in conjunction with good copy and typography, as in the case of the advertisement of the Union Commerce National Bank of Cleveland (Fig. 145), you have a combination that is hard to beat. That truly rural picture in the ad. of the Northwestern National Bank looks good to us all, I'm sure, as it represents a scene typical of many parts of our great Northwest every summer.



Personal Contact

It is the belief of the Union Commerce National Bank of Cleveland that only by constant personal contact with its clients can it render to them the most efficient commercial banking service.

With this in mind, the officers of the bank are located to the right and left of the entrance to the banking room and on a platform just over the entrance.

Here, customers can have constant and easy access to the officers at all times.

Personal contact of both officers and employees with every depositor, large or small—this we believe is the foundation upon which a commercial bank can build the strongest, most enduring business.

UNION COMMERCE
National Bank
OF CLEVELAND

Assets over \$75,000,000

MARKET RATES

GEORGE A. EDGSON	...	STEPHEN W. WATSON	...
GEORGE S. PERKINS	...	EDWARD S. WELLS	...
WILLIAM S. HAWK	...	FRANK C. TAYLOR	...
LEWIS F. FOWLER	...	FRANK A. WHITE	...
WILLIAM C. FAYNE	...	JOHN W. COOK	...



EIGHTY-FIVE CENTS
an acre is all you had to pay for good Minnesota wheat land fifty years ago; but very soon the grain from this soil brought fame to the state. "Go west, young man," said Horace Greeley. Land rose rapidly in value. Grain became the solid basis of Northwestern wealth.

The Northwestern National Bank made a modest beginning in 1872 with a capital of \$200,000. Grain also became an important element of its strength. Men whose names have been synonymous with grain and its attendant industries have long figured on its governing board. Its capital, surplus and undivided profits are now more than \$7,000,000.

The Northwestern National Bank

Resources \$57,000,000



THE proper administration of an estate is no easy task. It puts on the shoulders of an individual, it demands an amount of time and care that few business men are willing to spare from their own affairs. Moreover, should anything happen to the individual before the estate is settled, confusion, litigation and delay, with accompanying loss, inequity result. The trust company, specializing in the administration of property and with fees fixed by law, is the logical answer to the question of whom to name as your executor.

THE UNION TRUST CO.
OF PITTSBURGH

Capital & Surplus - Members of Federal Reserve System

It Can be Done

Death sentences have been passed upon the old escrow "It is impossible for me to save money three days."

Every person who buying Liberty Bonds on the installment plan is demonstrating the error of the old adage. "If there is a will there is a way."

We believe that thousands of patriotic Americans, desiring to save money under the eyes of politicians, will become determined converts to the Trust held after the war is over, and America will be a better Nation for it.

The old institution was now having accounts from \$1.00 up, on a 5% basis.

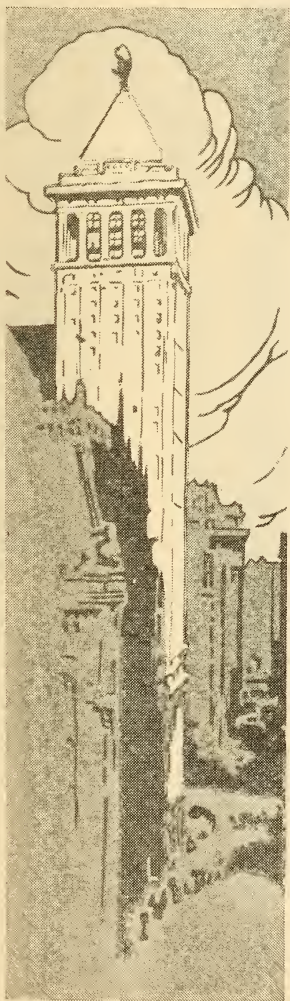
PEOPLES
SAVINGS AND TRUST CO.

State Bank of Middleton, Mich., (Fig. 147), is so bad that it's good. Who knows? It is reminiscent of the rhyme we used to write on the flyleaf of the old arithmetic:

"If there should be another flood,
For refuge hither fly.
Though all the world should be submerged,
This book would still be dry."

"There's a reason" for the advertisement of the Seacoast Trust Company about "The Growth of Trust Companies" (Fig. 148). That reason is the fact that a new national bank was about to be started in Asbury

Fig. 145
Illustration gives life to an advertisement



A good way to use unemployed funds

BUSINESS men and corporations having funds which they are not yet ready to use in their business are invited to consider the advisability of depositing them with us, either in an interest-bearing checking account or in exchange for certificates of deposit which bear interest at a higher rate.

By placing such funds here, you will avoid having them unemployed until you need them.

Our officers will welcome your inquiries in regard to the terms on which such deposits can be accepted.

Bankers Trust Company

Member Federal Reserve System

Downtown Office:
16 Wall Street

Astor Trust Office:
5th Ave. at 42nd Street

Our Bond Department is now offering an attractive list of high grade securities and its officers invite you to discuss with them your investment problems.

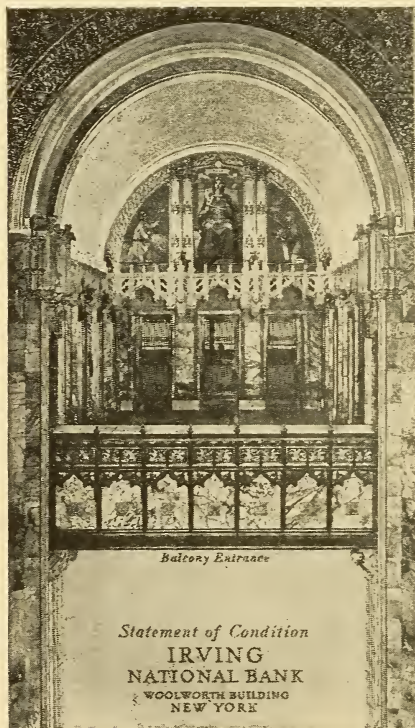



Fig. 147

Park. The seashell border of this advertisement is particularly appropriate, considering the name of the institution and its location.



That is certainly a novel "lumber" ad. of The Marine National Bank, of Buffalo (Fig. 149). It has attention value but I don't know but what the point of the ad. would have been driven home better by a picture of the lumber storage yards or the lake freighters referred to in the text.

Fig. 147



*Ride on the Prosperity Wave
to the Bank*

ARE you getting your share of the prosperity? If you are, conserve a part of your wealth. Deposit your surplus cash in the bank. Willful waste means woeful want. Be prepared for a possible change in conditions. Keep enough balance in the bank to provide for a stagnation. There's no telling when ready cash will be at a premium. It is the man with the ready cash who is unafraid. See us today about that bank account of yours.

PEOPLES STATE BANK

Middleton, Mich.

Fig. 148

THE GROWTH OF TRUST COMPANIES

As indicating the increasing place that is being filled by trust companies in serving individuals and the financial and commercial interests of the country, it is important to know that in the past four years such institutions in the United States have increased in number over 22%, and that their total resources have grown in the same time by more than 40%.

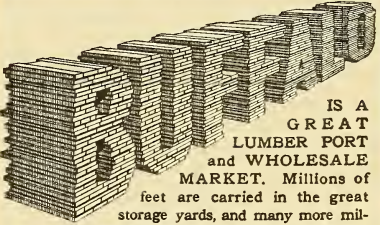
In the past year, the aggregate of the resources of trust companies in the United States increased \$1,300,000,000, and now totals over \$7,600,000,000.

The Seacoast Trust Company occupies an increasingly important place in the financial and business circles of Ashbury Park. In addition to rendering many services of trust which a strictly commercial institution is not able to do, it does a general banking business, numbering among its depositors and customers some of the leading business houses in the city.

You can transact any banking matter here, or place in our hands any trust with the full assurance that your interests will be safeguarded by ample financial resources, the collective integrity, ability and experience of a strong directorate and management, and by the strictest state supervision and control.

Seacoast Trust Company

Bond Street and Mattison Avenue
Telephone 500



IS A
GREAT
LUMBER PORT
and WHOLESAL
MARKET. Millions of
feet are carried in the great
storage yards, and many more mil-
lions are transferred from lake freighters
to canal and railroads, annually. This bank numbers
among its directors men engaged in this profitable
industry and among its patrons hundreds of firms and
individuals in lumber and related lines. Interest
paid on time deposits at current rates. Loans
advanced on approved security.

**THE
MARINE NATIONAL BANK**
OF BUFFALO

SIXTY-SEVEN YEARS OF SERVICE
CAPITAL AND SURPLUS TEN MILLION DOLLARS

Fig. 149
Piling it up in Buffalo.



An artistic advertisement

DURING these thirty-seven years, Buffalo has grown from a city of outgrown village proportions to one of almost metropolitan magnitude—and the Buffalo Trust Company has likewise grown in strength, in volume of business and thru a widening scope of business friendships.

This growth—amounting to TEN MILLION dollars during the past four years—has made necessary and possible the new banking office occupying 449-455 Main Street, together with the original space in Lafayette Square (now the Foreign Department).

With entrances both on Main Street and Lafayette Square, the central location is exceptionally convenient to city customers as well as to those arriving by any suburban or inter-urban line.

BUFFALO TRUST COMPANY
ESTABLISHED 1861

Emblems and Slogans
Condensed
Advertisements

CHAPTER VIII.

EMBLEMS AND SLOGANS--CONDENSED ADVERTISEMENTS

A GOOD slogan and emblem, used continuously in your advertising and printed matter, will give the public something concrete around which to build its conception of your institution and will help create prestige and good will for it—something of intangible but very real value. Slogans and emblems have almost the same advertising value for a bank as a trade-mark has for a manufactured article.

Some time ago there called at my office a man, who said he was the highest paid writer in the world, and his specialty was writing slogans for advertisers. He told how he convinced two manufacturers of the value of his services. It seems that he called upon the manufacturer of the Moon automobile and told him he ought to have a slogan for the Moon car.

“Give me one as good as the Packard’s, ‘Ask the man who owns one,’ and I’ll take it,” said the manufacturer.

“I’ll tell you what I’ll do,” said the slogan writer. “You make out your check to me for a hundred dollars and I’ll make out mine to you for the same amount. Then I’ll write a slogan for the Moon car, and if you don’t think it’s as good as the one the Packard people use you can keep my check. But if you do think so I’ll keep your check for \$100.”

"That's fair enough," said the auto-maker. "Go ahead."

Without a moment's hesitation, the hero of this tale seized a piece of paper and wrote on it, "Ask the man in the Moon," and pocketed the manufacturer's check.

He also told how he persuaded the maker of the Bohn Siphon refrigerator at St. Paul that, inasmuch as dryness was one of the talking points of that refrigerator he ought to adopt the slogan "Dry as a Bohn," and pay him \$25.00 a word for it.

Many banks choose a slogan that will help fix their building or location in the minds of the public, as

"The Bank with the Pillars;"

"The Bank with the Clock."

"The Bank with the Gold Dome."

Originality is something to be sought after in choosing a bank slogan. "Safety First" was excellent when it was first thought of, and so was "The Bank of Personal Service," but so many banks are using these expressions, that they have become rather trite, though perhaps this is more apparent to other banks than it would be to the public in the bank's own community. One Pacific Coast bank has even gone so far as to incorporate "Safety First" in its title and calls itself "The Safety First Trust Company."

A Kansas City bank is so original that it has adopted the slogan "The Bank with Pep," and I suppose it won't be long before some other institution will come along and call itself "The Bank with the Punch."

\$1,000 For a Slogan

Perhaps some bankers will be surprised to learn that the National Bank of Commerce in St. Louis was willing to

pay \$1,000 for its new slogan, "Large Enough to Serve Any—Strong Enough to Protect All."


But there is a large and permanent value in a good slogan. It may tell the whole story or the principal point of the bank's service in a few, easily remembered words.



1829

The need of a good
New York Banking
Connection is great
today—perhaps greater
than ever before.

ATLANTIC NATIONAL BANK
257 Broadway, New York



The Officers and Directors of the
SCANDINAVIAN TRUST COMPANY
announce the opening of their new institution at 56 Broadway, New York, on Monday, June 11, 1917, for the transaction of a general foreign and domestic banking business.

Alexander V. Ostrom, President
T. Barth, Vice-President J. C. Trophagen, Secretary

Board of Directors

John Andaman	J. Anderson & Company
Kenn Bechler	Apollonia Bank, Christiania
Charles E. Bedford	Vice-President, Yamacraw Oil Company
James F. Bell	Vice-President, Washington County Company
John E. Berwind	Vice-President, Harwood White Coal Mining Co.
R. H. Brown	First Vice-President, American Security Co.
William H. Cox	Chairman, Johnson & Higgins
Carlisle M. Dahl	Vice-President, Chase National Bank
S. E. Dahl	Centralbanken for Norge, Christiania
W. Edward Foster	Treasurer, American Sugar Refining Co.
Samuel L. Feltner	Korn, Kjøbenhavn & Company
Edmund F. Goss	Shipowner
Charles S. Haight	Haight, Tappan & Smith
C. Knappert Hoeg	Den Norske Creditbank, Christiania
Edwin O. Holter	Attorney
Frederick W. Howard	Brownell, Howard & Company
N. Bruce MacKinnon	Hayden, Senter & Company
Alexander V. Ostrom	President
Bruce O'Leary	General Western Agent, Norwegian-American Line
E. A. Cappelen Scrib	Guggenheim Brothers

Paid in Capital and Surplus \$2,500,000

Fig. 150

The following collection of bank slogans in actual use is commended to the attention of all who are interested in that phase of bank advertising.

"First for Three Generations," First National Bank, Portland, Ore.

"Make Our Bank Your Bank," Fremont County Savings Bank, Sidney, Iowa.

"In the Heart of the Heart of Maryland," Union Trust Company, Baltimore, Md.

"A Bank for Banks and Bankers," American Trust and Savings Bank, Birmingham, Ala.

"Oldest and Largest Bank in Middletown," Middletown National Bank, Middletown, Conn.

"Our Service is Efficient," the Bank of Bay Biscayne, Miami, Fla.

"One of the Strongest Banks in the South," The American National Bank of Macon, Macon, Ga.

"The Bank of Good Service," The Live Stock Exchange National Bank, Chicago, Ill.

"The First Bank Chartered Under the National Bank Act," First National Bank, Philadelphia, Pa.

"A Representative New England Institution," National Shawmut Bank, Boston, Mass.

"The Character of this Bank is Reflected in the Personnel of its Board of Directors," The Merchants Loan and Trust Company, Chicago, Ill.

"The Oldest Bank in America," The Bank of North America, Philadelphia, Pa.

"As Solid as the Rock on which it is Built," The First-Second National Bank, Akron, O.

A trade-mark is really a condensed advertisement of the institution it represents and can be made to carry quite a complete message in itself.



Fig. 151

Appropriate Emblems

The Wachovia Bank & Trust Company of Winston-Salem, N. C., in its emblem, features cotton and tobacco, representing the principal products of its locality.

The Iowa National Bank of Davenport uses an outline map of its state in black, with its name in white letters upon it.

The Bank of Perth, N. D., evidently with a Scotch clientele, has a Scotch thistle with the words "Gang warily" underneath it.

The Appomattox, Va., Trust Company, situated at the scene of Lee's surrender to Grant, uses a broken sword and the Stars and Stripes and the Stars and Bars crossed, the latter being furled.

The First-Second National of Akron, Ohio, has a picture of its building founded upon a rock, and the words, "As solid as the Rock on which it is Built."

The Rising Sun Deposit Bank of Rising Sun, Ind., of course, uses a rising sun in its emblem, while the West End Savings Bank and Trust Company of Pittsburgh uses the setting sun.

The Mechanics-American National Bank of St. Louis. uses a mechanic's arm backed by the American shield.

Three rather unusual trade-marks are those of the Virginia Trust Company, Richmond, the Trent Trust Company, Ltd., Honolulu, and the

Bank for Savings in Seattle (Fig. 152). They all mean something and their meaning is seen at a glance, which is a desideratum in a trade-mark. The Hawaiian one perhaps needs the explanation for the benefit of us continental Americans that it represents a banyan tree, which, like the trust company, is "serving, protecting, enduring." In regard to the unusual trade-mark of The Bank for Savings in Seattle, Vice-President R. Auzias de Turenne wrote:



Fig. 152

Trade-marks that mean something

“Our mark, the fleur-de-lis of Florence, is the exact reproduction of the fleur-de-lis used there by the Medicis, 907 years ago, in their bank.”

The Security National Bank, Dallas, Tex. (Fig. 153), (R)—The dollar sign seems suitable as part of the emblem of a financial institution. It is always a pleasing figure and is neatly used in this case.

The Union Trust Company, Chicago. (B)—This is an excellent emblem—strong, clear, unmistakable, making a fitting background for the slogan “A Bank of Strength and Character.”

Bankers Trust Company, New York. (A)—The Bankers Trust Company building on the northwest corner of Wall and Nassau Streets, one of the landmarks of the



Fig. 153. A variety of good bank trade-marks

metropolis, is also a landmark of the Bankers Trust Company advertising. It is used in a great variety of ways. Pictures have been made of the building from every possible angle almost but always the distinctive pyramidal top of the structure appears like Fujiyama in a Japanese picture.

The Washington Bank & Savings Company, Cincinnati, Ohio (V)—Quite appropriately, the father of his country appears in this emblem which is a pleasing one. The Company uses it on all its stationery as well as in all of its advertising matter.

Commercial Trust Company, Springfield, Mass. (Z)—A case of using public buildings in the city instead of your own building as the central feature of a trade-mark. Another case is mentioned in the following paragraph.

Rhode Island Hospital Trust Company, Providence, R. I. (S)—The dome of the Rhode Island State Capitol superimposed on the map of "Little Rhody" makes a very good emblem for this institution which was the first trust company in New England.

The First National Bank, Tombstone, Ariz. (O)—The only obvious remark about this and one very frequently made is that the bank is not a dead one.

The Merchants Loan & Trust Company, Chicago, Ill. (H)—The shield signifies protection which is certainly what a good trust company stands for in the eyes of the public.

The Merchants National Bank, New York City, (W)—"Founded 1803" is an asset few banks can boast of. One hundred and sixteen years of doing business at the same stand connotes a good deal.

The Yokohama Specie Bank, Ltd. (Q)—Nippon's rising sun is a fitting emblem of this famous oriental financial institution.

The National Bank of Commerce in St. Louis. (K)—Ships mean commerce, and this ship means The Commerce, wherever it is seen.

No article on bank trade-marks would be complete without an illustration of the famous ear of corn emblem of the Corn Exchange National Bank of Philadelphia. Consequently I am reproducing it separately (Fig. 154), while making a large group of other bank emblems for convenience in commenting upon them.

Chapin National Bank, Springfield, Mass. (Fig. 153, E)—Deacon Samuel Chapin, one of the founders of Springfield, has been immortalized in two ways, first by the St. Gaudens statue of "The Puritan," and secondly by the Chapin National Bank adopting Mr. St. Gauden's conception of "The Puritan" as its trade-mark.



Fig. 154
A distinctive emblem

National Union Bank, Baltimore, Md. (U)—The Washington monument in Baltimore is the chief monument of "The Monumental City." Its representation now forms a part of the distinctive signature of the National Union Bank, whose slogan is "In the National Union there is strength."

The Mellon National Bank, Pittsburgh, Pa. (G)—A coat of arms is not an unusual trade-mark, but this one of the Mellon is an unusually clear and interesting one. Its heraldic meaning, however, is unknown to deponent.

Fort Dearborn National Bank, Chicago. (Y)—The city's first name was Fort Dearborn. By having its trade-mark registered this bank gets the exclusive use of an idea which many another Chicago concern would be glad to be able to use.

The Union Trust Company, Baltimore. (M)—The adoption of the heart emblem by this Company was on this wise: There is a well-known song, "In the Heart of Maryland." Baltimore is the heart of Maryland, and the Union Trust Company is in the heart of Baltimore. Ergo and presto there is your trade-mark idea.

The Exchange National Bank, Spokane, Wash. (C)—The caduceus was the wand of Mercury, the messenger of the gods. Hence it connotes quick service on the part of the Exchange National and a serviceable knowledge of mythology on the part of the person who created this trade-mark.

First National Bank, El Centro, Cal. (J)—It doesn't require a Sherlock Holmes to deduce that they raise good cattle in the vicinity of El Centro. Hence this is a good trade-mark.

The Bluefield National Bank, Bluefield, W. Va. (T)—Regarding "A Bank with a Heart," Cashier R. B. Parrish, wrote:

"During the organization of this bank, in looking through *System Magazine*, I saw a calendar in a picture on the wall back of an executive, and across the bottom of the calendar were the words, 'A Business with a Heart.' It struck me as being a very good slogan, and so it was adopted immediately. We had never seen the emblem or motto used before, and as far as we are concerned, it was absolutely original, I am pleased to know that it is so well considered that other banks have adopted it."

Mechanics & Metals National Bank, New York City. (X)—This "M & M" illustrates a good use of the monogram idea.

Drovers National Bank, Chicago, Ill. (L)—Another bovine idea, which ought to be especially valuable in these days.

The National Shawmut Bank, Boston, Mass. (P)—A good Indian for a good bank.

Mechanics American National Bank, St. Louis, Mo. (F)—A combination of the seal and shield idea which is very effective.

The Colonial Trust Company, Pittsburgh, Pa. (N)—A Colonial soldier stands for many fine qualities and this particular soldier serves his namesake well.

Irving National Bank, New York City. (D)—The "B/L" indicates that this bank specializes in bill of lading draft collections.

A number of other emblems are reproduced without special comment, but they will all repay study on the part of bankers interested in this fascinating subject.

Explaining an Emblem

In regard to its new trade-mark emblem, reproduced herewith (Fig. 155), the Mercantile Trust & Deposit Company, of New York, said in one of a series of newspaper advertisements: "Architecture cherishes the columns that survive beyond all other records of ancient civilization. The column in the Mercantile trade-mark is chosen as an appropriate symbol of the enduring policies upon which this company is based."

There are a great many possibilities along this line. The monogram emblem is quite popular with banks. A strong and simple one is shown—that of The Minnesota Loan and Trust Company, of Minneapolis. In the chapter in my book, *Bank Advertising Plans*, showing 216 typical bank and trust company trade-mark emblems, I quote a Chicago bank officer, who says: "The value of a trade-mark cannot be too strongly emphasized. This



Fig. 155

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 unless 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 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.’ ”

Both the Atlantic National Bank and the former Scandinavian Trust Company have adopted ships as emblems (Fig. 150). That of the former dates back to 1829, while the one used by the latter harks back to the days of the Vikings. Neither craft would be much good for foreign trade today, but the idea of the emblem in each case is very appropriate and provides another illustration of the value of imagination in business.

That is a clever use of a circle and a triangle in the trade-mark of the Newton (Ill.) State Bank and Trust Company (Fig. 151). I can't resist reproducing the strong use of the emblem of the Third National Bank of St. Louis.

The trade-mark or emblem of the Farmers Deposit National Bank of Pittsburgh is a representation of the head of “Prince,” who, before he shuffled off this mortal coil, was a favorite dog of the president of the bank. It seems entirely appropriate that the strength and fidelity of a dog

should be thus commemorated while symbolizing like qualities in the institution itself

The story of "Prince," as told by the affiliated Farmers Deposit Savings Bank, Pittsburgh:

Do you know why the picture of the white dog's head, "Prince," is used on the windows of the Farmers Deposit Savings Bank? Thousands of persons have asked this question, and without doubt countless thousands have wondered why the dog's head is used. Here is the reason and the story of "Prince." "Prince" is the trade-mark of the Farmers Deposit Savings Bank, and was adopted because at one time years ago "Prince" was a real, live, breathing dog, cherished by all of the officers and clerks, and in addition, a great favorite with many of the patrons. "Prince" came into possession of the Farmers Deposit National Bank about 25 years ago and proved to be a real watchdog of the treasury. He was a white English bull terrier, full of life and mischief, with bright, intelligent eyes, always unselfish, faithful and true. Children were sure to find in him an affectionate and devoted friend.

In those days "Prince" was the mascot that traveled with the various athletic teams representing the bank, going to baseball, football and hockey games. On one occasion a victory was scored for the Farmers Bank in the last half of the ninth inning, because "Prince" made a dash for a long fly, while the opposing outfielder, thinking that "Prince" was after him, took to his heels, permitting the ball to drop safely, and of course allowing the winning run to cross the plate.

"Prince" was lost or stolen on four occasions, and the rewards paid for his return amounted to many times his original cost. His final disappearance occurred at the beginning of the Spanish war, and as he always was a great

friend of the soldier boys, his absence after the departure of some of the local regiments, lead to the belief that he may have gone with them to one of their camps and become lost. Although a large reward was offered for his return he was not recovered.

Some time later it was decided to perpetuate his memory, so his picture was adopted as a trade-mark by the bank, being used on bank books, stock certificates, drafts, checks and several other forms used by the bank.

Advertising Letters and Suggestions

For Follow-up
Efforts

CHAPTER IX.

ADVERTISING LETTERS AND SUGGESTIONS FOR FOLLOW-UP EFFORTS

SOME years ago, I met J. W. McCoy, now President of the Bank of New Richmond, New Richmond, Wis., and discovered that he had developed an interesting card file system which greatly aided him in the advertising of his rural bank. At my suggestion, Mr. McCoy prepared the following article descriptive of the workings of his system.

Not long ago I amazed a woman calling at the bank with her husband and daughter when I said to her: "I see you brought Hattie to the city with you today." They reside twenty-five miles from New Richmond and it was their first visit to the city. My information was accurate because it was based on the family card (Fig. 156) which I had slyly extracted from our neighborhood file and placed in my open upper right-hand drawer, out of the visitors' range of vision. Although I had noted the ages of the eleven children in the family on this card eight years previously, I could not go wrong on Hattie because she was third in line, two brothers being next older.

The husband, whom I shall call Mr. Jones, had \$1,500 for a certificate of deposit and I feel sure that mother will not advise transferring the money to any other bank very soon.

The incident is typical as illustrating the advantages to the Bank of New Richmond which have grown out of our carefully maintained system of filing and mailing by neighborhoods. It originated with a conversation I had with a successful commercial salesman some years ago when I asked him how he accounted for his success as a solicitor of new business.

Among other things, he said he kept a card record of business prospects in all towns visited and gathered what information he could concerning his prospects in various ways. If the possible buyer's hobby was hunting he noted "hunting" under "favorite topic." If he learned that he and the "P. B." had mutual acquaintances, he noted "Greens" under "friends of

—," and when visiting the town in question, the salesman was prepared for a profitable chat with the prospect. He talked of the Greens and handed him a newspaper clipping pertaining to Roosevelt's hunting trip in Africa.

Mailing Name and Rating		Date		190		0
Address		Town	Mar. Live	Acct	Cr	1
R. F. D. No.		Co.	Dec.	Lk	A	2
Bank with		US (MFR)	Ann'l Income	Sing.	T	3
Occupation		Nationality	Age	R	Sav	4
Name of Father		Name of Husband	Age	Int	D	5
Maiden Name of Mother		Maiden Name of Wife	Age			6
Remarks		Friends of	Favorite Topic	Habit		7
MERCHANT TO AS CAL LET PA THE B HOUSE YEA YEA YEA YEA NAME OF OWNER ADDRESS ST. NUMBER CITY STATE ZIP						8

Children:	Age Children	Age	9
			10
			11
			12
Owner of	Dollars	Own.	Dollars
Farm	Acres	First Mtg.	Dollars
Impr.	Acres	Chas. Mtg.	
Buildings		Other Debts	
Horses		Property in Name of	
Cows			
Other Cattle			
Machinery			
Other Prop			

Fig. 156 Full data on a filing card

A Salesman's Idea

There was the idea I had sought, and I have adapted it essentially to our banking business in our relations with customers and prospects. Our mailing list and all our new business activities center as upon an axis about the neighborhood system we have devised.

A mailing list, first and last, must be efficient and correct. It is well, our experience tells us, to have as much useful data as possible to identify the depositor and the prospective depositor. It is possible and practical to systematize a friendly and neighborly interest in our depositors and prospects by jotting special information on the mailing name and rating cards—information that is obtained by visits, conversations, from local newspaper items and in many other ways—all of which can be kept up to date very easily.

The operation of an intensive, extensive and successful advertising campaign is costly, and by the same token there is some cost attached to the process of procuring a dependable mailing list and rating. Unless it is good, it is useless; nevertheless, it can be had at moderate cost if properly handled.

Mailing list names are to be obtained from various sources—county atlases (which, however, soon become obsolete), poll lists, telephone directories, and membership rolls of fraternal and other societies.

Tax Rolls

We find that a simple manner of getting our information is direct from the town, village or city annual tax assessment rolls (accessible at all towns, villages or cities), or from the county clerk's office, for I have yet to hear of the property owner whose name has been overlooked for taxation. In the latter's sanctum all the tax rolls are to be found in one office. As re-assessments are made annually by the assessors and gone over by the board of review, a correct list of taxpayers' names is made and assessed valuations are placed on lands and improvements as well as on personal property.

The names, land descriptions, section, town, range and assessed valuation of lands, buildings and personal property can be copied from the books at the tax office by any young clerk. Or, for a small remuneration, this service will be performed by the town, village or city clerk.

With a copy of the tax roll sheet before us, together with a 24 x 24-inch sheet of paper for sketching a rough map (about seven times the size of the usual county atlas township map of 9 x 9 inches), it is our practice to rule the sheet into 576 one-inch squares to represent all forty-acre tracts in the township. As a preliminary to arrangements for card entries, we copy names from our sheet of the township tax roll to the proper sectional descriptions on the map, writing the owner's name in each of the forty-acre squares and his name or initials in the remainder of the land descriptions which he owns elsewhere in the township. On the map we insert the assessment amounts of his farm, including the assessments of his buildings as well as his personal property. The additional assessment on one of the forty-acre tracts indicates the location of the residence and an "X" mark placed there makes the indication doubly clear for convenience in reading the map.

Owners possessing only fractions of forty-acre tracts are ordinarily passed by in taking farmers' names from the tax roll. However, it does not pay to make this a hard and fast rule, for we have frequently discovered financially "well fixed" farmers among the very small land owners. One "twenty-acre" farmer whom we eliminated in the first copy of the lists, turned up later with \$25,000 and he now carries a good savings account with us.

In case the assessment roll does not show a personal property tax against an owner but at the same time shows

an assessment on buildings, it is easy to learn by inquiry the name of the tenant on the land and then we card-list the tenant. In the event that no assessment for improvements is shown, we know the land is unoccupied and we drop the owner's name as non-resident. The poll lists also reveal the names of tenants but do not show their residences.

When the rough map is completed, we trace on it the route of our government county map which shows rural delivery service and locates post offices, if any, thus affording us correct post office addresses and route numbers. From the map to the name and rating cards we then transcribe all names, post office addresses, R. F. D. numbers, town and county, section, township and range numbers, total acres owned and total amount of assessments. From this data we are enabled to obtain an assessment percentage value of the approximate assets—the last of the principal features essential for a record that is to supply an effective mailing list.

Mortgage Records

There is to be obtained from the abstractors a brief record of the title of lands and of unsatisfied mortgages for any special township desired. This record shows in whose name the title stands, the date recorded, the volume and page and the amount of the mortgage. We have had several township records (not including villages) and two county records. The cost has never been more than \$11 for any one town.

By running through the register of deeds' index book, we can get an inexpensive list of names and amounts of additional mortgages recorded later and these mortgage amounts are entered on the "liability" side of the card.

A similar brief record of names and amounts of all unsatisfied chattel mortgages can be obtained at small expense from the town, village or city clerks—information that is likewise available to any clerk sent by the bank to copy from the index records from time to time. These chattel amounts are also entered on the “liability” side of the card and by simple subtraction of the real estate mortgage amounts from the amount of land and personal property assessments, we get an approximate percentage value of the farmer’s net worth. The net worth we indicate under the appropriate right-hand marginal figures on the card, writing “M” for thousands of dollars and “C” for hundreds of dollars.

In order to keep the land mortgages up to date, it is necessary periodically to get names and amounts only from the register of deeds or to copy them from his index book. The same plan is practicable in reference to chattel mortgages—the name and amount only, obtainable from the town, village or city clerk’s office—and this data, too, is recorded on the card.

In banking by mail, the mailing and rating cards of townships can be utilized to include as large a territory as desired for certificates of deposit and savings accounts. Although the card is prepared especially for the farmer, a similar one can be used for villages and small cities, the information taken from the tax rolls, etc., and divided by lots, blocks and wards. Other names can be added from poll lists, telephone directories, fraternal societies’ memberships, etc.

Postmasters Can Help

The postmasters are men on whom to rely for accuracy of the mailing list. Instead of depending upon their

notification by card that a certain number of letters are "uncalled for and remit postage if desired returned," (and many postmasters are not accommodating even to this extent), we make up a list of names and addresses from our cards, assorted by post office addresses, and request the postmaster to check off the names of all those who no longer receive mail through their offices. The post office department regulations as amended permit postmasters to perform this service, and the ruling certainly saves tremendous waste in the mailing of advertising.

In looking through our books in the checking, certificate, savings and insurance department, it is an easy matter for us to write "V" after the names of all those who are already doing business with us in those departments. The symbol "X" indicates "no account in that department" and hence a prospect we should work on. Thus, even though an inexperienced clerk goes through the cards to address the mail, we cannot go wrong in addressing the desirable prospects. New cards are added occasionally and unused cards are transferred to a disposed-of card file with the notation thereon "sold," "dead," "no good," etc.

A Prospect's Hobbies

In questioning a neighborhood visitor about strangers in our file, I never fail to inquire what his specialty is (if any)—breeds of cows, hogs, pure bred grains, tractors; whether his son is a good baseball or football player, etc.:

We use facsimile typewritten letters reproducing our newspaper advertisements, etc., in advertising. We also advertise in several newspapers in surrounding towns and thereby draw savings deposits from beyond the half-way line.

Three thousand or more farmers in this and surrounding counties own and operate a co-operative packing plant in New Richmond. Consequently they drive and ship stock from a distance, and in cashing their checks, we endeavor to place certificates of deposit with them whenever possible.

Under the heading "mailing to" which appears on the card, we check "V" in pencil, to indicate the mailing of calendars, special literature, etc., and the card is passed by the address clerk when he is mailing out the same literature with folders, etc., enclosed, thus avoiding duplication of advertising. Under the heading "bank with," we check-mark all who have accounts with us. The names of other surrounding towns are written on the card as shown by the checks deposited for remittances, etc.

Information as to income, occupation and nationality we gather by casual conversation and inquiry, while names and ages of father, husband, mother, wife or other relatives of the card subject are gleaned through neighborhood gossip and other sources. Personal data of this sort is invaluable as shedding light on the environment of the subject and is useful also in interpreting the causes of withdrawal of savings, the making of investments and so on and useful as well in following the progress of children, all of whom are listed on the card with the idea of making them prospects of the future. Moreover, it supplies the personal touch which enables us to maintain closer relations with our customers. The notation of the age on the card supplies us with a sort of process of elimination, likewise, for when a card tells us at a glance that its subject is seventy years of age, it tells us instantly that in all probability he is not as good a prospect as the man, age 30, who appears on the next card.

Under the heading of "credit good," we note in pencil the amount of the credit line which is not to be exceeded. Afterward the amount can be expanded or contracted by erasure of the penciled figures.

Teachers, Parents, Neighbors

When making a visit to a neighborhood, one has only to slip into his pocket the cards for that neighborhood and list thereon whatever information may come his way. One of the difficulties is the obtaining of wives' and children's names. They are to be found in some county atlases and in school district clerks' records of school ages from four to twenty years, taken annually in order to draw state money. Teachers, parents or neighbors furnish other sources of information. Given the age when the card is made out (the date invariably being written in), the banker may always have before him the present age of the prospect and his family with the aid of mental addition of the intervening years since the card was filed.

The brief rating questions of "prompt pay," "honest," and "good reputation" can be speedily checked "V" for "good" or "X" for "not good" after a talk with any merchant in the neighborhood. He is usually competent also to give off-hand the ratings in other neighborhoods surrounding his place of business. His figures and opinions will cover the principal facts required by the banker.

When customers or visitors come into the bank, one of our officers, seated within easy access of the lobby, steps out and greets them. He entertains the farmer or caller by taking him behind the scenes and showing him our mechanical appliances, the money vault, customers' vault, book vault and equipment, as well as the coupon and

telephone booths, reading room, special ladies' room, men's smoking room, free committee rooms, etc., maintained for the convenience of the public.

Visitors' names are alphabetically listed in a small indexed book. Thus we have a record of all visitors who have inspected the building and we devise other means of entertainment when they call again. This attention pleases the visitors and creates good will that is not to be estimated in dollars and cents.

I believe that a liberal proportion of a bank's advertising expenditure should be for facsimile typewritten letters sent to a mailing list of well selected names. This form of direct advertising is especially good for country banks to use in striving to get the farmers of their community to make more use of the banks.

Letters and "House Organs"

However, a form letter month after month is likely to become monotonous and lose some of its effectiveness as the novelty wears off. For this reason I believe in alternating a form letter and a small bank paper or house organ. These papers are prepared by financial advertising agencies as syndicate propositions, with provision for the use of some local matter, and thus can be obtained at comparatively low cost.

Letters to Stockholders

Direct advertising by means of form letters certainly can be made to pay. Some time since, R. B. Parrish, cashier of the Bluefield National Bank, of Bluefield, W. Va., wrote me:

"We have already gotten some results from the letter

to stockholders you prepared for us, one account of \$1,000 and another deposit to come the first of January of something like \$20,000; another account of \$180 first deposit and rented two safe deposit boxes. This is not so bad and I am going to keep after the stockholders.”

The letter to stockholders was as follows:

“Dear Sir:

“As a stockholder of the Bluefield National Bank have you ever stopped to consider the fact that it lies within your power to help this bank in such a way that the dividends you receive from your stock in it may be increased?

“A bank’s earning power is governed largely by the amount of its deposits. Take two banks with the same capital stock, but not the same amount of deposits. Other things being equal, the bank with the the larger deposits will earn more than the other, and consequently will have more money to distribute to stockholders in the form of dividends.

“Moreover, it will be better able to increase its ‘surplus’ and ‘undivided profits,’ which will mean a further strengthening of the institution.

“The Bluefield National Bank is now located in its fine new quarters at Bland and Raleigh Streets. If you are not already a depositor with us, come in at your earliest convenience, start an account and let’s get better acquainted.

“Also whenever you get a chance please speak a good word for the Bluefield National Bank. Try to bring us at least one new depositor this month.

“This is a strong bank, a service-giving bank and ‘A Bank with a Heart.’

“We want to serve the public well and make more

money for you as a stockholder. You can help us to help you. Will you do it now?"

Shortly after the Mercantile Trust & Deposit Company opened for business in the offices of the Mercantile Safe Deposit Company, 115 Broadway, New York City, the trust company sent to the safe-deposit box-holders this letter:

"To the Safe-Holders of The Mercantile Safe Deposit Company:

"Through the courtesy of the Mercantile Safe Deposit Company, we are enabled to extend to you an invitation to become acquainted with this new trust company.

"While we have no desire to suggest a change in your present banking connections, we believe that our location and facilities for handling every branch of trust and banking business will prove unusually convenient to holders of Mercantile safe deposit boxes.

"Enclosed you will find a list of our directors, from which you will see that the Board reflects the soundest elements of this city's business and financial life gathered together to establish a progressive financial institution with a background of the best traditions of sound banking.

"Yours very truly,

"Mercantile Trust & Safe Deposit Co.

"Chellis S. Austin, President."

Letters to Parents

In regard to a letter in connection with the "Better Babies" movement encouraged by the Union Trust Company of Spokane, Wash., the Publicity Department of the company wrote:

"In September 1912, Borden's held a baby contest in our city the winner of which was John J. Ehlinger, Jr. Being personally acquainted with the youngster's father, our

Mr. Kommers took occasion to invite Mr. Ehlinger to open an account in the baby's name. This was done. Accordingly we featured a picture of the 'prize baby,' and a little story about him, in the next issue of our *Marble Bank Monthly*. A year later, our local Interstate Fair took up the 'better baby' idea, conducting an extensive 'better babies' contest, and offering prizes for those scoring most nearly 100 per cent. One of the little tots, Billie Sass, actually scored 100 per cent, and has since had a great deal of free advertising as a result. There were about twenty prize winners in all, to the parents of whom we wrote the accompanying letter. In about half of the homes reached, the letter took effect, and new accounts were opened either with the prize money, or larger sums, a number of which have grown to healthy 'nest eggs' or 'college funds.' We secured little Billie's account among the first, and Mr. Sass is now one of the bank's good friends. All of which goes to show that a human, personal appeal is highly effective if used in a natural and diplomatic way."

A Letter to Teachers

A letter used by the Old National Bank of the same city in an effort to interest school teachers was as follows:

"Dear Madam: With the opening of the school year has come the problem of readjusting personal finances. You are anxious to arrange them so that vacation time next year will find you prepared with ready money—and a snug nest egg for emergencies. A simple, practical plan is all-important. We suggest the 'Old National Plan'—the method successfully followed by dozens of Spokane people in every walk of life. First, fix a sum that you feel you can and should save each month. As soon as you

receive your salary deduct this amount and deposit it in your savings account here. Consider your salary as being just that much less than it really is.

“Now deposit the balance in your Old National checking account, and pay all your bills by check. Your checks will automatically become receipts for every dollar spent, and will systematize your expenditures. By comparing them from month to month you will find many little ways to economize that did not occur to you when you paid everything in cash.

“This merely outlines our plan. Its possibilities are almost limitless and we would like to explain it to you in person. Come in and talk it over with us next Saturday morning—or whenever it is convenient. A call will not obligate you in any way.”

In regard to this letter it is stated:

“This Old National Bank letter has been used several times in addressing a new list of school teachers at the opening of the school year. It is an appropriate time to address them on the subject because it has been our experience that the months of vacation witness a rather wholesale withdrawal of school teachers' accounts, owing to the fact that they are usually paid salaries during only ten months of the year, and take extensive vacations during the summer months. The results have proved quite satisfactory, the Old National Bank having a great many school teachers' deposits, and we believe that the letter has helped keep up the good work.”

From One Bank to Another

Short snappy letters seem to be popular with big banks seeking the accounts of smaller ones. Here is one used by a Western institution:

“We notice you have applied for a charter to convert your bank into a National Bank. We take pleasure in enclosing copy of our latest statement. We should be very glad to serve you in this part of the country. We think our facilities are first-class and should be glad to go into details with you if interested.”

An Eastern bank uses this one:

“Enclosed we hand you a copy of our latest statement with the hope that the present may be an opportune time to bring to your attention again the fact that we desire to serve you. Our facilities are being improved each day and we feel that we can serve you in an entirely satisfactory manner. Awaiting your reply with much interest, we remain—etc.”

Short snappy letters seem to be popular with big banks seeking the accounts of smaller ones. Here is one used by a Western institution.

The First National Bank of Brooklyn, New York, about the first of every month, cashes a good many city pay checks for teachers, firemen, policemen and other city employees. One month, whenever the paying teller cashed such a check he put the money into a little folder which carried this message:

“LET US HELP YOU IN OTHER WAYS.”

“We are glad to continue cashing your pay check, free of charge, but it has occurred to us that there must be other ways in which we can serve you, and we take this method of calling your attention to two other features of our service.

“A *CHECKING ACCOUNT*. You can open a checking account here with \$200 and there will be no charge for it as long as your average balance remains at the figure. For months in which depositor’s balance does fall below

\$200, we make a service charge of one dollar. But even at that the safety and convenience of having a checking account and paying all your bills by check is well worth the small charge. Probably you would save it in car fares and fees for post office money orders which you would otherwise pay.

"SAFE DEPOSIT BOXES. Now that so many persons own Liberty Bonds and other valuable papers, a safe deposit box is more than ever a necessity. You can rent a commodious box in our fire and burglarproof vault for \$5.00 a year. You would find it worth many times that to you in the peace of mind that would be yours as to the safety of your important papers and other valuables.

"FIRST NATIONAL BANK"

A Letter to Dormant Savers

The Oakland Bank of Savings, Oakland, Cal., used this good letter to owners of dormant savings accounts:

"Dear Friend:--

"After all is said and done, our success is measured by the money we have.

"Some time ago—when you first opened an account with us—we felt that one more had started upon the right road, and we were glad of it—Why? Because to a large extent, we measure our success by that of our customers. For a long while your account has been dormant and we want to know if this is due to any cause that we can remedy?

"We know, of course, all about the increased cost of living, but we know too, something about the increased earning capacity of the average person. You made a right start and we want you to know that we are interested

and that nothing could please us more than to have you become a regular depositor.

“The problem of protection is easily solved when you save regularly—when you lay aside each day or each pay-day a part of your income. In other words, you are fortifying yourself against financial disaster when you deposit liberally to your account.

“Consider what this means to you—the comforting feeling that you are fortified against misfortunes by a good Savings Account in this Bank. Any sum that you wish to deposit will revive your account—thereafter add to your balance as regularly as possible.

Yours very truly,

THE OAKLAND BANK OF SAVINGS

A. W. Moore, Cashier.”

Co-operative Bank Advertising

A Look Into
the Future

CHAPTER X.

CO-OPERATIVE BANK ADVERTISING-- A LOOK INTO THE FUTURE

RECENTLY the advertising publication, *Printers' Ink*, published a list of articles it had printed in the past two or three years on various phases of co-operative advertising. There were ninety-three such articles and the things or institutions being, or about to be, co-operately advertised included these:

Milk, cheese, butter, flour, eggs, coffee, rice, oysters, maple sugar and ice cream.

Olives, lemons, oranges, apples, raisins, cantaloupes, onions, pineapples, and even the humble prune of boarding house fame.

Magazines, books, newspapers, farm publications and trade papers.

Banks, building and loan associations, insurance companies, real estate mortgages, churches, chambers of commerce, hotels, resorts, railroads and express companies.

Men's wear, tailors, laundries, shoes, dyers and cleaners.

Cattle breeders, canners, grocers, department stores, machinery, moving pictures.

Oil, tobacco, jewelry, nails, auto trucks, electric vehicles and asbestos mats.

Both flowers and fertilizers.

Brick, hardware, and these various kinds of lumber: white pine, cypress, hemlock and black walnut.

In speaking of this subject editorially, *Printers' Ink* said:

“Possibly some of the campaigns have failed to produce the results expected, but we know of many which have attained to conspicuous success. But this is certain: that the failures were not due to failure of the co-operative idea. That idea is sound, though it is not proof against unsound methods. The right kind of advertising agent, and the right kind of publisher, can do much to guide the development of co-operative advertising along profitable lines.”

Common Aims of All Banks

The basis for a co-operative advertising effort in any line of business is the fact that there are always some phases of the question that are peculiarly problems of the business or industry as a whole.

This certainly applies to banks and trust companies because their common aim is to inculcate businesslike habits, to loan the bank's funds safely and profitably, to stir up ambition, to bring about a realization of duty as touching such things as the making of a will or the use of safe deposit protection for valuables. These are all general problems. No one financial institution can have a monopoly of them any more than it has the sole responsibility of instilling ideas of thrift in its community.

Uppermost in the minds of the members of any association co-operating in this way is the question, “How can we all help to increase business in our line and each get our commensurate share of the increase?”

In brief, the idea can be summed up in these words:

A co-operative movement of competitors for the good of the whole business.

The method is to pool a portion of the advertising appropriations of all interested and adopt a systematic plan of advertising the general features of the business, the expense being prorated in some equitable manner, and all details, including the copy, space contracts, proofreading, and so forth, to be handled at one office.

The banks of a certain Iowa county a year or so ago got together and made a joint appropriation for advertising at a county fair. They had a booth and distributed a large amount of advertising matter of an educational nature concerning the safety and service of banks in general.

Objections Answered

If there is any objection to co-operative bank advertising on the part of any reader, undoubtedly one of the reasons in the back of his head is that, on account of some special conditions, he is not sure that his institution will get benefits proportionate to its share of the cost. Perhaps he fears that too much competition may be stirred up by this kind of an advertising campaign.

The old saying that "competition is the life of trade" applies to the banking business as much as it does to any other. If each community had only one bank there would not be as many bank depositors nor as much bank business transacted as under the present conditions of competition.

It is a fact proved beyond dispute that certain meritorious articles do not succeed because they lack competition. For instance, I know that manufacturers of office appliances would rather have competition than not,

because it educates the public to the *idea* and this makes it easier for all to secure new customers.

The Yawman & Erbe Co., of Rochester, refer specifically to a letter copying device which is a good thing, but not a good seller because no other company makes a similar machine.

Why is it that our big department stores are so often located in close proximity to each other?

These merchants know very well that when women start out to buy something they "go shopping" and having the stores near together simply facilitates the process of buying and the multiplied impressions and suggestions of rival stores only stimulate the desire to buy.

Banks Have Begun to Co-operate

To some extent banks are educated to the co-operative advertising idea especially as it relates to thrift. This is partly due to the successive Liberty Bond campaigns and the earlier campaign involving the "Talks on Thrift," free editorial matter sent out by the Savings Bank Section of the American Bankers Association.

The effort was made to have these articles smack as little as possible of the press agent who is *persona non-grata* in most newspaper offices. As a result they were quite widely used and in many cases the advertising of the local banks in the newspapers using the "Talks" was run next to them.

However, I am free to admit that for a city of 500,000 population for instance, it would be better to have special matter prepared not only on thrift but on commercial banking, trust matters, safe deposit boxes, banking for women, investments and on all other phases of banking service which are points of contact between the banks and the

public—their depositors and customers, actual and prospective.

Banks going into this co-operative advertising plan will pay a good price for the newspaper space. In using it, it will be a good investment to pay for the services of some one who can effect that rare combination in financial advertising—"Pep, Punch and Propriety."

And the fact that the utmost skill is used in the preparation of the community portion of advertising will put each individual bank on its mettle to get the best possible results from its own individual space so that the whole standard of bank advertising in the particular city will be raised, even though it stands very high now.

The result will be, therefore, that these superlative community and individual efforts will raise bank advertising efficiency to the "*n*th power."

Practical Suggestions

My prescription for an effective co-operative advertising campaign for bankers includes the following points:

Use space enough.

Run the ad. at least once a week in each paper used.

Have high-grade illustrations in the advertisements.

Change the copy with each insertion, but maintain the same typographical style throughout.

Put human interest into the copy.

And the greatest of these is human interest.


People have too many interesting things to read now-a-days to want to wade through a long and heavy discussion of financial matters.

Nor will they read with avidity anything that shouts on the face of it "I am a bank advertisement."

They must be beguiled for their own benefit and receive

their financial medication in the form of sugar-coated pills that will slip down easily.

The thrift portion of the campaign naturally provides the widest field for this kind of an appeal, as the first chapter of so many stories of success is located in a savings bank. Besides there is the all-important patriotic feature




He Did Not Save

FORWARD or backward, which way are you going? Is there a mortgage on your salary each pay day—even before you get it? Are you saving or are you running behind? Consider these questions seriously—they mean much to you.

Most people are inclined to live far beyond their income—they must have everything their neighbor has, whether they can afford it or not. This was the case with the man in the picture above—now he knows better. Don't YOU be so foolish. Start saving today at one of the local banks, however small your income may be. You can open an account with \$1, \$5 or \$10 just as well as with larger amounts. Don't delay. Act NOW.

Sedalia Trust Company
American Exchange Bank
Citizens National Bank
Union Savings Bank
Third National Bank
Sedalia National Bank



The Problem Before You
---When the Bills Come in

*Are You on the Profit Side?
Does Your Income Show a Profit;
or Do You Break Even or Fall Behind?*

Hit or miss plans mean excess expenditures; at the end of the month such plans will always cause you to "wonder where your salary has gone."

A checking account at any of the undersigned banks will systematize your household, personal or business affairs.

American Exchange Bank
Sedalia National Bank
Third National Bank
Citizens National Bank
Sedalia Trust Company
Union Savings Bank



TOUGH LUCK!
Or Is It Just Short-sightedness?

Accident, Sickness, Bad Business or a Lost Job may put you in this man's place any day. Don't take chances—insure yourself against it. GET YOURSELF A BANK ACCOUNT, NO MATTER HOW SMALL THE BEGINNING.

Union Savings Bank
Third National Bank
Sedalia National Bank
American Exchange Bank
Citizens National Bank
Sedalia Trust Company

Fig. 157

of today's thrift. But I maintain that it is also possible and advisable to inject into the commercial and trust copy a certain amount of this "humanness."

For example, instead of saying in a stilted and formal manner that the banks of this community "are ready and willing to make commercial loans on approved security," and so forth, let us tell the story of a young business man

who early in his career tied up with a certain bank; how his balance and acquaintance at the bank grew; how he stood by his bank and how his bank stood by him. A few concrete instances of how having a bank account and using the bank's facilities have helped a man over tight places, and enabled him to take advantage of opportunities, is worth reams of catalog-like statements of what the bank has on its shelves, so to speak.

To my mind, the whole realm of financial advertising presents no more barren waste than the average statement of the fiduciary capacities of a trust company. Now, it must be admitted that making a will or having your will probated is not a cheerful subject, for you at least. But by no means do I mean to go to the other extreme. There are other avenues of appeal to a man beside his funny bone. The skillful ad. writer can play upon conjugal and parental love, sympathy, business acumen and common sense.

Again, in the case of the trust articles I would urge you to go much further than the customary statements that a trust company "acts as executor, administrator, trustee, guardian, attorney-in-fact," and so on, *ad infinitum, ad nauseam*.

Nor would I go into a detailed and categorical explanation of these things.

Instead of that, for example, I would publish some true stories from real life, like the following which I wrote from my own personal knowledge of the circumstances:

The Kind of Copy to Use

The writer recently had brought to his attention in a forcible manner the trouble and confusion, not to say jeopardy to the interests involved, which result when an

individual executor dies in the midst of the administration of estates placed in his charge.

There recently died suddenly, in the prime of life, one of the leading citizens of a small community, a man of some wealth and considerable ability. There was no trust company in the town and the efficiency and integrity of this gentleman having been so well known, the people of the place had been in the habit of coming to him with their financial problems and he had been chosen executor and appointed administrator of quite a number of estates.

At the time of his death this man was looking after the interests of four different estates, and was the custodian of as many more wills. As soon as he died, trouble began for the heirs of these various estates. They found that they could not receive money due them nor take any action until an accounting had been rendered and a new executor chosen, or a new administrator appointed by the court. This worked hardship in a number of cases, and caused inconvenience in all.

It was unfortunate also for the widow of this executor as she had been made executrix of her husband's own estate, and so she was responsible for anything going wrong with the interests of others her husband had been looking after, until new means of administration or management had been provided for legally.

As for the persons who had left their wills in this private individual's safe, they hastened to find someone else willing to assume the responsibility for the safe keeping of the document, while some of them did what they should have done in the first place, that is, appointed a good trust company executor of their estate and placed their last will and testament with the institution for safe keeping.

This true account of an actual incident which is being

constantly repeated everywhere, carries this moral—name, as your executor, a strong, State-protected and perpetually existing institution and the best interests of your heirs will be subserved while the integrity of your estate will be preserved.

The newspaper advertising with its well displayed, interesting and convincing copy, both in the general article that is a common battery of power and in the individual advertisements that form the points of contact for the various institutions, should by no means be the end of your co-operative effort.

How Far to Co-operate

I see no reason why your co-operative advertising should not extend likewise to the street cars and billboards. Might it not even be feasible to publish a monthly co-operative bank house organ? It might be used for the intensive cultivation of the present depositors of all the banks and it would contain no display advertising at all and only incidental mention of the various institutions.

The big idea is that by co-operating in the publication of such a magazine you would be able to produce a much more effective periodical than any of you could afford to get out individually. The vastly greater quantity used would reduce the cost per copy and enable you to secure the highest grade of editorial matter and illustrations.

Your mailing list is already at hand in the names on your account ledgers. Those of you who use the statement system and return the canceled vouchers on the first of the month could give out the paper with the statement and thus save postage.

It would be necessary to go over all the lists alphabetically to avoid duplication of names. I realize that right



Save & have

Benjamin Franklin.

THE purpose of this advertisement is to bring the importance of saving to the attention of the public. Never before has saving been so necessary. Our soldiers and sailors alone cannot win the war. Our soldiers and sailors backed by thrifty people at home are an invincible force for victory and peace. The future of the United States, after the war, will be more secure if every American will spend carefully, save carefully and invest carefully.

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.

Save & serve.

American Exchange National Bank
 Atlantic National Bank of the City
 of New York
 Bank of America
 Bank of Cuba in New York
 Bank of Europe
 Bank of Florida
 Bank of New York National
 Banking Assn
 Bank of the Manhattan Company
 Bank of the Metropolis
 Bank of United States
 Bank of Washington Heights
 Bankers Trust Company
 Battery Park National Bank
 Bowery Bank
 Bowery Savings Bank
 Brewton Savings Bank, Brooklyn
 Broadway Trust Company
 Bronx Borough Bank
 Bronx National Bank
 Brooklyn Trust Company
 Brooklyn Savings Bank
 Dutchess Savings Bank
 Federal Trust Company
 Chase National Bank
 Chatham & Fribus National Bank
 of the City of New York
 Chelsea Exchange Bank

Chemical National Bank
 Citizens National Bank
 Citizens Savings Bank
 City Savings Bank, Brooklyn
 Coal & Iron National Bank
 Colonial Bank
 Columbia Trust Company
 Com Exchange Bank
 Dime Savings Bank, Brooklyn
 Dollar Savings Bank
 Dry Dock Savings Institution
 East Brooklyn Savings Bank
 East River National Bank
 Eastern District Savings Bank,
 Brooklyn
 Emigrant Industrial Savings Bank
 Empire City Savings Bank -
 Empire Trust Company
 Equitable Trust Company
 Excelsior Savings Bank
 Farmers Loan & Trust Company
 Federal Reserve Bank
 Fidelity Trust Company
 Fifth Avenue Bank
 Fifth National Bank
 First National Bank
 First National Bank of Brooklyn
 Franklin Trust Company
 Fulton Trust Company of New York
 Garfield National Bank
 German American Bank
 German Exchange Bank
 German Savings Bank
 German Savings Bank of Brooklyn
 Germania Bank

Germania Savings Bank of Kings
 County, Brooklyn
 Gotham National Bank
 Grace, W. R. & Co's Bank
 Greater New York Savings Bank
 Greenwich Bank
 Greenwich Savings Bank
 Guaranty Trust Company of N. Y.
 Hamilton Trust Co., Brooklyn
 Hanover National Bank
 Harlem Savings Bank
 Hudson Trust Company
 Importers & Traders National Bank
 International Banking Corporation
 Irving National Bank
 Irving Savings Institution
 Kings County Savings Bank
 Kings County Trust Co., Brooklyn
 Lavery Title & Trust Company
 Liberty National Bank
 Lincoln National Bank
 Lincoln Trust Company
 Manhattan Savings Institution
 Market & Fulton National Bank
 Mechanics' Bank of Brooklyn
 Mechanics & Metals National Bank
 Mercantile Trust & Deposit Co.
 Merchants' National Bank
 Metropolitan Bank
 Metropolitan Savings Bank
 Metropolitan Trust Company
 Mutual Bank
 Nassau National Bank of Brooklyn
 National Bank of Commerce
 National Butchers' & Drovers' Bank

National City Bank
 National City Bank of Brooklyn
 National Park Bank
 New York Produce Exchange Bank
 New York Trust Company
 North Side Bank of Brooklyn
 Pacific Bank
 Peoples Bank
 Peoples National Bank, Brooklyn
 Peoples Trust Company, Brooklyn
 Public National Bank of N. Y.
 Scandinavian Trust Company
 Seaboard National Bank
 Second National Bank
 Sherman National Bank
 South Brooklyn Savings Institution
 State Bank, The
 Tide Guaranty & Trust Company
 Transatlantic Trust Company
 Twenty-third Ward Bank
 Union Exchange National Bank
 Union Square Savings Bank
 Union Trust Company of New York
 United States Mortgage & Trust Co.
 United States Trust Company of
 New York
 Williamsburgh Savings Bank
 Yerville Bank

Fig. 158

here there might be some difficulty because one bank might not want the others to know who its depositors were. But would this not be obviated by having the work in charge of one impartial manager? And besides if there isn't honor among banks and bankers where are we going to find it?

For Greatest Efficiency

Co-operative bank advertising makes for the greatest efficiency because:

It largely lessens duplication of effort.

It means the greatest economy in space-buying.

It gives greater prestige and momentum to a campaign and focuses public attention on the united message of the banks of the community.

They say that money talks, but when all the banks in a city get together on a movement of this kind it fairly shouts and the masses are bound to hear and heed.

Emerson said, "Concentration is the secret of power." When all the banks of a city work together—for that is the real meaning of "co-operation," in a wisely planned and skillfully-executed campaign like this, results are bound to be obtained.

There can be no other outcome, because such a force is well-nigh irresistible.

And there are certain collateral benefits of such co-operative efforts that are quite worth while.

First among them, I would place the stimulation of the individual banks to put their best foot forward in their advertising so as not to be outdone by competitors both as a matter of pride and also actually to get a proper share of the new business created.

Then in union there is strength to protect the banks

The Experience of the Past

which is always a safe guide, shows that the most prosperous communities are those whose people are largely interested in Savings Institutions. The training to save means sobriety, industry, integrity, home ownership and good citizenship.

4%
Interest Paid on Savings

Fig. 159. Savings bank co-operation

treated in the matter of news mention when it is really warranted.

“United We Stand”

The fact that banks were standing shoulder to shoulder, as manifested by their getting together on an advertising

against the assaults of the special edition solicitors and programme copy chasers. The individual banks will be saved a lot of time as well as money in this way.

“Collective bargaining” with the newspapers will enable you to get better rates on space contracts and the large copy will insure good position and display.

You will find also that the good feeling generated in the business office of your newspapers by the liberal use of space by the banks will seep through into the editorial department and you will be well

campaign like this, would have a strong moral effect on the community. So that if anything approaching a panic should ever come again, which we believe the Federal Reserve system makes almost an impossibility, you would be prepared to man the trenches at once and pour in some hot shot in time to save the day.

With apologies to the shade of Daniel Webster, I want to express the wish that when my eyes shall be turned to behold for the last time the advertising of banks, may I not see it dissevered, discordant, belligerent; may I not look upon a page full of many ads. trying to tell the same story with varying degrees of skill and treading on each other's toes. Let their last feeble and lingering glance rather behold a strong, united appeal of all the banks in the community, well written and well displayed, exploiting as its motto no such timeworn expression as "Every accommodation extended consistent with conservative banking," but everywhere, spread all over it the modern spirit of co-operation and efficiency, now and forever, one and inseparable!

"C'est La Guerre"

Before the war, it would have been deemed impossible to get all the banks of New York City to unite in any co-operative bank advertisement, much less a *savings* advertisement. But it has been done, and those of us who for a long time have been striving to improve bank advertising felt like saying "What hath God wrought," when on September 26th, 1917, our eyes rested upon that 296-line by 7-column, "Save and Have" advertisement (Fig. 158), a "close-up" of which is shown on another page. Notice that the advertisement is signed by 121 banks, most of which have no savings departments. The advertise-

Educational Series on Value of Services Rendered the Public by Trust Companies

Competent and Continuous Administration

of your estate is assured when you name this company as your executor or trustee. Individuals *et cetera*, resign and too often press utterly incompetent, but our perpetual life and expert service insure wise administration. We will be glad to serve you in any capacity of trust.

Write or call for our form of WILL.

THE UNION TRUST COMPANY
 87 FOURTH AVE.—606-614 BUSINESS BLD.
 Capital, \$2,000,000.00 Surplus, \$2,500,000.00

FIDELITY TITLE AND TRUST COMPANY
 341 and 343 Fourth Avenue, Pittsburgh, Pa.

OFFICERS:

JAMES J. DONNELL.....	Chairman of the Board
CYRUS S. GILK.....	President
H. S. A. STEWART.....	Vice President
L. E. MITCHELL.....	Vice President
JOHN NEGILL.....	Treasurer
EUGENE McHUGH.....	Secretary
JOHN H. IRWIN.....	First Asst. Treasurer
EDWARD F. McWHAN.....	Second Asst. Treasurer
W. A. BOYNTON, JR.....	Asst. Secretary
FRANK T. POWERS.....	Asst. Secretary
ALBERT F. BENEART.....	Assistant Trust Officer
MALCOLM McFERRIN.....	Assistant Trust Officer
W. J. FRIEDLICH.....	Assistant Trust Officer
W. H. MORROW.....	Trust Officer
W. H. McCLUNE.....	General Counsel

Custodian of Securities for Travelers

Persons expecting to make prolonged sojourns abroad or in other parts of the country should appoint this company custodian of their stocks and bonds. We will place the securities in our vault, clip coupons and collect dividends, crediting the income to their accounts. Many travelers make a practice of this and find our service well worth the modest fee charged.

THE UNION TRUST COMPANY
 OF PITTSBURGH
 Capital, Thirty One Million Dollars.

Only Trust Company in Pennsylvania Not Engaged in the Banking Business

Our Company is organized with especial regard to trust business. This feature is and ought to be particularly strong one in its appeal to all who are seeking security, protection and carefulness.

THE SAFE DEPOSIT & TRUST CO.
 CAPITAL AND SURPLUS, \$10,500,000.00
 Fourth Ave. and Wood St., Pittsburgh, Pa.

These interesting articles are prepared by the American Bankers Association and will appear in fourteen consecutive Monday issues of

The Pittsburgh Post

ARTICLE NO. 5

The Trust Company as a Custodian

Almost Infinite Variety to the Responsibilities Reposed in the Modern Trust Company. Watchful of Others' Interests.

Perpetual Life

By virtue of the perpetual life of this company, the life of this company is not affected by the death of any of its officers. It is well established by its long record, and its ability to meet all obligations, to act as a safe custodian of securities, and to provide for the needs of its clients.

Commonwealth Trust Co.,
 of Pittsburgh
 Commonwealth Bldg., Pittsburgh, Pa.

The Superiority of PITTSBURGH TRUST CO. SERVICE

is the result of years of constant effort to please our every client.

OFFICERS:

A. J. McWHIRTER.....	President
W. H. McWHIRTER.....	Vice President
W. H. McWHIRTER.....	Secretary
W. H. McWHIRTER.....	Trust Officer
W. H. McWHIRTER.....	Trust Officer

DIRECTORS:

A. J. McWhirter.....	W. H. McWhirter.....	W. H. McWhirter.....
W. H. McWhirter.....	W. H. McWhirter.....	W. H. McWhirter.....

SIX MILLION DOLLARS
 515 Fourth Avenue

Many give not to life. It also makes for life's responsibility. Humanity's path from the cradle to the grave is strewn with hazards and the unexpected that usually happens. Men and women waste their hours, the personal property, themselves against such uses and accidents, and above all their lives. Thus, what becomes of the patient? Very often they are locked away in some hospital, tower, or equally insecure place, only to be at the mercy of the blighting hospital, a fire, or the cancer's own grim malignancy. Indefinitely more important are those documents which relate to the disposition of estates after death. How often has it been impossible for the prospective heir, even the attorney of the infant, to discover a will. It is not necessary to go beyond the experience of almost every individual to cite such instances. It may be established that the deceased left written instructions for the disposition of his estate and it may be particularly disheartening when the instrument contained, but seldom the will itself in forthcoming and is duly attested, the provisions, of course, are invalid and the wishes of the dead man cannot be carried into effect.

Colloquial with the growing tendency of men of means to situate their property in the trustship of the modern trust company, is the frequency with which men and women seek advice of the trust company officials regarding the making of their wills and the care, with which the wills must be made in accordance with law, are depicted in a secure way for being provided in the private vault at the proper time. Quite certainly the trust company's safe deposit departments are an important factor in instances of this sort. In safe deposit boxes can be made of a will or in fact of any document of value. And, of course, the deposits are by no means restricted to valuable documents. About every conceivable article of value, either intrinsically or sentimentally, is fitting to be in the safe deposit boxes which the modern trust company provides, combining a maximum of safety at a minimum expense. Now often some chartered holdover, some heritable estate, pension, annuity which the members of a beloved child has cast a sacred atmosphere, is a constant source of worry to be lost or stolen. Some old fashioned photograph, some exquisitely painted silhouette of a loved one, may be so precious, the safety of which is a very real concern. Jewelry, old silverware, bits of one's old hair, letters of a long ago period of one's life, faded scraps of paper, now tied with lavender ribbons—articles of a nature which will not stand so long as precious things—like all these—infinitely are

made to seek the safety of the deposit vault. Turning to the more practical side of life, consider the protection that is afforded to stocks, mortgages, bonds, trust papers, partnership agreements, bank books, certificates, stocks and bonds, etc. The custody almost unobtainable. And the scope of the great company's care does not end here. How often do we need to the protection of a few hundred or a few thousand dollars for the perpetual use of a trust fund. Very frequently the revenues will not only a bond or two, or a few shares of stock for the purpose and give the earning out of the trust to a trust company. Insurers are not infrequently named in trusts of this nature. If the larger trust funds—some running about into property—were given the trust company the most reasonable purpose. This. Others the logic of these activities are among the most sacred elements of life, and the obligation is rigidly maintained the General on his annual revenues.

To each of the trusts reposed in at the modern trust company assigns a separate department. The affairs of trusts have no connection with the interests of death. Each trust is a separate and distinct responsibility on the corporation. Each has its own special place and record among the matters which are to be preserved accurate and intact. With the wisdom and the knowledge of the many are employed for the general advantage of all the many and varied trusts, the respective parts of these varying interests are kept separate and distinct. No matter, therefore, how sacred the trust, so long as the possessor during life and thereafter after death, was shown knowledge, he is given which the company has of course.

It is not necessary to recall here the late instances of some of the trusts reposed in the corporation, or to name that multitude of the conditions with which all companies of a general nature are connected and maintained. The work of a trust company is practically infinite, so far as service and personal and sensitive interest. From the woman, who in normal dread of being buried alive directed the officer of a trust company drive a spear instrument through her heart, to the man, who, dying almost, directed that the custody of his estate and his final disposition be in charge of the executor, which was a trust company, and who, with a will, directed his testamentary disposition each day discharge obligations with an account and ability in keeping with the present of more than a mere doing which was a dollar of trust funds had that, and through the efficiency of a trust official.

Our Services Are Especially Adapted to Act as a Safe CUSTODIAN of Individual Savings Trust or Sinking Funds

IS AN AUTHORIZED AGENT AS SUCCESSOR

Potter Title & Trust Co.
 Fourth and Grant

Open O. K. to P. E. Justice Arcade

DOMINION Trust Company

Courteous Treatment 4% On Savings

Colloquial with the growing tendency of men of means to situate their property in the trustship of the modern trust company, is the frequency with which men and women seek advice of the trust company officials regarding the making of their wills and the care, with which the wills must be made in accordance with law, are depicted in a secure way for being provided in the private vault at the proper time. Quite certainly the trust company's safe deposit departments are an important factor in instances of this sort. In safe deposit boxes can be made of a will or in fact of any document of value. And, of course, the deposits are by no means restricted to valuable documents. About every conceivable article of value, either intrinsically or sentimentally, is fitting to be in the safe deposit boxes which the modern trust company provides, combining a maximum of safety at a minimum expense. Now often some chartered holdover, some heritable estate, pension, annuity which the members of a beloved child has cast a sacred atmosphere, is a constant source of worry to be lost or stolen. Some old fashioned photograph, some exquisitely painted silhouette of a loved one, may be so precious, the safety of which is a very real concern. Jewelry, old silverware, bits of one's old hair, letters of a long ago period of one's life, faded scraps of paper, now tied with lavender ribbons—articles of a nature which will not stand so long as precious things—like all these—infinitely are

THE FACILITIES OF OUR Bank, Rent, Sales, Trust and Mortgage Departments

Are offered with the assurance that our service will be found adequate in every respect.

Real Estate Trust Company
 of Pittsburgh
 WOOD STREET, OAKLEY POSTE AVENUE
 Resources over \$6,500,000.00

PROFESSIONAL ACCOUNTING

SPECIAL INVESTIGATIONS

Trustships Receivables Estates Reorganizations

FRANK WILBUR MAIN & COMPANY, Certified Public Accountants

Specialists

THE SIXTH ARTICLE: TEMPORARY TRUSTESHIPS

Will appear next Monday. Each article has an educational value, both to the general public and those interested in financial affairs.

LIBERTY ENGRAVING CO.

OPEN DAY AND NIGHT

DESIGNERS ENGRAVERS HAIR TONES ZINC ENGRAVING ILLUSTRATIONS

Fig. 160. How trust companies co-operated in before-the-war advertising

ment was published in every English and foreign language newspaper in New York City, except the official organ of the German speaking Socialists, which refused it on the ground that it was propaganda assisting the accumulation of war funds.

While the war was on, the banks and trust companies of the country were called upon to do a good deal of patriotic advertising co-operatively. The drives and campaigns for the Liberty Loans, the Red Cross, W. S. S., etc., have brought bankers nearer a workable plan of co-operative bank and trust company advertising than years of agitation along that line had been able to accomplish.

It would seem only natural to believe, therefore, that as a result of working together in this way, the foundation may have been laid for an extension of the co-operative advertising idea among banks and trust companies.

The newspaper advertisements reproduced (Figures 159 and 160) illustrate how trust companies and savings banks or institutions with savings departments have co-operated to some extent in their advertising. Illustrations of such co-operation among commercial banking institutions are not so common. Possibly conditions are not yet ripe for that.

The basis for a co-operative advertising effort in any line of business is the fact that there are always some phases of the question that are peculiarly problems of the business or industry as a whole.

This certainly applies to banks and trust companies because their common aim is to inculcate business-like habits, to loan the banks' funds safely and profitably, to stir up ambition, to bring about a realization of duty as touching such things as the making of a will or the use of safe deposit protection for valuables. These are all

general problems. No one financial institution can have a monopoly of them.

The Federal Reserve Bank Leads the Way

Although it has no advertising appropriation, the Federal Reserve Bank is a thorough believer in publicity. At least, the Federal Reserve Bank of New York is, because Pierre Jay, chairman of the board of that institution, some time ago sent out to all the national banks in the country, sets of printed and illustrated newspaper advertisements touching on the strong points of the Federal Reserve system from the standpoint of the public. These advertisements were furnished the banks free in order to help them to educate the people in their communities as to the advantages of doing business with member banks. The advertisements were submitted to many bankers and advertising men for suggestions and criticisms. The advertisements are being quite generally used now though there are possibilities of complications when two or more member banks in the same community would like to use the advertisements but do not want to use exactly the same wording as their competitors. One of these advertisements is shown in Chapter IV of this book.

Some Examples

A collection of community bank advertisements was sent me by the Sedalia, Mo., Trust Company. Some of them are shown herewith (Fig. 157). I think this advertising is very good, especially those advertisements which show uniformity and harmony in style of typography. The important thing is that these six banks have gotten together and are carrying out this plan of co-operative advertising, which I believe is the most economical and effective.

Until I saw a page from the *Seattle Post-Intelligencer* of July 20, 1917, my eyes had never rested upon a full-page, co-operative advertisement of banking-by-mail service. The special occasion was a street car strike which made it difficult to get about in Seattle for a while. The ad., which is too large for reproduction here, capitalized on the situation in this fashion: "You can do your banking by mail. You need not be inconvenienced in your daily financial transactions by the lack of street car service. It is not necessary to come downtown to attend to your banking needs. The following Seattle banks, trust companies and savings and loan associations are able to give you a complete banking-by-mail service." Then followed a description of this service, and the signatures of the eight banks running the ad.

Trade Acceptance Advertising

Suggestive Paragraphs for Pushing
The Better Credit Method

CHAPTER XI.

TRADE ACCEPTANCE ADVERTISING-- SUGGESTIVE PARAGRAPHS FOR PUSHING THE BETTER CREDIT METHOD

THE American Acceptance Council was recently organized "to conduct a nation-wide educational campaign, designed to inform the business people and bankers as to the merits of trade and bank acceptances, the method of their use in foreign and domestic merchandising, and for the additional purpose of aiding in the establishment of a comprehensive open discount market and to assist in other matters that will improve the credit system and strengthen the financial position of America."

So many banks are now pushing the trade acceptance idea that the movement ought soon to acquire a momentum which will enable it to carry everything before it and bring out the quite general substitution of the trade acceptance for the open book account system, so wasteful of capital that might otherwise be used much more effectively. A recent statement of the Federal Reserve Board showed an increase in one week of over \$16,000,000 in acceptances held by member banks. The "Stretching Capital" advertisement of the National Bank of Commerce, (Fig. 161) of Seattle, handles this subject very effectively.

In order to help bankers who want to push along the

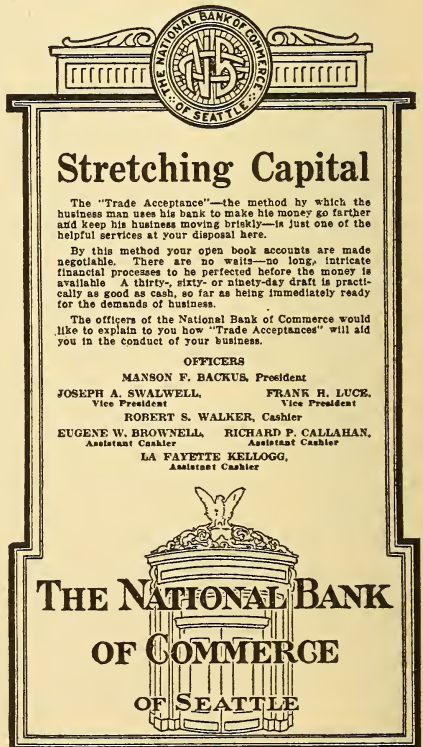
trade acceptance movement, I have prepared and reproduce herewith a number of headings and paragraphs suggested as suitable to use in newspaper advertisements concerning the use of trade acceptances:

YOU ARE A MANUFACTURER, NOT A BANKER

Are there not problems enough in the making and marketing of your product without taking on the additional burden of financing your customers? But, with the open account system, that is just what you are frequently called upon to do. If you are tired of acting in this dual capacity of seller and banker, adopt the trade acceptance plan and let your customers finance themselves. It will be an advantage both to them and to you.

**PREVENT SLOW
ACCOUNTS**

The trade acceptance is not so much a device for the collection of old accounts as it is a



Stretching Capital

The "Trade Acceptance"—the method by which the business man uses his bank to make his money go farther and keep his business moving briskly—is just one of the helpful services at your disposal here.

By this method your open book accounts are made negotiable. There are no waits—no long, intricate financial processes to be perfected before the money is available. A thirty-, sixty- or ninety-day draft is practically as good as cash, so far as being immediately ready for the demands of business.

The officers of the National Bank of Commerce would like to explain to you how "Trade Acceptances" will aid you in the conduct of your business.

OFFICERS

MANSON F. BACKUS, President	
JOSEPH A. SWALWELL, Vice President	FRANK H. LUCE, Vice President
ROBERT S. WALKER, Cashier	
EUGENE W. BROWNELL, Assistant Cashier	RICHARD P. CALLAHAN, Assistant Cashier
LA FAYETTE KELLOGG, Assistant Cashier	

**THE NATIONAL BANK
OF COMMERCE
OF SEATTLE**

Fig. 161

means of preventing accounts from getting old. It is given to the seller by the buyer to enable the former to realize immediately the value of the goods sold. This plan keeps capital active instead of being tied up in slow, perhaps doubtful, open accounts.

AN INCREASINGLY POPULAR FORM OF CREDIT

The trade acceptance is destined to become a very popular form of credit because it is "two-name" paper which enjoys a preferential rate of discount and has many other advantages that come from converting book credits into live, liquid negotiable paper.

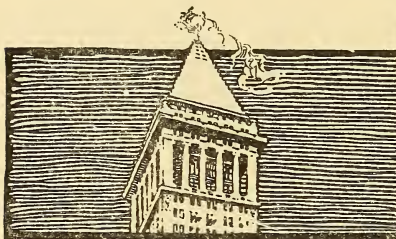
A GOOD ADVERTISEMENT FOR YOU

It is a good "ad" for you to sign a Trade Acceptance. Bankers, credit men and others get a valuable impression of a concern when they encounter its name constantly in general business transactions, especially when it is in such a way as to indicate that the firm is a progressive one, alive to the best methods of using its capital. Would you like full information about the trade acceptance? Ask us.

KEEPING YOUR CREDIT GOOD

When you give a trade acceptance in payment for goods purchased you are especially bound to pay the debt promptly when promised.

To prevent your draft going to protest and the consequent injury to your credit, you will make every effort to meet your obligation "on the dot." That is a good thing for you, your creditor and the bank. Multiply this good



Benefits of the Trade Acceptance

At the recent war convention of the United States Chamber of Commerce, it was the testimony of business men who had given it a thorough trial that the "trade acceptance" makes

- more business
- better customers
- fairer prices
- surer collections
- improved accounting
- larger profits
- smaller losses
- less friction

Do you not believe that it would pay you to let us go over this subject with you and see if the trade acceptance method might not be applied profitably to your credit operations?

BANKERS TRUST COMPANY

Member Federal Reserve System

Downtown Office:
16 Wall St.

Astor Trust Office:
Fifth Ave., at 42nd St.

Resources Over \$20,000,000

THE COLONIAL TRUST COMPANY
Pittsburgh, Pa., February 22, 1918

No. 227

To: Ziska See & Co.,
Pittsburgh, Pa.

On: May 1, 1918

Accepted by: THE COLONIAL TRUST COMPANY

For: \$1000.00

By: John C. See

By: John Brown

What a "trade acceptance" is:

Suppose the A. B. See Produce Company sells a carload of apples to the Y. Zee Grocery Company on ninety days' time: The Produce Company sends with the invoice a "trade acceptance" filled out like the above, which the buyer "accepts" by signing on the face, as shown.

Whenever the buyer wishes to discount for cash he will of course not use the acceptance. Its benefits to concerns using short-time credits, to the seller and to public credit, will be explained in later advertisements.

Write, call or telephone for booklet
"Trade Acceptances"

THE COLONIAL TRUST COMPANY
217 FOURTH AVE. 318 DIAMOND ST.
PITTSBURGH

Member Federal Reserve System

Everybody should be interested in trade acceptances



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

- verifies the account
- puts immatured 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

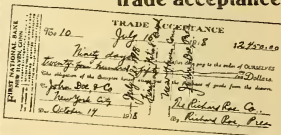
Baltimore



Helping along the trade acceptance movement

Fig. 162

New Haven business men, get acquainted with the trade acceptance



Sooner or later you will be using the trade acceptance as a means of financing the sale of goods.

The movement for its general adoption in place of the open book account system of credit is steadily gaining momentum in this country. The war-time need for the most economical and efficient business methods is hastening this movement, which is backed by the Federal Reserve Bank and many business organizations.

The First National Bank strongly recommends the plan and would be pleased to explain this "bill of exchange, drawn by the seller on the purchaser of goods sold, and accepted by such purchaser" making it a piece of short-term two-name negotiable paper.

FIRST NATIONAL BANK
42 Church Street, Corner Crown

by thousands of instances and you will readily see the advantage of the more general use of the trade acceptance.

CONSERVE CAPITAL—DO MORE BUSINESS

A method of financing sales which reduces losses from long extended credits and overdue accounts, while it speeds up the turnover—thus conserving capital without lessening the volume of transactions—should have the earnest consideration of every business man now. That method is the trade acceptance—a draft drawn by the seller on the buyer and discounted by the seller at his bank after the buyer has agreed to meet the obligation at a specified time, by “accepting” it.

A BETTER PLAN THAN THE OPEN BOOK ACCOUNT

We have reason to believe that many business men and concerns not now using the “trade acceptance” method of financing credit sales could very profitably do so. We have made some study of this plan as it relates to our local business and would be very glad to discuss trade acceptance matters with any of our customers or others who want to do business along the most economical and efficient lines in these times, and who are willing to try something which experience has shown to be better than the open book account method.

THE TRADE ACCEPTANCE MEANS MORE THRIFTY USE OF BUSINESS CAPITAL

Suppose you have \$20,000 tied up in open book accounts for, say, forty days. If you could reduce the average credit period in your business by even ten days, you would thus gain the use of \$5,000 additional capital. If you

could turn that over four times in a year you would make correspondingly larger profits. We believe that the use of the trade acceptance method of extending credit will do that for you.

THIS WASTE SHOULD NOT GO ON

The old-fashioned open account system ties up capital needlessly. Now, when every dollar of cash and credit counts, this is a waste that should not go on, and it will cease when the trade acceptance method of financing payments is used generally. The trade acceptance is in the form of a draft and amounts to an acknowledgment of a legitimate trade obligation, by a responsible person or company, which, if desired, may be discounted at once so that the seller of goods does not have to wait for his money.

AVOID LOST MOTION IN YOUR BUSINESS

Open accounts always bring in their train such evils as these: Abuse of terms of sale, loss of interest, unearned discount, unjust claims and bad debts. All of these things mean endless disputes and lost motion in business. Get away from all that by using trade acceptances.

DOING BUSINESS ON A SOUNDER BASIS

After a year's experience with the use of trade acceptances, the flour millers of a Northwestern state are granting larger credits under the trade acceptance method because their customers are doing business on a sounder basis than ever before.

MAKING BUSINESS A REAL PLEASURE

The trade acceptance gives the seller of merchandise liquid accounts receivable, reduces his losses from bad

Reducing the cost of living

AS the manufacturer or other seller who uses trade acceptances can employ his capital to better advantage than under the open book account system, his business has a smaller operating cost.

Moreover, his use of the trade acceptance will reduce loss of interest and loss from bad debts, thus further lessening his cost of doing business. It is apparent, therefore that the general adoption of the trade acceptance system would tend to lower the cost of living, and that is another reason why the First National is strongly in favor of it.

FIRST
NATIONAL BANK
 — IN BROOKLYN
 BROADWAY & HAVEMEYER ST.

Fig. 164

have reduced the vitality of many a business.

That banks are in earnest on the Trade Acceptance proposition is indicated by the 2-column by 7-inch advertisement of the Syracuse Trust Co., which appeared in Pittsburgh newspapers as the first of a series (Fig. 163.)

The best way to sell anything is to show it at work. The First National Bank of Brooklyn, in its "Reducing the Cost of Living" trade acceptance adver-

tisement (Fig. 164) very plainly shows, the working of a trade acceptance. I was not surprised therefore, to learn that that ad., coupled with a direct mail campaign on the same subject, brought good results.

A young business man clipped it out of the Brooklyn *Times* and came in to see W. S. Irish, vice-president of the bank, who convinced him that he could conserve his capital by using the trade acceptance plan, with the result that the bank got his account and his acceptance business. Another advertisement was on the topic, "Let Us Know One Another." This induced another business man to

write the bank and ask that a representative call to get acquainted. This resulted in another good account. So it goes in so many instances that the directors of this bank, some of whom had been skeptical on the subject, are now firm believers in progressive advertising methods.

Trade acceptances are being advertised more, as bankers realize how much their general adoption would benefit all business. A good newspaper advertisement on the subject was put out by The Bluefield National Bank of Bluefield, W. Va. It read:

“Bluefield business men, use Trade Acceptances.

“The trade acceptance system calls for the gradual abolition of the open book account custom, now so general, and the substitution for it of the trade acceptance, a draft drawn by the seller on the purchaser of goods sold, and accepted by such purchaser, payable on a certain date and at a place designated on its face.

“It is a simple device for financing commercial transactions; it verifies the account; it puts immatured credit into negotiable form; it reduces capital requirements; lessens overbuying; and makes for greater business economy and efficiency generally.

Bank Window Advertising

Clever Displays Will Attract
Attention and Bring Business

CHAPTER XII.

BANK WINDOW ADVERTISING-- CLEVER DISPLAYS WILL ATTRACT ATTENTION AND BRING BUSINESS

BANKS and trust companies which have suitable window space and never use it for advertising purposes are overlooking something which in many instances has proved a business getter.

For the illustrations and facts descriptive of the window displays of the Buffalo Trust Company, I am indebted to Miss Sara E. Shaver, manager of the publicity of that institution (Fig. 165).



Fig. 165. The "thrift" and "budget" windows; below — showing how the displays pulled

The windows used were in store property acquired by the trust company for the enlargement of its quarters. They were located each side of the doorway used temporarily as the entrance to the bank during building operations. The windows were of such shape as to give splendid display to the objects and signs exhibited.

The window at the left of the entrance was given up to a thrift display, consisting of coin banks, thrift pass books, ledger cards on which appeared fictitious accounts, etc. This was very attractive in itself, making a good showing on the black velvet drape covering the front to back space. The cards or signs at back were ivory painted in gold and black lettering. The sign at the back was lettered as shown in the photograph "Results of Systematic Weekly Deposits."

The window at the right was given up to the commercial phase of banking, with a display of ledger sheets, showing fictitious accounts, with interest and other entries, check books of all sizes, and all other bank forms used in the operation of a check account.

The card at the back was of the same size as the one in the thrift window and contained facts calculated to interest business men.

For one week the idea of the thrift window was carried out in actual money—silver, currency and gold. The silver was all bright and new and occupied the foreground flat on the floor of the window. A silver dollar was used with a card lettered "per week principal and interest in ten years" with the pile of loose silver at the right. Paper currency and gold coin were used in the same way. A special policeman was kept on duty throughout the week, and he became so inoculated with the spirit of the occasion that his Irish wit provided additional and unexpected

advertising value. The money was left in the window until 4 p. m. each day.

One special item that attracted considerable attention was 100 new pennies, about which a printed card said:

“DOLLAR SEEDS

“100 of these planted in the Buffalo Trust will yield \$1.04 at the end of a year.”

This window was a great producer of business. From fifty to seventy-five accounts were opened daily.

The card at the back of the thrift window was painted at the top and bottom for a space of about ten inches a good shade of light blue, leaving a central white space about two inches deep. On the upper portion of the blue space appeared: “America first in everything but THRIFT. Reliable statistics show that out of every 1,000 only the following are savers.”

In the white space below appeared the black silhouettes of Allied soldiers in uniform, in sizes according to their saving ability. In proportion they were as follows: France, 346, soldier about 14 inches; England, 302, soldier about 12½ inches; Italy, 220, soldier about 9 inches and U. S. A., 99, soldier about 3 inches.

In the blue space below appeared: “Start TODAY to put America ahead of them all. A pass book is waiting for you at the window marked NEW ACCOUNTS.”

In the front to back space were displayed small silk flags of each of the Allied nations, beside each of which was exhibited a note of large denomination of that particular country.

The general banking window displayed a card at the back reading as follows:

“The Buffalo Trust CHECK helps you pay your bills

promptly; establishes your prestige in the business world; improves your credit at home and abroad; is an accurate record of expense; acts as a receipt beyond question; enlists the interest of this bank in your success. Interest at 4% compounded quarterly on a satisfactory balance. Business accounts, trustee accounts, guardians' accounts, personal accounts, executors' accounts, society accounts."

Both windows received the same general treatment. The front to back spaces were covered with white batting and dusted with diamond dust. A single large candlestick, constructed of wood and painted to represent pewter, contained a 36-inch altar candle which burned day and night the week before and the week after Christmas. There were coin banks and bill-holders containing new currency in an array. One window had a tiny Santa Claus with a bank on his back and a pass book under his arm. The other window had a miniature Christmas tree trimmed with banks and bill holders.

The cards at the back of the windows were resplendent in white and silver, with huge wreaths of Christmas greens tied with large red bows. Large circles were cut from the cards so that changes could be made in the copy, and inserted readily. The space inside the wreaths was silvered and lettered in Old English in black illuminated with red.

The messages were: "A Christmas Opportunity—Start some young friend on the way to success by giving a bank account," and "Let your Christmas gifts be profitable to the receiver—give a bank account." December 24 the copy was changed and the following were placed inside the circles:

"The Buffalo Trust wishes you a 'Money' Christmas," and "Christmas money may bring sorrow if it's much

TODAY and none TOMORROW. Deposit it without delay and Christmas joys will with you stay."

The Liberty loan display for the third loan was a battleground in miniature. Armored tanks, camouflaged cannon, toy soldiers going over the top; staff headquarters, hospital tents, etc., made the scene very realistic. A background of horizon blue with aeroplanes, shells bursting and a ground treatment of barbed wire entanglements, also provided the local color. It would be difficult to describe this display in detail. It was carried out, however, with toy soldiers about three inches high in khaki and the enemy in Prussian blue. The trenches and intercommunication trenches and dugouts interested even soldiers back from the front.

There was also a budget window display. The cards at the back were white and lettered in black and orange. The figures were based upon an income of \$1,200 to \$1,500. The objects used for the various items of personal expense were as follows: Bank account deposits—a replica of the Buffalo Trust thrift pass book, enlarged several times; food—a small market basket containing green vegetables, grocery packages, a small advertising ham and some fruit brought this item home in vivid realism; shelter—a small toy house; clothing—illustrated by some miniature fashion models; operating expense—coal, a gas plate, electric light globe, toy telephone; insurance—a life insurance policy; amusements—a miniature billboard such as is used in front of the theaters with a kewpie in silk hat and dress suit standing nearby; gifts—a small pasteboard church, with a kewpie Red Cross nurse.

There are some good bank advertisers in Cleveland, among them the Guardian Savings & Trust Company which is always strong in window displays. Lately it

has been co-operating with the *Cleveland News* and has a bulletin board in its window *a la* newspaper office. Another feature was the display of postcards received from local boys "Over There."

That anti-skid savings ad. of the Superior, Cleveland (Fig. 166), is O. K. I should say. Franklin Hawk, the author and finisher thereof, wrote me:

"The annual Automobile Show was held in Cleveland last week and I prepared a special auto window for the Superior Savings & Trust Company. The enclosed newspaper advertisement suggests how the main idea was carried out. The Recording Banks were wired together and the chains of banks were fastened around several large tires borrowed from a local agency.



Fig. 166

Appropriate cards were displayed. One was similar to the copy in the newspaper, and another read:

"'A SAVINGS ACCOUNT is to the Individual as an Extra Tire is to the Autoist. Are you prepared for Income Punctures and Blow-outs or will you be compelled to walk home or be towed by someone more thrifty?'"

Other bank window display ideas which have come to

my notice recently include these: A Denver bank uses a 14-inch hour glass filled with small shot, silver and iron pyrites instead of sand. Every twelve minutes an electrical device reverses the hour glass. One of the advertising placards reads: "When the sands of your life are run, will you have to worry about the welfare of those dependent upon you?" A Des Moines bank used a photograph of the Woolworth Building, New York, intimating that thrift built that \$13,000,000 skyscraper, and that it was really a monument of thrift. The Guaranty Trust & Savings Bank, Los Angeles, showed in its window a pile of "spuds" with the placard "65 pounds of potatoes—\$1 worth in normal times," while the card over another pile said, "32 pounds of potatoes—\$1 worth now." The larger card in the center suggested: "A dollar buys less now than in normal peace times. Save your dollars now to buy more after peace is declared—\$1 opens a savings account."

A Round-up of Good Bank
Advertising Ideas

CHAPTER XIII.

A ROUND-UP OF GOOD BANK ADVERTISING IDEAS

“STONE walls do not a prison make, nor iron bars a cage,” so marble, metal and machinery do not make a bank. There is certainly likewise a personnel and a personality, a human driving force that vitalizes the organization of the modern banking institution and makes the institution grow and prosper while it helps the growth and prosperity of those who deal with it. If your bank has a personality, an individuality, make it an advertising asset.

Co-operation With Stockholders

Tell your stockholders that they can enhance the value of their stock in your institution by getting their relatives, business associates or friends to open accounts or do other business at their bank.

Billboard Advertising

Western banks are more partial to billboard advertising than are banks in some other sections. That's a good one of the Peoples Trust & Savings Bank, of Perry, Iowa (Fig. 167).

The Iowa Loan and Trust Company, Des Moines, has a billboard which is electrically lighted and is placed on the river front. The company considers it one of its best

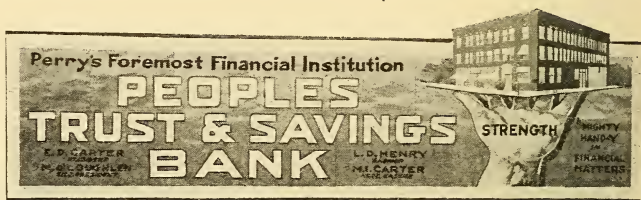


Fig. 167

mediums of advertising. In my opinion, the bank can't complain of the position of its savings advertisement, surrounded by such evidences of the Iowan's simple life as milk, Uneda Biscuit and Coco Cola, advertisements of which are found on adjoining boards.

**YOUR WIFE'S
 or DAUGHTER'S
 ALLOWANCE**

MANY Providence women find a checking account with us the best method of handing their allowance or other personal funds. They can make out and mail checks for all their weekly or monthly bills in less time than it would take to pay even one bill in person.

The well-known safety and convenience of paying by check are strong arguments for encouraging your wife or daughter to have a personal checking account here. Also, the handling of money in this way familiarizes them with business and banking methods.

*Rhode Island
 Hospital Trust
 Company*

Fig. 168

Trust Company Directory

For many years, the United States Mortgage & Trust Company, of New York, has issued a directory of trust companies and has gotten considerable good free publicity from press notices of it. Usually good results were obtained by sending out a separate press story for each state, featuring the statistics of growth of trust companies of that particular state.

Banking for Women

They say a large amount of domestic infelicity is due to lack of sufficient cash. One way out is suggested by the Rhode Island Hospital Trust Company, Providence, in its advertisement, "Your Wife's or Daughter's Allowance" (Fig. 168).


Bank Journal Advertising

There was a time—not so very long ago either—when there wasn't much "sales talk" in the average bank advertisement in a banking journal, but times are changing, as witness the advertisement of the Houston National Exchange Bank in one of the Southern bank journals. It reads:

"ELIMINATE EXPENSIVE TRANSIT CHARGES.

"Our transit department is one of the most complete in the state. We have recently tripled the floor space occupied by this department, now employing twelve people therein.

"We are in a strong position to render you the maximum of prompt and economical service at a minimum cost because of the volume handled, the efficiency of our hundreds of direct connections, and experienced officers and employees.



Direct Banking with New England

TODAY the resources of the large bank must include, in addition to substantial capital and assets, facilities for establishing credit and transacting business everywhere.

The National Shawmut Bank of Boston

offers to merchants and manufacturers, as well as to banks, in all parts of the country a direct connection in New England and the East.

Its domestic departments are completely equipped to handle the business which converges from every direction into New England, where a large proportion of the industrial plants of the United States are located.

Its foreign department enables its clients to form direct trade connections with Canada, South America, Europe, Asia, Australia and South Africa.

With a working capital in excess of \$18,000,000 and total assets of \$100,000,000, it has


A national reputation for conservatism, sound judgment and strength.

THE NATIONAL SHAWMUT BANK, Boston, Mass.


THOSE desiring the services of a progressive commercial bank in Oakland or Alameda County are invited to correspond with any of the officers.

Management

J. F. Carlson, President
 H. N. Moore, Vice President
 H. A. Mosher, Vice President
 A. J. Mount, Cashier
 G. C. Humphrey, Asst. Cashier
 E. D. Rutwell, Asst. Cashier
 P. E. Orey, Asst. Cashier
 J. F. Hattler, Asst. Cashier
 R. K. Breese, Asst. Cashier



Central National Bank
Central Savings Bank
 OAKLAND CALIFORNIA



Production

INCREASED effort and efficiency in labor, more economy and less waste in living, building up capital by harder work and greater savings, will enrich you and your country. The men and women at home must produce more to cover war's waste.

- It is easier to make money than to save it. A Savings Account at The Bank of Toronto will help save what your increased effort provides.

119 Branches in Canada

ASSETS \$73,000,000

DIRECTORS

W. G. GOODERHAM, PRESIDENT
 JOSEPH HENDERSON, VICE PRESIDENT
 William Stone, John Macdonald, Lt.-Col. A. E. Gooderham
 Brig.-Gen. F. S. Meighan, J. L. English, William L. Gray
 Paul J. Hyler, A. H. Campbell

THOS. F. HOWE, GENERAL MANAGER
 John R. Lamb, Sup't. of Branches. D. C. GRANT, Chfd. Inspector.

INCORPORATED 1855

THE BANK OF TORONTO

HEAD OFFICE
 TORONTO - CANADA

Fig. 169

“Our transit business increased 85 per cent in 1916.

“Communicate with us today relative to handling your account on a profitable basis to you.”

Magazine Advertising

A campaign of national advertising was recently launched by The National Shawmut Bank of Boston. One of the very attractive series is reproduced herewith (Fig. 169). It is taken from *The Outlook*. Other splendid magazine or financial journal ads. of banks are those of the Bank of Toronto and the Central National Bank of Oakland, Cal.

Employees' Contest

A Los Angeles institution offered twelve substantial prizes to employees obtaining the largest number of new accounts. The contest lasted fifty-three days and 890 accounts were brought in, the initial deposits amounting to \$231,000. The cost of getting each new account averaged only twenty-eight cents.

Cultivating Present Depositors

“Intensive cultivation” is not a purely agricultural term. Bankers are using it more and more in referring to the efforts they make to induce present customers to increase their balances and use additional facilities and departments of the bank. Quite a number of the larger institutions are installing the so-called “central file” system. In a word, this consists of a large card for each depositor or customer. On both sides of it there are blanks for figures and other information concerning the account. There is room on one card to give a summarized history of an account for several years, showing the

average balances month by month; the interest paid, if any; the various departments of the institution used; the connection with other accounts; any special remarks, etc. These cards are kept right up to date, and, as frequently as possible, are consulted by an officer or by

COMMERCIAL BULLETIN, THURSDAY, OCTOBER 11, 1917.

DEPOSITORS URGED TO BUY LIBERTY BONDS

COMPTROLLER OF CURRENCY SUGGESTS CAMPAIGN.

Asks Banks to Call Clients' Attention to Advantages of Purchase and to Offer Accommodation on Time in Making Payments—Favorable Interest Rates Advocated—Combined Banking Resources of Country Now Exceed \$37,000,000,000.

WASHINGTON, Oct. 10.—The Comptroller of the Currency today gave out

To Our Depositors and Customers

IN order to facilitate subscriptions to the Liberty Loan, this Company stands ready to make loans to its patrons for use in the purchase of these bonds.

In the judgment of this Company, it is necessary for everyone to subscribe not only to the extent of his surplus funds but also to use a generous portion of his borrowing ability in anticipation of future savings. We are prepared to cooperate in this patriotic service by extending liberal credit to our depositors and customers. Under present money market conditions, we will make such loans at 4%.

Only a united front to the enemy and a united effort at home will win the victory we most achieve. The business of the hour is the winning of the war, and this Company offers its fullest possible cooperation in the task at hand.

Guaranty Trust Company of New York
140 Broadway

LONDON OFFICE 32 Lombard St., E. C.	FIFTH AVE. OFFICE Fifth Ave. & 43rd St.	PARIS OFFICE Rue des Indes, 1 & 3
Capital and Surplus	• •	\$50,000,000
Resources more than	• •	\$600,000,000

Fig. 170

someone in the Department of Publicity and New Business for the purpose of following them up by letter or personal interview in case the card shows at a glance that the account is not as mutually profitable as it might be. This is only a beginning of the intensive cultivation of present customers, but it is going at it in a thoroughly modern and efficient manner.

Preferred Position

Whether by chance or design, that was a remarkably suitable position enjoyed by the advertisement of the

Guaranty Trust Company of New York offering to lend customers money to buy Liberty bonds. In one newspaper at least (Fig. 170) it appeared right alongside of the news item from Washington saying that the Government was about to urge banks to do that very thing.

Co-operation With Attorneys

Some lawyers are more or less hostile to trust companies because they believe such institutions sometimes do work which they themselves might do. But I know of several large trust companies that are co-operating with lawyers. I am reproducing newspaper advertisements along that line (Fig. 171) used by the Fidelity Trust Company of Baltimore, the Dexter Horton Trust and Savings Bank of Seattle, and the Mercantile Trust Company of

Bank of Seattle, and the Mercantile Trust Company of



Convenient for Attorneys

One reason why we number so many lawyers and their clients among our depositors is because The FIDELITY is such a convenient place for them to transact banking and trust business.

The FIDELITY is only two blocks from the courthouse, containing all the local courts, and the greater number of Baltimore lawyers have their offices in buildings within a very short radius of The FIDELITY

FIDELITY TRUST COMPANY
Charles and Lexington Streets

THE LAWYER AND THE TRUST COMPANY

Considerable fiduciary business comes to the Dexter Horton Trust and Savings Bank through the recommendation of lawyers who have directed their clients to us.

A prominent lawyer says:

"Trust companies have earned an honorable reputation as executors and trustees. They offer security of assets, continuity of existence, experience, business management, readiness of access, opportunity of favorable investment and due consideration for beneficiaries."

DEXTER HORTON TRUST AND SAVINGS BANK
SEATTLE, WASH.
Second at Cherry

Combined Resources of
THE DEXTER HORTON NATIONAL BANK
and the
DEXTER HORTON TRUST AND SAVINGS BANK
\$21,409,499.60.

Fig. 171



Relief From Extra-Legal Duties

When an attorney acts as legal adviser for an estate or trust under the management of a relative or friend of the testator, many extra-legal duties are likely to fall upon him. Among the duties from which Mercantile Trust Company of San Francisco, when acting as executor and trustee, relieves the attorney, are:

Collection and custody of assets	Receiving and determination of claims
Procurement of bonds	Keeping and preparation of accounts
Preparation of inventory and appraisements	Management of property
Determination and payment of inheritance tax	Preparation of reports
Distribution of estate	

MERCANTILE TRUST COMPANY OF SAN FRANCISCO

San Francisco. The last named company likewise issued a 24-page booklet entitled, "Advantages to the Attorney in Having Mercantile Trust Company of San Francisco Named as Executor, Administrator, Guardian or Trustee."

A Road Sign

The cashier of the First National Bank of Bay Shore, N. Y., Olin S. Brewster, wrote me:

"We are planning to use three 4 x 6-foot road signs to advertise our bank. Reading *The Burroughs Clearing House* led me to believe that you might suggest the matter to be used. The most important one will appear about a half mile away on the main street over which much traffic passes. It is at the edge of a development from which we draw largely and can get more, consisting largely of commuters, or those having accounts out of town. The others will be between here and another small town where many small farmers pass. We thought of using the distance in miles to this bank on the far side, but are stuck for the other side. Can you help us on this?"

Mr. Brewster adopted an idea which I outlined as follows:

"For your signs I think a good idea would be to play up SAFETY FIRST like this—

SAFETY

at the

FIRST

National Bank

Of Bay Shore, N. Y.

inasmuch as there is so much traffic along the road where these signs are to appear, and safety is certainly the first

point to be considered in making a bank connection. The sign should be painted so that the first thing that strikes the eye is SAFETY FIRST, and a second glance will show the matter in smaller letters which ties up your bank with the idea conveyed by the first impression."

Officers' Nameplates

That fine, clear advertisement of the First Trust & Savings Bank headed "To Promote Our Better Acquaintance" (Fig. 172) suggests one good advertising idea that can be used by every bank that has nameplates of officers and tellers at desk and window. The other advertisement is an effective illustration of the martial spirit in bank advertising.

**To Promote Our
Better Acquaintance**

WHEN you do business with us, we must know who you are, because confidence is a fundamental necessity in the banking business, and it springs only from thorough acquaintance.

For mutual advantage, we want you to know us as well as we know you. That is why when you come into our banking room you will see on the various desks and windows, bronze name-plates indicating who is at any particular desk or window.

There are no barriers of formality here. You will find a hearty welcome and a sincere desire to assist you in any matter of banking or trust. Put us to the test.

FIRST

TRUST & SAVINGS BANK

LOCUST N. W. CORNER SEVENTH

Personal Financial Preparedness

We are hearing a good deal just now about preparedness—industrial, financial, military. As a nation, we need all of these but in the discussion of national problems let us not overlook the great necessity for personal financial preparedness.

That simply means saving money and putting it away where it will be safe and not idle, as in a savings account at the **FIRST**.

NOW is emphatically the time for every man, woman and child in Des Moines to save and we are here to help them do it.

FIRST

TRUST & SAVINGS BANK

LOCUST - N. W. CORNER - SEVENTH

Fig. 172

A Calendar

The Manufacturers and Traders National Bank of Buffalo got out a calendar that will bear mentioning. It contained an unusually artistic picture of the bank's classical building and no other advertising but the name of the institution. A calendar was sent to the presidents of most of the banks in the United States.

“Translated” Statements

The First National Bank, of Napa, Cal., issued a “translated” bank statement that dissipated the fog which settles down over the usual bank statement when the average person glances at it. Cashier E. L. Bickford, in sending it out, accompanied it with this letter:

“If more banks would give complete publicity to their affairs, and more depositors would look intelligently into the condition of the bank with which they do business, there would be *fewer bank failures*.

“This statement is made plain, so that it does not need an expert to understand it. Take time to look it over, and if there is anything you do not understand, and want to know about, ask us and we will be glad to explain it. Please notice:

“1. The deposits are the largest ever shown in a published statement, by any bank in Napa County.

“That shows the confidence of the public in the management of the bank.

“2. Cash reserve largely exceeds the legal requirements for national banks.

“That shows that the bank has plenty of money for its depositors.

“3. The statement looks to be, and is, a ‘clean’ one.

“If you could get down deep beneath the surface, as the national bank examiners and our own auditing committee do, you would find there are no doubtful assets of any kind in it.

“With such a statement, we hope to have all of your business, with your friendly recommendation to others, and to merit it by our service.”

BANK ADVERTISING EXPERIENCE

In order to simplify its condensed statement for popular consumption the First National Bank of Bay Shore, N. Y., publishes its figures like this:

WE OWN (Condensed)

Loans and Discounts	\$ 84,524.30
Bonds, Securities, etc.	312,872.83
Overdrafts	2.18
Furniture and Fixtures	2,097.17
Cash and Due from Banks	57,479.65
Interest Due	3,861.72
	\$460,837.85

WE OWE

Depositors	\$350,486.69
National Bank Notes.....	24,600.00
War Loan Account	6,959.11
Reserved for Taxes	625.00
	\$382,670.80

THIS LEAVES—

Capital	\$ 50,000.00
Surplus and Profits	28,167.05
	\$ 78,167.05

Which is a Guarantee Fund for the protection of our Depositors.

Below is an analyzed condensed statement of the Bank of New Richmond, New Richmond, Wis., as of June 20, 1917, which is a good model:

On the above date this bank owned conservatively-made notes and mortgages amounting to

	\$428,324.26
--	--------------

G O O D B A N K A D V E R T I S I N G I D E A S

It had high class Bonds, School District Orders, etc., to the amount of	5,655.64
Its Banking House, Furniture, Fixtures and Safe Deposit Boxes, etc., for the convenience and benefit of its patrons, were carried at a portion of cost	3,625.45
It had money in its vaults and balances to its credit with other banks	76,442.76
TOTAL ASSETS	\$514,048.11

It had Deposits in Savings Accounts, Certificates of Deposit, Cashier's Checks and Checking Accounts to the amount of\$463,817.28

Its six stockholders, holding 350 shares of \$100 each had invested in the business including capital \$35,000, surplus \$15,000 and earned profits \$230.83, a total of 50,230.83

This amount of \$50,230.83 and additional \$35,000—(Each stockholder being individually legally liable to the creditors of the bank to the amount of his stock in addition to the amount invested in said stock) making a total of \$85,230.83

This amount of \$85,230.83 safeguarded by strong and conservative management protects all deposits in the BANK OF NEW RICHMOND.

RESOURCES, June 20, 1916, \$443,012.16; June 20, 1917\$514,048.11

Community Trusts

The trust company in any city which is the pioneer in getting a "Community Trust" or "Foundation" started

is likely to get considerable benefit from the plan as the years roll by and the aggregate of trust funds increases. To F. H. Goff, president of the Cleveland Trust Company, is due the credit for starting this idea which, briefly stated, is the establishment and maintenance of a fund for the economical and intelligent handling of bequests for charitable and other purposes for the benefit of the public. Herewith (Fig. 173) is reproduced one of a series of "Foundation" advertisements used by the Rhode Island Hospital Trust Company, of Providence. This company has issued an interesting booklet describing the Foundation. Other similar funds, and the trust companies caring for them, include:

Cleveland: The Cleveland Foundation, the Cleveland Trust Company; Chicago: The Citizens Community Trust, Harris Trust & Savings Bank; Spokane: The Spokane Foundation, Union Trust & Savings Bank; Milwaukee: Milwaukee Foundation, Wisconsin Trust Company; Los Angeles: Los Angeles Community Foundation, Security Trust & Savings Bank; St. Louis: St.



The Rhode Island Foundation
—Its Principal Purposes

Third: The FOUNDATION will be of great service to those who desire to bequeath or to give during their lifetime money or property to charitable objects, but who are in doubt either as to the permanency or as to the future needs of the institutions they desire to assist. It provides a safe method for wisely modifying the dispensing of gifts to suit changing social and economic conditions. Persons expecting to contribute to charity should know all about this community trust.

*An explanatory booklet
will be sent upon request*

**Rhode Island
Hospital Trust Company**
PROVIDENCE, R. I.

Fig. 173

Louis Community Trust, St. Louis Union Trust Company; Attleboro, Mass.: The Attleboro Foundation, the Attleboro Trust Company; Detroit, Mich.: the Detroit Trust Company; Boston, Mass.: The Permanent Charity Fund, The Boston Safe Deposit and Trust Company.

Advertising to Bankers

It is a little unusual for trust companies to advertise to bankers, but here's how a certain large trust company addressed itself, in a newspaper advertisement, to the bankers of its community:

"TO THE BANKER"

"There's no man in the community upon whom greater responsibilities rest.

"Your judgment controls the very life of commercial and industrial activity.

"Your interests link or ramify with the community's greatest enterprises.

"Is it wise, then, that you, who have played such an important part in this community's upbuilding, should leave no record of your wishes relative to the disposition of your estate?

"At your request we shall be very glad to send you our two booklets on will-making."

A New York trust company desiring to get the residence addresses of directors of a list of about a thousand banks in the larger cities of the country, asked banks in those cities to send it copies of the local telephone directory. This also provided the company with valuable mailing lists for other purposes not competitive with the business of the local banks. New York institutions, as a rule,

strive for the New York accounts of banks in other cities and leave the local deposit business to the local banks. Many out-of-town banks have accounts in several different New York banks and trust companies, thus getting the widest possible range of service.

A First-of-the-Month Ad.

The Bank of Antwerp ad. (Fig. 174) I wrote myself several years ago, and it has been used by quite a number of banks around the first of a month. It was written from the heart, at that, and I imagine it strikes a responsive chord in many a breast oppressed by the ever increasing H. C. of L.

A Trust Company Talking Point

“Prevent Family Friction” is the rather unusual heading used by the Mercantile Trust & Deposit Company, of Baltimore, in an advertisement calling attention to the superiority of the trust company as executor and trustee as compared with an individual acting in the same capacity. The point of the advertisement is that in large families petty jealousies and misunderstandings, no less than ignorance of business methods

Bills! Bills! Bills!

Life seems to be just one bill after another to most people in these times. But you're not piloting your financial bark right if you allow it to be swamped by bills. Steer clear of that danger by not running so many of them, and by putting something into an interest account every month at this.

BANK OF ANTWERP

Fig. 174

by some members, often cause much embarrassment to the relative who is named executor and trustee.

Souvenirs for Delegates

If there was a delegate at the Atlantic City convention of the American Bankers Association in September, 1917, who didn't have a cane or a parasol, when he promenaded the Boardwalk it wasn't the fault of the Irving National Bank, which gave away 2,000 and 1,000, respectively, of those useful articles. The Irving's name did not appear on the gifts but every man or woman who received one knew where it came from, all right, and as the delegates scattered to different parts of the country they took with them the silent but effective reminder of the New York bank. As a rule, I'm not so strong for souvenir advertising, but in the case of the Irving this generous distribution was both complimentary and complementary. That is, what this bank spends for souvenirs is only a small part of its total advertising appropriation. It spends a liberal amount for magazine and newspaper advertising and issues many books and booklets. One of its best, *Trading with Latin America*, is a 183-page book which contains a mass of very valuable and conveniently arranged information of timely interest to American business men.

Statement Folders

Banks are coming to realize that the printed or engraved statement folder issued when the call is made by the bank authorities can be made a more effective piece of advertising by improving its appearance typographically. Among eastern banks which issue artistic statement folders—for

this reason worthy of study by bank advertisers—are the Mellon National Bank and the Union Trust Company, Pittsburgh; and the Metropolitan Trust Company, the Bankers Trust Company, the Guaranty Trust Company and the Irving National Bank, of New York. It would pay you to send for them.

Moving Picture Advertising

Moving picture advertising is being used more and more by banks, but none of them to the extent that the Bankers Trust Company used it to advertise the "A. B. A." Cheques. The company has put out a two-reel picture entitled "All Aboard the Magic Carpet," seen by several millions of people, and more recently a new photoplay, "The Talisman." The display of these films is arranged for by local banks selling the "A. B. A." Cheques, and the theater managers have the use of them free.

Advertising "Schemes"

Of the making of bank advertising schemes there is no end, though sometimes there is an end to the schemes. The usefulness of many of them is short-lived. I know one moderate-sized bank which in the space of a few weeks signed contracts for advertisements on a wall telephone directory, a firemen's program, a baggage tag, a thermometer, and pay envelopes. I guess the only reason the bank is not using space on the grocer's paper sacks, the laundryman's shirt cardboards and the milkman's bottlestoppers, is because nobody has yet come around with such a scheme. I don't mean to say that none of these things is any good, but I do think that this bank is spreading out its advertising appropriation too thinly. It is better to concentrate

on the two or three old standbys of bank advertising—the newspaper, the street cars, and the direct-by-mail campaigns. The other plans are only supplementary and complementary to these.

Children's Savings Accounts

Dave S. Matthews, advertising manager of the Farmers and Merchants Bank, of Stockton, Cal., wrote:

“We know of no feature of bank advertising in which the human interest element is more pronounced than the appeal to children and young people to save their money. Both newly married couples and proud parents of newly-born children we have found ideal prospects for our savings department.

“Our new business department obtains from the county recorder each week the names of newly married couples to whom we address letters of congratulation, calling their attention to the importance of starting a savings account at once. Often a blushing bride informs the savings teller that she received a letter from the bank. Some say it was very nice of the bank to congratulate them and consequently they desire to open an account.

“We offer to start a child's savings account with a deposit of one dollar to remain in the bank until the child is of age. We also tell the mother that by calling at the savings window with the letter she can have, with our compliments, an attractive baby book. The names of the parents are obtained each week from the health officer.

“We have obtained a list giving the names of children, their birthdays and the names and addresses of their parents. We plan to write the children birthday congratulations, and suggest that should their parents consult them as to their wishes for a birthday remembrance, they ask for a

savings account and one of our home safes. We likewise tell them that if they will present the letter at the savings window we shall be pleased to give them tickets to a local theater as a birthday remembrance from this bank."

House Organs

Many of the larger banks issue "interior" house organs designed to give information and helpful suggestions to all members of their organization, and, by indirection, to advertise the bank to the outside world also. One good one of this type is the *Old Colony News Letter*, Old Colony Trust Company, Boston. Another is the *Mettco Meteor*, Metropolitan Trust Company, New York. It would do you good to get sample copies of these publications. The Edwardsville National Bank, Edwardsville, Ill., sent me a copy of *Thrift*, a house organ which to the initiated, bears the earmarks of a syndicate magazine, but it is a good one and I believe thoroughly in the syndicate advertising idea for rural banks.

Christmas Advertising

"Peace on earth, good will toward men." It seemed almost like mockery to use these words of Christmas cheer when millions of men were arrayed against one another in deadly strife.

But Christmas cheer can have its old time place again, and the logical thing for the advertising banker, therefore, is to be prepared to get some of the prevailing holiday spirit into his copy at that time. Santa Claus, Christmas trees, holly and mistletoe—all have a part in the scheme of illustration, while savings accounts for children, the

“gift of thrift,” Christmas savings clubs and New Year resolutions are suitable subjects to be dwelt upon in bank advertisements.

Advertising in Sunday Newspapers

The Bankers Trust Company, of New York, has been a pioneer in a good many financial advertising ideas. Two of its latest are worthy of special mention. On Sunday, January 27, 1918, the company inserted a good-sized advertisement of its trust department in the New York Sunday newspapers. It was prefaced with this note:

“The Sunday newspaper seems to be a peculiarly appropriate medium for conveying this message to busy men and women. Free from the business cares of the week, in your own home circle, you now have the mental leisure and opportunity to consider a matter of vital interest to you and your heirs.”

The text of the advertisement had to do with making a will, and referred to a booklet entitled “The First Step,” which contains questions and blanks for the data to give to an attorney to enable him to draw up a will. This has the same psychological value as a coupon in an advertisement, making it easy for the reader to take the action suggested. The advertisement pulled a large number of inquiries for the new business department to work on.

Getting in Touch With Visitors

“Right on the job,” is the only way to describe a certain Los Angeles trust company in connection with its efforts to get into early touch with prospective visitors to Southern California. It gets names and addresses from travel

bureaus, hotels, real estate dealers, etc., and writes a letter offering to help the visitor in any way possible, and asking the newcomer to make the trust company his financial headquarters while in that part of the country.

Savings Bank Advertising

The saving banks in New York City do very little advertising, the biggest ones absolutely none except the formal announcement of their dividend rate. They are mutual institutions and the answer to every advertising proposition put up to them is that they have no right to use present depositors' money in advertising to get new depositors. It must be admitted that they get a good many depositors without advertising. It must be conceded also that to advertise in the New York newspapers would be pretty expensive when it is taken into consideration that a good deal of the circulation paid for would be waste circulation because so many readers are located where it would not be convenient for them to deposit in the particular bank which might be advertising.

There are other banks nearer them which are just as safe and satisfactory. However, some of the newer and smaller savings banks in New York City advertise in various ways even if they do not use the newspapers. The Maiden Lane Savings Bank, located at Broadway and Maiden Lane, even used the "sandwich man" method, sending up and down among the enormous lunch-hour crowds in the skyscraper region of lower Broadway a man bearing placards advertising the Christmas Savings Club. Perhaps there was special advertising value in this from the subtle suggestion that might form itself in the observ-

er's mind something like this: Save now and when you get old you won't be reduced to the necessity of earning your living in such a humble and arduous way as this.

Household Economy

The family expense account, properly handled, can be made one of America's most formidable weapons against the high cost of living. But thorough education in the use of the weapon is essential.

Working on this principle, which emphasizes the profound importance of economy in little things, the Savings Bank of Utica, Utica, N. Y., during the war gave a timely turn to its advertising by making a new use of a household expense record, similar to those which have been issued by other banks.

"What Can a Woman Do?" asked the bank's newspaper advertisement. And it answered:

"We face a national crisis. The war will be won not so much by blood and iron as by food, clothing and money.

"The home—your home and mine—is the place where the war will be decided. In-so-far as we practice thrift and economy in buying and using, just so much will be contributed to the great cause—the protection of our right to live and let live."

The two paragraphs serve as an introduction for the reproduction of a household record sheet suitable for one month's use for the listing of receipts each day in the month and the entrance of expenditures against them every day, itemized as to food, rent, clothing, fuel, light, water, ice, insurance, physician's fees, medicine, car fare, recreation, gifts, miscellaneous and savings. Opposite

the record sheet is a schedule of apportioned expenses, allowing 30 per cent for food, 25 per cent for the house, 13 per cent for clothing, 12 per cent for housekeeping, 6 per cent for education, amusement, etc., 4 per cent for luxuries and 10 per cent for savings. House expenses include rent, car fare, property tax, fire insurance and repairs.

A thousand of the record sheets were printed for distribution and the housewives of Utica were urged to call at the bank and try the plan for one month.

The supply of sheets was exhausted in a very short time and the advertisement, intended to be supplementary to a campaign for developing savings accounts among housewives, served its purpose well. The advertisement was effective because it interested the women in a definite method of saving, reaching more households than would have been possible by distribution of the bank's limited supply of booklets entitled, "A Household Expense Record," from which the reproduced sheets were taken.

In the forty-page booklet, the aim of which was to teach systematic saving, were instructions for buying and preparing practically everything that goes on the average dinner table, and helpful hints for the economical operation of every department of the business of housekeeping, from the rearing of children to the removal of stains from clothing.

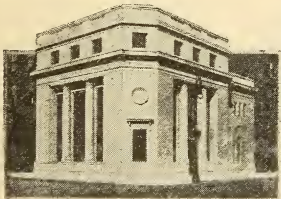
The Bank's Building

An officer of a bank which has recently moved into new quarters wrote:

"The advertising value of a new building or improved quarters is, in my opinion, very high. People like beauty,

and an imposing banking room appeals to most for the reason that a bank is supposed to represent the accumulated wealth of its community. Cheap equipment indicates a poor or cheap bank in the eyes of many.”

How two different banks—the Chapin National Bank, of Springfield, Mass., and the Guaranty Trust Company of New York—invited the public to inspect new quarters is



THIS company announces the extension of its service through the establishment of an office at Madison Avenue and Sixtieth Street. You are cordially invited to inspect these new quarters.

Guaranty Trust Company of New York
140 Broadway

FIFTH AVE OFFICE Fifth Ave. & 42nd St.	LONDON OFFICE 32 Lombard St. E. C.
MADISON AVE OFFICE Madison Ave. & 60th St.	PARIS OFFICE Rue des Italiens, 1 & 3
Capital and Surplus - -	\$50,000,000
Resources more than - -	\$600,000,000



When we move into our new building

Notwithstanding the great inconveniences of our temporary quarters, our friends have been surprisingly patient, and we appreciate their co-operation.

At an early date we expect to welcome the people of Springfield in our fine new home, where everything will be convenient and comfortable.

That will be a great day for us, marking as it will, the successful consummation of the plans and efforts of many years. For our customers, it will mean the beginning of broader and better service in all their banking matters. It will also typify the progress and prosperity of this community.

CHAPIN NATIONAL BANK
MAIN AND LYMAN STREETS—NEAR THE ARCH

Fig. 175

shown by the two advertisements reproduced (Fig. 175). They are good.

I know of many small-town banks that offer the free use of their board rooms as meeting places for town, school or church committees, or for any such semi-public use.

I have seen several rural banks that have a bulletin

board in their lobby, which is used as a farmer's exchange. That is, free notices are posted of farms, live stock, seed, farm machinery, etc., for sale or exchange. In the bank's advertising, farmers are invited to make the bank their headquarters while in town, using it as a place for business appointments or as a waiting room for the family while the farmer visits the store, the mill or the grain elevator.



Will you disregard one of your highest duties?

D OUBTLESS you are now meeting fully the responsibilities you assumed in establishing a family. But have you provided for every contingency, so that the support of your wife and children will be assured?

You can provide for your heirs by carefully planning your will, having it prepared by a competent attorney, and by appointing Mercantile Trust Company of San Francisco as executor and trustee.

Our officers will be glad to talk over with you this important matter.

**MERCANTILE TRUST COMPANY
OF SAN FRANCISCO**
464 CALIFORNIA STREET

The advertisement of the Mercantile Trust Company of San Francisco (Fig. 176) is perfectly balanced typographically and is a little unusual by virtue of the fact that it shows an interior rather than an exterior view of the building.

Local History

Because of the age of the institution and Baltimore's interesting history, it was quite a logical thing for the National Union Bank of Maryland to choose an historical background for its newspaper advertising campaign. (Fig. 177.) Noteworthy features are Baltimore's famous Washington's monument

Fig. 176

adopted as an emblem, and the slogan, "In the National Union There is Strength." That is an inter-

and for the support of the Declaration
on a suitable policy to be adopted
and our fathers to our united support



Every American has made a new declaration

EVERY loyal American has reaffirmed his allegiance to the United States and has declared "the world must be made safe for democracy." Every American intends to buy Liberty Bonds to his fullest limit and then to buy more.

The National Union Bank (founded in the first term of Jefferson, third President of the United States) and Author of the Declaration of Independence stands ready to buy Liberty Bonds and to assist the citizens of Baltimore in buying them

NATIONAL UNION BANK
 Of Maryland
 Fayette near Charles



In the National Union there is strength.

Who can remember its beginning?

WHO can remember the laying of the corner stone of the Washington Monument in Baltimore, July 4, 1815? Yet at that time the National Union Bank had been in existence eleven years. From the bank's establishment in 1804 until now it has continuously and faithfully served the people of this City and State. In the National Union there is strength.



NATIONAL UNION BANK
 Of Maryland
 Fayette near Charles



They knew the Father of his Country

THE founders of the Union Bank of Maryland were contemporaries of George Washington, First President of these United States. In fact the bank was organized only five years after the passing of Washington. Its history therefore covers almost the span of the Nation's history. It still stands on guard over the banking business of thousands of Baltimore citizens and concerns

NATIONAL UNION BANK
 Of Maryland
 Fayette near Charles



In the National Union there is strength.

Fig. 177



When Baltimore was seven years old

THE city of Baltimore was incorporated in 1797. It was therefore only seven years old when the Union Bank of Maryland was organized and chartered in 1804.

Baltimore has known us since infancy and we can remember when the city was a mere child. We are still carrying out our original purpose of supplying safe, convenient banking service to Baltimore.

NATIONAL UNION BANK
 Of Maryland
 Fayette near Charles



In the National Union there is strength.

esting series of advertisements published by the First National Bank, of Portland, Ore. (Figs. 178, 179,

180). The bank ad. historical is not a new thing, but these Portland advertisements are worked out better than any similar ones that I have seen in a long time.

Interesting examples are those of the Peoples, Pittsburgh, and the Northwestern, Minneapolis (Fig. 181). There were eight in the latter series and they were reprinted and given out by the bank as "Souvenirs of Old Minneapolis."

That's a singularly appealing series (Fig. 182) of the Philadelphia Trust Company, combining artistic appearance with forcefulness of expression. The illustrations of "Outward Bound" and "Management of Property" are especially attractive, while "On the Farm" and "Field Service" reflect the influence of the war.

Dear There was a Whistler - The last Whistler
wheat to Australia, Portland rapidly became a great grain exporting port. As our harbor and shipping facilities improved, we continued to forge ahead until, in 1907-1908, Portland held the American export record with approximately 16,000,000 bushels.

Three years before this cargo of wheat left the Columbia River, the First National Bank was organized - the oldest National Bank on the Pacific Coast. Into the history of the grain industry, and the spread of agricultural wealth in the Northwest, is written the history of this bank. Today, as then, the account of a business house or individual with us brings mutual pride. The services of this modern bank are at your disposal.

The First NATIONAL BANK
First for three Generations

Fig. 178

Booklets

Booklets are an important, if not an indispensable part of a bank's advertising equipment. If you cannot afford separate booklets on the various phases of your business, such as savings, certificates, safe deposit, trust, etc., you can at least publish one booklet catalog of all the services you render the public.

The New York banking institutions are very strong for the plan of issuing helpful booklets dealing with new laws or some

other current matter of interest to the business public. They do more of this than they do in the way of booklets directly advertising their functions. In other words, they advertise by indirection. Typical of this is the pamphlet issued by the Mechanics & Metals National Bank on the "Proposed Amendments to the Federal Reserve Act," and "Steps to Victory," another is a booklet

**Oregon's First Forge—
A Cradle of Industry**

**Portland Foundry
AND MACHINE SHOP**
EST. 1842
1000 1/2 COMMERCIAL ST. PORTLAND, OREGON

STEAM ENGINES
All sizes from 10 to 1000 H.P. and 10 to 100 ft. diam. for all purposes.

CRACKERS AND MILLS, and all other machinery for all purposes.

ROLLING MACHINES, for all sizes of iron and steel.

WATER PUMPS, for all sizes and all purposes.

Foundry and Machine Shop, for all purposes.

DAVID MONNASTES was the father of the machine and steel industry in the Northwest. His forge was a cradle for many other early industries.

Today Oregon's big steel and machine plants hum with activity. Giant ships are being propelled with Portland-built equipment. Men with vision have conquered a great opportunity.

For over fifty years the financial strength of the First National has surmounted every vital situation. We have placed our facilities at the disposal of the Government in distributing the new 3 1/2% war loan. Although the terms are not yet officially announced, we are ready to receive subscriptions, which we will handle without expense to the investor.

To the business man, this bank offers many phases of service, valuable in constructive development and in sound financing.

The FIRST NATIONAL BANK
First for three Generations

Fig. 179

on "The Excess Profits Tax Law" by the National Bank of Commerce in New York.

Speaking of the last named institution—the second largest national bank in the country—it is going to be very interesting to watch its unfolding as an advertiser. Under the direction of Vice-President Guy Emerson, it is gradually building up a Department of Publicity and New Business, laying the foundations carefully and preparing to take advantage of the strong points of "The Commerce" which to some extent had been hiding its light under a bushel by doing practically no advertising whatever.

A booklet called "Thrift Budget," issued by the Universal Savings Bank, New York, contained these good points concerning the value of a savings account:

Willamette Woolen Goods.
 A LARGEST STOCK of prime quality goods for sale by the yard or by the piece. Also a full line of notions, trimmings, and accessories for the trade. Goods are made to order and delivered promptly. Address: 1000 Commercial Street, Portland, Oregon.

Woolen Mills
 The Oregon Woolen Mills, Portland, Oregon, are the largest and most complete in the Northwest. They produce a full line of goods, including: Blankets, Hosiery, and more.

WANTED ALL WOOL
 We are now buying all kinds of wool, including: Merino, and more. Address: 1000 Commercial Street, Portland, Oregon.

Patronize Home Industry.
 All products manufactured in Oregon. Address: 1000 Commercial Street, Portland, Oregon.

From Oregonian Feb. 2-1861

Helping to Clothe the World
 One of our interesting series recalling events in Oregon's history.

The First National Bank
 First for three generations

Fig. 180

1. A Place to put a dollar or two at a time to accumulate. In the pocket it doesn't. It is spent, lost or stolen.

2. A Place where it is safe to keep it. In the home it is liable to loss by carelessness, theft or fire.

3. A Place where your money is safe from fire, burglary, destruction, and you pay for no policies of insurance against loss.

4. A Place where you can keep it conveniently

and yet not too conveniently, and pay no rent for the keeping and safeguarding as in a deposit vault.

5. A Place where you can invest every dollar as fast as you want to, and do not have to buy in \$100 stocks or \$1,000 bonds.

6. A Place where you invest or withdraw your funds and pay no brokerage to buy and none to sell.


7. A Place where \$5 and upward earns interest at a rate double that which is usually allowed in National Banks or Trust Companies upon amounts of \$1,000 and over.

8. A Place that furnishes you with book and ledger records of your transactions and does not charge \$1.50 to

\$2.50 per month to keep your account, if the balance is less than \$300.

9. A Place where the Banking Department of New York State supervises and controls, and its expert auditors, accountants, and executives are safeguarding the bank for you, for your money and for your peace of mind.

“The Progress of Liberty” is the title of a handsome booklet issued by the Liberty National Bank, New York, being reprints of articles and advertisements indicating the growth of the bank. It contains a table showing an increase in deposits from \$266,106.77, December 2, 1891, to \$76,603,431.60, March 5, 1917. This bank in 1916 earned 80.6 per cent on a capital of \$1,000,000, said to be a better record of earnings than that of any other national bank up to that time.



Minneapolis Arrivals in 1867

YOUR DESTINATION AT LAST! It is the year 1867, and you have come all the way from Ohio, perhaps, puffing in behind this wonderful locomotive, in a great cloud of smoke made by its roaring wood fire.

This was the birthyear of Minneapolis, and an era of much railroad building. The first mayor, indeed, Mr. Dorilus Morrison, was an important factor in the construction of the Northern Pacific, the pioneer section of which was completed in 1872.

In this same year, 1872, Mr. Morrison was made the first president of a national bank then being organized—a bank small enough in those early days, but an institution whose deposits have now, in 1917, reached the fifty-million dollar mark. This bank was, and is,—

THE NORTHWESTERN NATIONAL BANK

1917
MINNEAPOLIS
Semi
Centennial

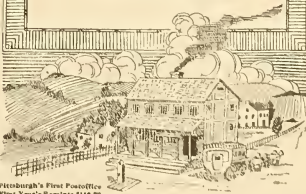
Hand in hand with Pittsburgh's progress since 1867

Time is the acid test for nearly everything

Half a century has proved that the fundamental policy upon which this institution operates is a sound policy.

Briefly, that policy is: The way to help yourself is to help the people who do business with you. This policy is still in force and will continue to be in force.

PEOPLES SAVINGS AND TRUST CO.
OF PITTSBURGH
CAPITAL AND SURPLUS \$1,000,000
WHERE WOOD CROSSES FOURTH



Pittsburgh's First Postoffice
First Year's Receipts \$110,999

Fig. 181



OUTWARD BOUND

IN early days, the prudent Philadelphian made his will and turned over his property to a trustworthy Agent before undertaking a sea voyage.

The traveler of today may avoid trouble and inconvenience while absent by appointing this company as Agent for the collection of income and management of his financial affairs.

*Ask for our folder
"Sea-Board Service"*

Philadelphia Trust Company

415 Chestnut Street :: 1415 Chestnut Street
Philadelphia



MANAGEMENT OF PROPERTY

IN Colonial days, the landed proprietor spent much of his time in personally managing his property, collecting rents, finding tenants, and supervising repairs and improvements.

The busy American of to-day may relieve himself of these cares and worries by appointing this company as agent to act for him in all such matters.

*Ask for our folder
"Real Estate Manager"*

Philadelphia Trust Company

415 Chestnut Street :: 1415 Chestnut Street
Philadelphia



OUT ON THE FARM

THOSE who engage in agricultural work have but little time to devote to the management of their financial affairs.

This company acts as Agent for those thus occupied. Its service includes the purchase, sale, and management of Real Estate, the collection of income, and the preparation of Income Tax returns.

*Ask for our folder
"Real Estate Service"*

Philadelphia Trust Company

415 Chestnut Street
1415 Chestnut Street
Philadelphia



FIELD SERVICE

ACTIVE duty in the field makes it difficult for the soldier to properly attend to the details connected with the management of his personal affairs.

Those thus situated may relieve themselves of business cares by appointing this company as agent to represent them while absent.

*Write for our folder
"Careless of Home"*

Philadelphia Trust Company

415 Chestnut Street :: 1415 Chestnut Street
Philadelphia

Fig. 182

“Fifth Avenue Events” and “Fifth Avenue” are the titles of two interesting illustrated booklets issued by The Fifth Avenue Bank, of New York, which has been situated on that famous thoroughfare for more than forty years.

The Irving National Bank has adopted a novel booklet idea in issuing a series of monthly pamphlets with a date line on the cover, simulating that of a periodical. Two of them were: “War-Time Finances” and “The Trade Acceptance Nationally Launched” by Lewis E. Pierson, chairman of the board of the bank.

“What Every Foresighted Business Man Should Know” is the title of a complete questionnaire in booklet form, giving information concerning the trust functions and banking services of the Columbia Trust Company, one of the pioneers in modern financial advertising in the metropolis.

New York City banks, however, have no corner on the helpful book idea. There are others—the Denver National Bank, for instance. It issues an illustrated bulletin on the

agricultural, industrial and mining conditions in Colorado, Wyoming and New Mexico which is very interesting.

“Average Daily Balances, the Story of a Bank Account” is a booklet prepared and published by the Central Bank & Trust Corporation of Atlanta, Ga. It illustrates by diagrams the methods of calculating the average daily balance of an account. The special occasion for the booklet was the fact that the banks composing the Atlanta

Concise Business Information!

If you are a property owner or a business man, you will want these booklets:

YOUR TAXES: A convenient synopsis of city, county, state and federal taxes. Gives tax dates and (where possible) the rate of the tax.

PUBLIC ACCOUNTING: A plain statement of how the manufacturer, banker and merchant each benefits by using the services of expert public accountants.

THE IMPORTANCE OF MAKING A WILL: A duty you cannot afford to neglect. Some of the common objections and the answers thereto.

DESCENT AND DISTRIBUTION OF PROPERTY OF INTESTATES: A concise summary of the Michigan laws controlling inheritance when there is no will. Every property owner should have a copy of this book.

A NEW PUBLIC SERVICE: Of interest to officers and members of clubs, organized charities, and other organizations not conducted for profit. A new and business-like method of handling club finances.

There is no charge for any of the above booklets. Check those you wish to have, and send us your name and address.



DETROIT TRUST COMPANY

CORNER FORT AND SHELBY STS.
OPPOSITE POSTOFFICE
DETROIT, MICHIGAN

Fig. 183

Clearing House Association some time ago decided to impose a small fee for handling checking accounts averaging less than fifty dollars.

The Detroit Trust Company said:

"You may perhaps be interested in the advertisement 'Concise Business Information' as it has produced a very large number of replies."

I am glad to reproduce bank advertisements which have produced results because it helps other bank advertisers. So study this Detroit advertisement (Fig. 183) well.

A Denver bank, to every person starting a saving account, gives a booklet entitled, "Patriots of Liberty" containing short sketches of noted Americans who began their start by saving.

"Sixty Years of Sound Finance" is the appropriate title of a booklet issued by the Merchants Loan and Trust Company of Chicago. It describes Chicago's early development and is commemorative of the institution's sixtieth anniversary. The booklet is very attractively printed with type fitted around variously shaped cuts of drawings showing old Chicago scenes and interior views of the present home of the bank.

A number of specimens of its advertising matter have been sent to me by the Albany, N. Y., City Savings Institution, especially having to do with banking by mail. One of the best features is a vest pocket-size booklet introduction blanks reading as follows: "This will introduce Mr.....who desires to become one of your patrons and whose signature is below. Yours very truly."

In all the years I have been commenting upon bank advertising it has been a periodic pleasure to praise the

blicity of the Cleveland Trust Company. One of their best is a handsomely printed booklet of "Bank Forms," containing clear illustrations and a concise explanation of the reasons for and uses of the forms most commonly employed in good banking. Other good booklets are "Fortening Sail," a savings message addressed to possible depositors of the Lake Marine Savings Department of the company; "Ready," a leaflet showing people how to be prepared to pay their insurance premiums; and "Silver Safety," an advertisement for safe deposit storage service. An unusually effective booklet appealing to women has been issued by The Peoples Trust and Savings Bank of Chicago, which has adopted the slogan, "The Convenient Bank." The booklet has no title but an advertisement on the front cover is headed "You Can Vote—Can You Bank?" It is thoroughly illustrated, largely with photographs. The scope of the booklet is indicated by its sub-headings which are as follows:

- "Safety First."
- "To Hoard Cash is Not Patriotic." "How to Open a Checking Account."
- "How to Deposit to Your Account."
- "How to Deposit Funds by Mail."
- "How to Draw Money."
- "Why—and How—to Pay Bills by Check."
- "How to Check up Your Bank Balance With Us."
- "Our Women's Department Invites You."
- "How Business-Like Women Make Their Money Earn Interest."
- "Are You Teaching Your Children Thrift?"
- "Where to Keep Your Important Papers and Valuables."
- "Woman's Truest Friend."

“What Might Happen to your Estate, and the Safeguard,” is the finely embossed title which appears on the cover of a booklet recently issued by the Security Trust Company, Detroit. It is an unusually inviting-looking booklet and it is interesting and convincing in its treatment of the subject matter. It gives about a dozen actual cases of the superiority of trust company service, showing the loss and trouble arising from the use of less dependable service. It names the necessary qualifications of a competent executor and trustee as follows:

Integrity, superiority, good judgment regarding investments, knowledge of the law respecting trusteeship, executive ability—all sustained without interruption.

“Small Bank Accounts Invited” is the title of an especially interesting booklet issued by Bigelow & Company, Bankers, 25 Pine Street, New York. Many banks do not care for small accounts, but this concern opens the doors to the small depositor who comes well recommended and is prepared to pay a small fee when his average balance falls below \$200.

The large embossed figures “\$9,000,000” appeared on the cover of a booklet put out by the Peoples Savings & Trust Company, Pittsburgh, and all through the booklet in a very clever manner the size of that sum—the capital and surplus of the bank—is visualized by text and illustrations, among the various ideas being the following:

“9,000,000 paper dollars placed end to end would reach from Pittsburgh to Dallas.

“9,000,000 silver dollars will outweigh two passenger locomotives.

“9,000,000 silver dollars, placed in a stack, would be over fourteen miles high. This is nearly three times the

height of Mt. Everest in India, the highest mountain peak in the world.

“The U. S. Treasury advises us that an expert counter can count about forty thousand bills per day.

“At this rate, it would take 225 days, or over 37 weeks of six working days each, for an expert government counter to count our capital and surplus of NINE MILLION DOLLARS, if it were in dollar bills.

“This great amount of money is our depositors’ added guarantee of safety.

“Why not bank with us and secure this splendid measure of protection for your savings and checking accounts?”

Reproducing Newspaper Ads.

The idea of reproducing a bank’s newspaper advertisements in booklet form is increasingly common. Among other recent examples are those of the Boston Safe Deposit & Trust Company and the Citizens National Bank, New York. The theory is that many a newspaper advertisement is too good to be condemned to the evanescent existence of one or two insertions in a daily newspaper. It is natural to want to preserve some of the best efforts along this line and a booklet is a suitable way to carry out this commendable idea. I should like to see an encyclopedia of some of the triumphs of the bank advertiser’s art. Perhaps sometime I may have an opportunity to compile it myself. In the meantime, I refer my readers to such booklets as those mentioned above.

Signed Advertisements

The Yellowstone National Bank of Billings, Mont., is a good user of newspaper space. It has the names of



The Liberty National BANK

*Opens for Business Saturday, June 8th
at 116 W. Campbell Avenue*

The only thing new about this bank is the name, and any one acquainted with finances will not need an introduction on their first visit to this institution, because here they will meet the officers, who are financial and business men old in the history of Roanoke's industries—men who are living monuments of success.

**This Financial Institution Is Based on Principles of The
Highest Order and for This Reason Lays Claim
to a Liberal Portion of Your Business**

The Liberty National Bank is safe, with rock bottom foundation; a financial institution that will do its part in making Roanoke a bigger and better city. Its purpose, of course, is to make money for itself and for its clients; its pride is to grow to the degree where it will be a part of the largest city in Southwestern Virginia, where the name of one will reflect on the other—Roanoke. The Liberty National Bank, The Liberty National Bank, Roanoke.

This bank will offer you every banking courtesy and convenience, and one of its desires is to encourage the small depositors who are just starting in the financial world. Its officers are men who can look back on the past of great men who started humbly, but made that START, and by so doing attained success.

A bank that believes in its principles, believes in Roanoke and its people; believes that its policies can bring nothing but a greater success for its founders and officers and its patrons.

Therefore, you are respectfully solicited to make a deposit with this bank regardless of whether the amount is modest or large. Beginning June the 8th we are at your service.

The Liberty National Bank

116 W. Campbell Avenue, Roanoke, Va.

different officers and directors signed to different advertisements. A clever safe-deposit advertisement, written by Henry M. Cady, reads as follows:

“THE SMART BURGLAR always looks under the carpet, in the dark closet, behind the mantel, in the mattress, and in the cupboard for your hidden valuables. Don't be foolish and keep on using such places for insurance policies, bonds, mortgages and other precious papers, when for a small outlay you have one of our steel safety deposit boxes that is water-tight, burglar and fire-proof and where your personal belongings are accessible to you alone at any time. Ask our Mr. Nickey about these boxes.”

Opening Announcement

It is a strikingly effective advertisement which announced the opening of the Liberty National Bank of Roanoke, Va. (Fig. 184).

Fig. 184. A good beginning

Architectural Features

Even the pillars in front of your bank (if you happen to have a Greek temple style of architecture) can be made to tell an advertising story. See how The Northwestern National Bank has capitalized that feature in a little ad. in "The Bellman" (Fig. 185).

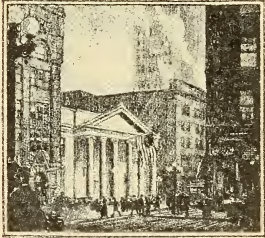
Free Service

The Guaranty Trust Company, of New York, is "right on deck" with new ideas in its advertising. It advertises to handle some fiduciary matters for men in military service free. Another service advertised was a new banking convenience for Americans overseas, consisting of a plan whereby the depositor of any bank or trust company which had made the necessary arrangements, could cash at the Paris office of the company, and at numerous correspondent offices throughout France, his personal checks drawn on his bank in this country.

PILLARS OF STRENGTH THAT
bespeak the character of the house
within mark the entrance to

**THE NORTHWESTERN
NATIONAL BANK**

Forty-six years of conservative banking built this institution and brought its resources to \$71,000,000.




MARQUETTE AVENUE, MINNEAPOLIS, MINNESOTA

Fig. 185. "Sermons in Stones"

Safe Deposit Idea

That cut of the massive vault door in the advertisement of the National Copper Bank, Salt Lake City (Fig. 186), is a weighty argument for using that institution.



The WILLS of
FAMOUS WOMEN
 Eleanora of Castile
 surnamed "The Faithful" Queen of Edward I of England, left an elaborate Will, containing legacies to various persons who attended her during her last illness and especially rewarding her physicians
 You may wish to leave something to faithful friends or employes — to your family physician, or clergyman. Provisions for such bequests can be made in your Will when your lawyer draws it for you, and when you name us as Executor they will be faithfully carried into effect

ONEIDA COUNTY TRUST CO
 73 & 75 GENESEE ST. · UTICA N.Y.

Member of Federal Reserve

Press Proofs on
 Bulletin

A good idea for getting the most benefit from advertising is used by the National Union Bank of Maryland, Baltimore. It is a set of frames to carry press proofs of advertisements as they appear. These are hung over the

One of an interesting series tellers' windows and over the public desks in the lobby.

Calling Attention to Statement

Calling attention to the bank's statement by means of a separate advertisement is a pretty good idea not often used. I am showing how this is done by The Pennsylvania Trust Company, Reading, Pa.

Some Real Reasons

Some good arguments on "Why You Should Have an Account in this Bank," are given by the Bank of Glendale (Calif.) in this newspaper advertisement:

- That you may have money to
- attain your ambitions
- go into business for yourself
- change employment if you wish
- train yourself for the kind of work you like
- buy, build or furnish a home

- take advantage of bargains for cash
- increase your education
- travel and get more pleasure out of life
- obtain social advancement
- make profitable investments
- gain prestige and influence

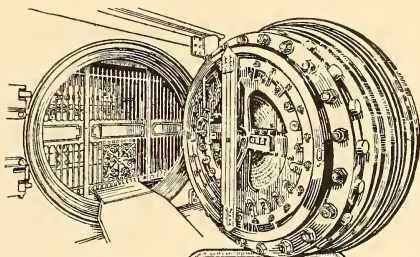
Intelligent Banking Service

“Intelligent banking service,” advertises the Fourth National Bank of Atlanta, “is based on three essential elements:

“(a) Careful, definite study of the needs of each account;

“(b) Real co-operation with the customer; and

“(c) Thorough-going attention to details.”



Safety

Three essentials are afforded by this institution to clients—Safety, Organization and Service.

In all matters pertaining to the funds of patrons, the element of Safety is given first consideration.

The massive steel vaults of this bank are buglar, fire, flood, and earthquake-proof. Built of armor plate chrome and Bessemer steel, similar to that used on the most powerful battleships, these vaults afford a protection that cannot be excelled.

The outer door of the security vault weighs thirty tons and is operated and locked by super-genial automatic time mechanism.

But Safety in banking is not all a matter of money, metal and marble.

At The National Copper Bank there is a “human element” which gives strength and character and makes banking pleasant as well as efficient.

Known as “the bank with a strong directorate,” this institution offers patrons a complete banking service for savings, investments and checking accounts.

Helping small depositors grow into big ones, and counseling with customers regarding investments, are among the important phases of Service rendered by the officers of this bank.

You are invited to become a depositor, thus adding to your own efforts the counsel and judgment of these experienced men.

NATIONAL COPPER BANK
and BANKERS TRUST COMPANY
Opposite Postoffice

Fig. 186

A weighty argument

Removal Notice

A bank’s removal notice is quite an important advertisement inasmuch as it would lead to considerable inconvenience if customers and the public were not duly apprised of a change of location. How this situation

**THE EQUITABLE TRUST COMPANY
OF NEW YORK**

announces the

removal

of the offices heretofore located at
Number 618 Fifth Avenue to the
*New Banking Rooms and Safe
Deposit Vaults* at the South East
Corner of

Madison Ave. & 45th Street

CAPITAL AND SURPLUS
**CHATHAM
PHENIX**
NATIONAL
BANK
INCORPORATED IN NEW YORK

Capital and Surplus
Five Million Dollars

Resources Over
100 Million Dollars

To Our Customers and the Public:

THE CHATHAM AND PHENIX NATIONAL BANK of the City of New York announces that at the close of business this day the location of its branch heretofore at Greenwich and Warren Streets was duly changed to 395 CANAL STREET in the City of New York.

THE PEOPLE'S BANK of the City of New York heretofore located at the last mentioned address, having gone into voluntary liquidation, its business has been acquired and taken over by the Chatham and Phenix National Bank and will be continued at said address.

The Chatham and Phenix National Bank offers to depositors and the public in proportion to their requirements the use of its organization and facilities, especially in connection with commercial accounts.

New York, September 21st, 1918.

L. J. Kaufman
President.

Main Office 149 Broadway
BRANCH OFFICES

395 CANAL STREET	BROADWAY AND 61ST STREET
ROCKY AND GRAND STREET	8TH STREET AT LEVINGTON AVE.
SIXTH AVE. AND 14TH STREET	BROADWAY AND 95TH STREET
BROADWAY AND 11TH STREET	LENOX AVE. AND 11TH STREET
FIFTH AVE. AND 23RD STREET	12TH STREET AT LENOX AVE.
17TH STREET AT THIRD AVE.	BROADWAY AND 113TH STREET

Fig. 187

Attractive branch removal notices

was handled by two New York institutions is shown by the advertisements of the Equitable Trust Company and the Chatham and Phenix National Bank (Fig. 187).

Photograph of Crowded Lobby

A clear photograph showing a crowd of depositors in the lobby of the City Trust Company, Buffalo, N. Y., was reproduced on a card and mailed out as an advertisement by that company.

Renting Safe Deposit Boxes

Undoubtedly the most helpful matter I can reproduce is that which has proved to be resultful. In regard to the folder entitled "Safety Deposit Business" (Fig. 188), the First National Bank of Shelbyville, Ill., said:

"We have used this safety-deposit advertising matter

with good results, sending it to prospective renters, especially our customers in other departments."

The form letter accompanying the folder reads:

"Dear Friend:

"Will you kindly give the enclosed folder your careful consideration? It may mean the saving

of many dollars for you and at least the satisfaction of knowing that your valuable papers are absolutely safe. At any time before June 1st, we shall be glad to furnish you with a commodious box, two keys and a special key ring for fifty cents during the remainder of the year.

Hoping that we may be of service to you, I am,

Very truly yours,

W. S. MIDDLESWORTH, President."

A New Kind of Pride

Banks brag a good deal about growth in their deposits. We have done our share of that kind of bragging. Up to last June our deposits were growing steadily. The increase was six and a half millions in three years. Then we began our efforts to sell Liberty Loan Bonds for the government. Our Bond Department has since done little else. In our efforts we did not try to spare our own deposits. We have sold the bonds during the year to 34,874 people and it has been a lost year in deposit building. We are proud of the loss. We don't regard it as a loss. Rather we regard it as one of those Canadians who were here for the Third Liberty Loan drive regarded the loss of his leg. "I didn't lose my leg. I traded it for a clear conscience"

Capital Largest in Indiana	Fletcher	Interest on Checking Accounts
Savings and Trust Company		
Will Help You to Save Safely		N. W. Cor. Market & Pennsylvania

Unusual

SAFETY DEPOSIT BUSINESS

Do you own a Bond, Stock, Mortgage, Note, Life or Fire Insurance Policy, Deed, Abstract, or any other valuable paper?

There are four ways of caring for them:

- 1 Hide them
- 2 Put them in your desk
- 3 Put them in a tin box
- 3 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 is so all the time.
- 3 It is the **scripted way**. No Safe Deposit Customer goes back to the old way of keeping his valuables.
- 4 It is the **modern way**—our Safe Deposit Vaults and Lockup Rooms were built for your use. Our vaults and equipment are **unsurpassed** in the 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.

Fig. 188

Old Banks

A bank is different from a woman in that the older it gets the more fuss it makes about its birthdays. I am reproducing a group of good advertisements (Fig. 189)



1876

1876-1892

1892-1906

PRESENT HOME

48 years of PROGRESS

JUNE 14, 1870—JUNE 14, 1918



LIKE a giant springing from the fertile, ever-enduring soil growing with might, always forging ahead—THAT IS SEATTLE AND THE PACIFIC NORTHWEST.

LUMBERING, shipbuilding, fishing, farming, commerce and allied activities, all spring from the same lands and waters—THESE ARE THE FOUNDATIONS OF THE INDUSTRIES OF THE NORTHWEST

MANAGED by prominent representatives of these solid industries, serving the great financial needs of the Northwestern peoples, from the poorest to the richest—THIS IS THE DEXTER HORTON NATIONAL BANK.

TODAY the entire first floor of this building is occupied by the combined organization, The Dexter Horton National Bank and the Dexter Horton Trust and Savings Bank. This bank now stands as not only the oldest in Western Washington but one of the largest and best equipped financial institutions in the West. Every branch of modern banking is transacted here. Thirty-three customers' windows or "cages" are required to handle the business of its customers promptly and efficiently.

Combined Resources Over \$23,000,000

The Dexter Horton National Bank

OFFICERS:

N. H. LATIMER, President.	H. L. MERRITT, Asst. Cashier.
W. H. PARSONS, Vice President.	J. C. NORMAN, Asst. Cashier.
G. F. CLARK, Vice President.	C. T. GLASS, Asst. Cashier.
C. E. BURNSIDE, Cashier.	R. H. MACMICHAE, Bond Manager.
C. H. DODD, Manager Credit Department.	

Dexter Horton Trust & Savings Bank

OFFICERS:

C. J. SMITH, Chairman of the Board.	C. E. BURNSIDE, Vice President.
G. F. CLARK, President.	W. W. SCRUBY, Cashier.
W. H. PARSONS, Vice President.	R. H. MACMICHAE, Asst. Secretary.

Members Federal Reserve Bank

Fig. 189

A good bank birthday advertisement

used on the 48th, 55th and 65th anniversaries respectively, of The Dexter Horton National Bank, Seattle; the First National Bank, New Haven; and the First National Bank, Brooklyn.

Against Promoters

Before it ceased its activities, the Capital Issues Committee at Washington requested bank cashiers to help put unscrupulous promoters out of business. The committee was alarmed at the reports it had been receiving of the activities of unscrupulous promoters and of salesmen of "wild-cat" securities. Many cases were reported where the holder of a Liberty bond was being persuaded to swap it for some highly speculative or worthless stock or bond.

This is emphatically something to be combatted in the bank's advertising space, as well as by word-of-mouth advice over the bank counters and at the cashier's desk.

The Bank's Location

In large cities, the exact location of a bank and its branches is an important point to be brought out in the advertising. The Columbia Trust Company, of New York, handles that matter well in the reproduced advertisement (Fig. 190).

Some Good Points

There are some very good points for bank advertisement writers in this recent editorial in the *Wall Street Journal*:

"What constitutes the strength of a bank is a question which is given considerable prominence by the agitation carried on in some quarters for bank amalgamation on the ground that only large banks will be able to extend to traders and manufacturers the facilities necessary to enable them to enter into successful competition with foreigners. In the popular mind the strength of a bank

The four headquarters for
COLUMBIA TRUST FUNDS
for safe-guarding the money you leave



IN FINANCIAL
 DISTRICT
 60 Broadway

Mr. Warren, Vice-President at our Downtown office, will be glad to explain a Columbia Trust Fund to you. A Columbia Trust Fund is simply money set aside under the protection of the Columbia Trust Company and invested to provide assured income for definite objects.



IN SHOPPING
 CENTRE
 5th Ave. & 34th St.

At our Mid-town office the man to see is Mr. Dunn, Vice-President. A Columbia Trust Fund is a financial arrangement you can enter into now. It prevents the dwindling away of the money you leave.



IN HARLEM
 125th St. &
 Lenox Ave.

If more convenient to come to our Harlem office, please ask for Mr. Burns. A Columbia Trust Fund can be made to fit your individual needs—for example, to provide for the financing of your family through a period of years. Our charge for handling each Columbia Trust Fund is very moderate.



IN THE BRONX
 148th St. &
 Third Ave.

At our Bronx office you will find Mr. Berry ready to talk with you. Life insurance or any other money may be set aside to form a Columbia Trust Fund. We are bound by a written agreement to carry out your wishes absolutely.

IF you are looking to the future and planning well ahead, we recommend that you give the matter of a Columbia Trust Fund earnest consideration.

You will find any one of the above men glad to explain a Columbia Trust Fund to you in a very frank and informal way—of course, without obligation on your part.

**COLUMBIA
 TRUST
 COMPANY**

Member of Federal Reserve System

lies in the volume of its deposits, the funds being entirely forgotten that deposits constitute a bank's liabilities, and, therefore, can be no index of its solidity or lending power. One might as well say that the financial position of an industrial corporation grows stronger with the increase of accounts payable since the deposits a bank are equivalent to this item. The fact is, a bank's credit, and consequently its lending power, is dependent on the same three factors as that of a corporation, namely the honesty and ability of its management, the amount of capital, including surplus and undivided profits, which its stockholders

Fig. 190. Making location clear

TRUST SERVICE AT THIS BANK

IN ORDER to render its customers a complete banking service, The National Park Bank has established a Trust Department to handle trust business of all kinds.

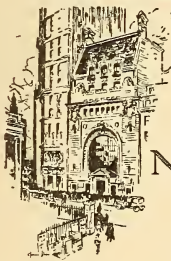
Not only are the general banking facilities—commercial and personal—at the disposal of our customers, but we are also prepared to render the following additional services

To Individuals—

Care for property under living trusts,
Care for securities temporarily or permanently,
Act as guardian for minors and incompetents,
Act as executor and trustee under will.

To Corporations—

Act as trustee under corporate mortgages,
Act as fiscal agent, registrar and transfer agent of stock and bonds
Act as depository under reorganization agreement.



We shall be pleased to have the opportunity of discussing with you how we can best serve your interests in our Trust Department.

THE NATIONAL PARK BANK OF NEW YORK

ESTABLISHED 1856

Resources over \$250,000,000

Fig. 191. A National Park Bank Ad.

d by the bank, or the amount of its working capital, borrow a term from corporate finance.”

A Change of Name

A change of name is quite an important event in the story of a bank. It warrants a full page advertisement announcing the fact—at least. The Union National Bank, the Union Savings and Trust Company, thought so.

Trust Company Advertising

A good thought anent the corporate versus the individual executor is contained in this advertisement of The First Trust Company of Lincoln, Neb.:

HOW OLD IS YOUR EXECUTOR ?

In many wills, where individual executors are appointed, time passes without the thought that each year your chosen executor is growing older. He may not be as capable in later life. His health may require his absence for a greater or less time or of course he may die.

None of the above contingencies will occur if a Trust Company is named either as Executor, Co-Executor or Trustee. A Trust Company is constantly acquiring experience, which accumulates with age.

We suggest that you revise your will and consult with our officers or your lawyer about the appointment of The First Trust Company. The expense of our service is never greater than that of an individual and your estate has the benefit of both efficiency and experience.

"The Mountain Messenger"

W. H. Spradlin, cashier of The First National Bank of Huntsville, Tenn., writes:

"Our bank had an entire change of management about a year ago. Located in a small village among the mountains, we have endeavored to introduce modern methods, and have adopted some of the systems of bank publicity used by the larger banks. A reference to the enclosed comparative statement may suggest that we have not been altogether unsuccessful. Apologies must accompany our house organ, as our local printer usually waits till

the last minute, and does not afford us the opportunity of seeing a proof."

"Mountain Messenger" is the appropriate title of the little four-page house organ. This little paper is absolutely unsyndicated, and every line of its contents is of local interest. For the benefit of other small-town banks I reproduce a few editorial paragraphs:

"It will probably surprise many of our friends to know that we have nearly one thousand customers. Most of them are depositors, too.

"On September 11th we had a call from the Government. This is a call, issued to all national banks five times a year, for a statement showing their condition. The call is always for a date prior to the date of the call. In this manner it is impossible for the officers and directors of a bank to 'juggle' figures and make the appearance of a national bank anything but what it actually is.

"We are pleased to announce that our statement has been pronounced good. Our overdrafts are smaller than they have been for quite a while, and our past due paper reflects credit upon our people. Our deposits are a little above normal and well balanced.

"Did you ever stop and think what kind of deposits a bank values most? Do you know that a bank had much rather have ten deposits of ten dollars each than one deposit of one hundred dollars? Well, this is the case. We have no large accounts which will be with us today and gone tomorrow. It is an easy matter for a man with one hundred dollars to withdraw it (perhaps at a time when you have it loaned out), but the ten men are hardly likely to get together and agree to all go over at once, and each draw his ten dollars.

“That is what counts largely for the strength of a bank. And that is what is called well-balanced accounts. That is why we welcome the small depositor. It is going to be our policy to calculate the amount of money we shall lend, based on the amount of SMALL deposits we have.

“Do not ask us to let you overdraw your account. Many times we would be glad to do this, but, remember, you are just one of nearly one thousand, and a little here and a little there quickly amounts to a large sum, and WE are not permitted to allow overdrafts. If you need a little money and it is so we can lend it to you we will be glad to in the regular way—by note.”

A Big Trust Advertisement

One of the noteworthy recent developments is the greatly increased advertising of trust business. I don't know whether the fact that national banks can now exercise trust functions has anything to do with it, but it is true that much larger space and stronger copy is being used by trust companies than ever before. In New York City the Bankers Trust Company, the Columbia Trust Company, the Mercantile Trust and Safe Deposit Company, and others, are using large space and forceful copy on strictly trust functions. Recently the Northern New York Trust Company at Watertown, New York, put out a full newspaper page, headed “Insurance That Insures. Your Duty to Those Dependent upon You Does Not End When You Insure Your Life. Who After You Will Manage Your Affairs?” The argument contained therein is so good and may be so helpful to other trust company advertisers that I reproduce it in full as follows:

“Most men realize their responsibilities. They know that those they support in life must be supported when

they are dead; and they provide for that support by insuring their lives. Unfortunately, the thought of most men stops there. With a capital of ten or twenty thousand dollars, a business man would feel no anxiety about an income. Hence he feels, without stopping to think about it, that his child, his widow, his aged parent, his infirm or incapable brother, would have no cause for anxiety with a like capital. And so he insures his life for enough to produce that capital and lets it go at that.

“Capital, however, must be invested, judiciously invested, if it is to yield an income. Can the judgment of one who lacks the capacity to make money, be trusted to invest it? Not only will capital fail to yield an income in inexperienced and incapable hands, but capital itself is put in peril. Women and men lacking financial ability are easily imposed upon. The promise of a large rate of dividend or a high rate of interest seems to them in their financial ignorance, the most attractive of investments.

“Judicious management is just as essential to reliable income as is capital itself. The Northern New York Trust Company is organized for the care and management of capital. Some of the most successful business men of our community are its directors. Its officers and employees are chosen and educated for that particular purpose. Its capital is pledged as security for the good faith and honesty of its acts. Capital, under its management, is not only preserved; it is made productive. It will be caused to yield the best return that is consistent with safety.

“Why not then place the life insurance money that must support your dependent ones in our capable hands? Why not, instead of going half way toward security for those you love, go all the way? Perhaps you do not know

how. In that event, let it be our pleasant task to show you.

“We should appreciate a call from you. Then, if you care to tell us, in confidence, what you hope to accomplish for your wife, your daughter, your son, your sister, your parents, through life insurance, we will tell you how you may surely accomplish it.

“Others have found our advice of value. We believe you would profit by it. It is yours for the asking.”

The Foreign Department

The group of advertisements of the First National Bank of Boston (Fig. 192) is part of a series being used to push the Foreign Department of that big institution. My

Foreign Credit Information

OUR Credit Department, assisted by our Buenos Aires Branch and correspondents throughout the world, is in a position to furnish exporters and importers dependable credit information and reliable statements of foreign market conditions.

The
First National Bank
of Boston

Capital, Surplus and Profits
\$26,000,000

Resources, \$200,000,000

Branch at Buenos Aires, Argentina

Commercial Service

OUR Commercial Service Department, in connection with the extension of foreign and domestic trade, will furnish merchants and manufacturers with information concerning trade conditions; and assist in obtaining reliable foreign representatives. You are invited to make use of our facilities.

The
First National Bank
of Boston

Capital, Surplus and Profits
\$26,000,000

Resources, \$200,000,000

Branch at Buenos Aires, Argentina

FOREIGN TRADE

OUR Foreign Department, assisted by our Buenos Aires Branch and extensive banking connections throughout the world, has adequate facilities for transacting your foreign banking business intelligently and efficiently.

Consult us regarding foreign financial or trade transactions in which you are interested.

The
First National Bank
of Boston

Capital, Surplus and Profits
\$26,000,000

Resources, \$200,000,000

Branch at Buenos Aires, Argentina

Foreign Collections

OUR Buenos Aires Branch enables us to handle promptly and efficiently collection items on the Argentine; and through our correspondents we are in a position to give like attention to such items in all parts of the world.

The
First National Bank
of Boston

Capital, Surplus and Profits
\$26,000,000

Resources, \$200,000,000

Branch at Buenos Aires, Argentina

Fig. 192

To develop foreign trade

only suggestion is that more interesting headlines would be an improvement, in my humble opinion.

The advertisement of the Anglo-South American Bank, Ltd., (Fig. 193) is typical of a good deal of new foreign trade advertising which banks are beginning to put out in view of the re-establishment of the freedom of the seas.

I am showing a big advertisement of the Anglo-South American Bank, Ltd., "Covering South America" (Fig.

194). The Irving National Bank, of New York, issues a graphic trade chart and commercial map of Latin-America which is very good, showing in easily available form, details concerning area, population, imports, exports, facilities of transportation, communication, and

New Office in Spain

The Anglo-South American Bank, Ltd., has further extended its exceptional service for American exporters by adding to its list of branch offices one in Vigo, Spain. This office will be open about November 1, and will augment those already established in Barcelona, Bilbao and Madrid.

With branches in four principal markets, the Anglo-South American Bank, Ltd., is in a particularly advantageous position to assist American exporters in the extension of their business with Spain.



ANGLO-SOUTH AMERICAN BANK, Ltd.
New York Agency, 60 Wall Street

Head Office London	John Coe, Agent F. C. Harding, Sub-Agent W. M. Dewkin, Sub-Agent	Capital and Reserves Over \$31,000,000
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Fig. 193. Ready for the new era

commerce, elevation, distribution of products, rainfall and other forms of information relating to American trade.

The Philadelphia Trust Company advertisement (Fig. 195) is short and to the point. The illustration and the heading go well together.

"When Prices Drop" in the advertisement of the National Bank of Commerce in New York (Fig. 196), has a rather pleasing sound in these times, and I am sure the advertisement attracted a lot of attention.

A Variety of Good Points

Here are some miscellaneous good points noticed in recent bank advertisements:

“The Welcome Bank” is the slogan used by The People's Bank & Trust Company of Charlotte, N. C.

The Oneida National Bank of Utica, N. Y., states in its newspaper advertising that it has an Italian interpreter.

The National Union Bank of Baltimore, Md., recently headed one of its advertisements, “Good Business Neighbors,” and he was the neighborly talk which followed:

Covering South America



THIS graphic map shows at a glance the extensive banking service in South America of the Anglo-South American Bank, Ltd. In addition to these unusual facilities, this bank has branches in the chief commercial centers of other American countries, Great Britain, France and Spain, as well as correspondents in other parts of the world.

A new branch was opened at Saos Cruz, Southern Argentina, in September.

With capital and reserves of more than \$32,000,000, the Anglo-South American Bank, Ltd., offers exceptional facilities to American exporters and to financial institutions having no direct Latin-American connections.

Write for Booklet
"Collection Tard"

ANGLO-SOUTH AMERICAN BANK, Ltd.

Head Office London	New York Agency, 60 Wall Street John C. Cox, Agent E. C. Hartley, Sub-Agent W. H. Shawkin, Sub-Agent	Capital and Reserve Over \$32,000,000
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Fig. 194. At home and abroad

“There are many merchants located all around us who have not yet discovered what a ‘good neighbor’ we are. We are a human, friendly sort of bank rendering efficient cooperative service. Our location at the very center of Baltimore’s retail and wholesale district makes us a neighbor to scores of mercantile houses whose bank business we desire and to whom our modern service would be helpful. Many of these business men and concerns are now our customers. Some of them, indeed, have been

h us for generations. But we want more of these good business neighbors to become depositors at our bank. We will consider it a friendly, neighborly act to have you call and talk with us regarding our mutual interests."

Another Baltimore bank, the National Exchange Bank, put personal touch into recent advertisement thus:

"The National Exchange Bank desires to express publicly its appreci-



REPRESENTING THE ABSENT

As Agent or Attorney in Fact, this company will assume duties and responsibilities of a personal or unusual nature rendered necessary by the conditions which now exist.

Philadelphia Trust Company


416 Chestnut Street 1415 Chestnut Street

Philadelphia

HENRY G. BRIDGES <i>President</i>		
FRANK M. HADGE <i>Vice-President & Treasurer</i>	T. EDWARD FRANK <i>Secretary</i>	NELSON C. DAVENY <i>Trust Officer</i>
HARRY L. MCCOY <i>Asst. Treasurer</i>	THOMAS B. TROTTEN <i>Real Estate Officer</i>	A. RALPH BIRNEY <i>Asst. Treasurer</i>
HARRY STEWART <i>Asst. Real Estate Officer</i>	JOHN C. WALSH <i>Asst. Secretary</i>	LOUIS BERGER <i>Asst. Trust Officer</i>
	VINCENT B. TILLEY <i>Asst. Secretary</i>	

Fig. 195

Fig. 196



When Prices Drop

PEACE means readjustments in prices, wages and commercial policies. The National Bank of Commerce in New York is ready at all times to discuss the effects of these changes on the business problems of its customers.

*A New Commerce Book
Now ready for distribution, a study of post-war problems entitled "When Prices Drop."*

**National Bank of Commerce
in New York**

Capital, Surplus and Undivided Profits Over \$45,000,000

ation of the cordial reception given to its new vice-president, Paul A. Seeger, as evidenced by the personal calls and the opening of numerous and valuable accounts by his many

ends. It is our desire to do all in our power to make these new friends feel as much at home with us as our old customers.

"We also have the pleasure of welcoming a number of

new members to our board of directors and we are proud to publish the full list, in the belief that many others will find friends among them.

“The officers and employees are anxious to do their utmost to maintain the standard of accommodation and fair treatment practiced in the past which the public has reason to expect from a bank with such sponsors.”

The Savings Bank, of Utica, N. Y., at the head of a banking-by-mail advertisement ran this paragraph:

“Each year for ten years, H. P. Wright of Aberdeen, Md., has sent a silver dollar through the mails as a present to his sister, Mrs. Mary Fleetwood. On one side he puts her address and on the other a two-cent stamp. Not once has the gift been lost or stolen.”



Space forbids the publication of any more such ideas in this chapter, but it is the hope of the author that those which have been given will prove suggestive to bankers and bank advertisers. They are typical of what is being done along this line by thousands of progressive workers in the field of financial advertising.

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