

SAVINGS PASSBOOKS SOUGHT BY CROOKS

Use Them to Steal Money by Forged Slips - Should Be Guarded as Carefully as Cash.

Continued vigilance in safeguarding savings pass books, as well as blank and cancelled checks, against theft by crooks, who use this material in forgery operations, is urged on bank customers by James E. Baum, Deputy Manager of the American Bankers Association, in charge of its Protective Department.

"In a large majority of cases of forgeries on checks or savings withdrawal orders investigated by the American Bankers Association, stolen blank checks or savings pass books were the forgers' chief stock in trade," Mr. Baum says.

careless handling by depositors of cancelled or blank checks or pass books so that they fell into the hands of others was the immediate stimulus for hitherto honest people to commit their first criminal offense.

Banks should educate their depositors to exert the same degree of care in handling these instruments and to avoid leaving them about unguarded as they exercise in respect to actual money because they represent money, he declares.

For dealing with the bank robbery situation, Mr. Baum recommends the use of electrical alarms actuated by any tampering with the wires or mechanism and also wider adoption of the plan of state police forces now employed in a few states, declaring that last year in seven eastern states where state police forces were maintained there were only 20 bank holdups as against 164 similar attacks perpetrated against banks in five states in the central and far west, where banks are denied the advantages of the speedy and coordinated action given by state-wide police forces.

"The records of the American Bankers Association Protective Department reveal that for many years the odds in favor of state police protection have been at least 8 to 1 when measured by

Healthy Chick Program Brings Higher Returns

Health sticks to clean chicks! By following four simple points in brooding poultrymen can save 90 per cent of their chicks. Not only more chicks will be saved but they will be more profitable birds to keep as layers and breeders. Grow them clean, and health and vigor will go with them through life.

The four points in the Kansas "healthy chick" program calls for clean houses, clean ground, and clean feed.

By following these four simple rules egg production has been increased 30 eggs per bird in farm flocks. This increase at 25 cents per dozen means an additional return of 60 cents per hen.

During the old copy-book era, maxims and proverbs intended to impress the plastic mind of youth and inscribed in it correct principles of living, were traced in a fine spencerian hand at the top of each page for cramped fingers to copy laboriously during the daily writing lesson.

One of the noblest of these old sayings hinted that if a man went to bed at dark and crawled out of the hay before sun-up, he would become healthy, wealthy and wise without fail. This guiding principle, together with the one about the "early bird" were instilled into the minds of all growing youth during the gay nineties. Their authenticity was never questioned and if a diligent disciple failed to attain the prizes held out for each, he blamed the hand of fate but not the wisdom of the proverbs.

At the time, all such teachings were to the good. Since hog-tallow candles and smoky coal oil lamps were the only methods of illumination, the business of staying up late was a wearisome proposition and often called for more strength of character than was possessed by the average human. It was easier to turn in than stick it out until 11 o'clock by a sputtery half light which was little better than nothing.

Since the bodily organism can use only so much sleep, one naturally awakened early and got up. Simple as anything. Early to bed and early

to rise—popular with the muses because there was nothing better offered.

With the invention of electricity, however, things underwent a change. Folks began to dread going to bed for fear of losing out on some of the interesting things just getting under way when, according to the old proverb, it was time to go beddy-bye. The final straw was added when it became fully apparent that early to bed meant missing the most interesting people.

Instinctive colonial ideals die hard, however, and long after the "early to bed" sentiment had begun to slip, the "early bird" superstition still hovered around the outer edges of the national conscience. The two were so indelibly associated in the national mind, however, that a means was sought whereby it might be possible to reconcile disregard of one proverb with strict observance of the other. Finally a lucky flash cleared it all up, making it beautifully apparent that the early bird gets the worm all right, but in these days of lively competition he may have to stay up all night to do it!

Table No. 61: Synopsis of Annual Statement of the Southern Fire Insurance Company of New York, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 62: Synopsis of Annual Statement of the American Motorists Insurance Company of Chicago, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 63: Synopsis of Annual Statement of the Michigan Fire & Marine Insurance Company for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 64: Synopsis of Annual Statement of the Sun Underwriters Insurance Company of New York, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 65: Synopsis of Annual Statement of the Pennsylvania Mutual Fire Insurance Co. of Wilkes-Barre, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 66: Synopsis of Annual Statement of the Knickerbocker Insurance Company of New York, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 67: Synopsis of Annual Statement of the Fidelity Mutual Life Insurance Company of Philadelphia, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 68: Synopsis of Annual Statement of the Michigan Fire & Marine Insurance Company for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 69: Synopsis of Annual Statement of the U. S. Branch, Sun Insurance Office Ltd. of London, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.

Table No. 70: Synopsis of Annual Statement of The New Brunswick Fire Insurance Co. of New Brunswick, Inc. for the thirty-first day of December, 1930. Includes sections for CAPITAL, INCOME, DISBURSEMENTS, ASSETS, and LIABILITIES.