



TO-DAY

National Thrift Day or "Bank Day"

Salem Banks are here to serve your needs, use them, begin today.

Today is the anniversary of the birth of Benjamin Franklin. What better day could have been selected for National Thrift Day, the beginning of National Thrift Week? Today is the day that thousands of loyal American citizens, many right in our town, have started a practice of systematic accumulation by opening a bank account. Today is the day that they have selected to make an end of needless extravagance and establish a surplus in their name in a local bank. Those who already have a bank account have chosen today as an appropriate time to add materially each week to the surplus which they are in the habit of maintaining in their bank.

In this way they propose to rise to the occasion, just as they did so many times during the war, and help their country tide over a period of severe economic stress. In this way they propose to do their part to assure a continuance of the unusual prosperity which business in general is enjoying at the present time.

How many of you who read these lines realize fully all the advantages of having a bank account? How many know even the four main benefits which such practice brings a man? For the benefit of those who are not familiar with these benefits we will enumerate:

FIRST:

It brings a man a very definite standing in his community. His friends and business associates regard him with respect. He finds the merchants with whom he deals are glad to do business with him on a credit basis. He finds that they treat him more as a man of affairs.

SECOND:

Paying by check rather than in cash means greater convenience and greater safety. There is never any fussing to make the right change. There is never any necessity of having on hand a large supply of cash, which is always unwise and dangerous. There is no danger in sending a check thru the mails. There is no bother in getting and filing a receipt. Your cancelled check is always held as sufficient receipt.

THIRD:

A surplus in the bank means that you are always ready to meet emergencies. A sudden call for ready money finds you prepared. You are able to take advantage of discounts on bills and notes for prompt payment. You need never pass up a business opportunity which requires a certain amount of immediately available funds to swing the deal.

FOURTH:

A man who keeps a bank account establishes for himself a certain earning power. His business associates know what his capabilities are and when there is need for him to negotiate a loan he finds that he is considered a good risk, his credit is good. The officials of his bank are ever ready to help him out after he has once won their confidence as a man of systematic business habits and of definite earning power.

All these and many others are the benefits which you will derive from a bank account. Visit a banker in your town and get him to explain in greater detail just what a bank account would mean to you. No matter how small or large your requirements are, there is a bank near you which will serve you efficiently, courteously, safely.

Get into the habit of building for future needs. Start today a bank account and make it a point to increase your surplus each week. The time will come when you will realize fully the importance of having on hand a reserve which you can turn into immediate cash.



Remember the teachings of Benjamin Franklin that "a penny saved is a penny earned" and save, Save, **SAVE!**

Every person in Salem should be a Bank depositor in 1920---Salem Banks stand ready to help you to Become "Thrifty."

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LADD and BUSH
UNITED STATES NATIONAL
CAPITAL NATIONAL
SALEM BANK OF COMMERCE