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THE ETHICAL SERVICE BUSINESS RENDERERS

BY J. H. PUELICHER
President of the American Bankers Association



J. H. Puelicher

I sometimes think we lay too much stress on the technical efficiency of our business instrumentalities and too little on their moral services. Is it enough to say to our radical opponents of the present capitalistic order that it effectively feeds and clothes and houses and furnishes us with physical comforts and pleasure, and therefore it is good? That is not enough. They can rightfully tell us that, even though a system may minister to our physical well-being, if it stunts us morally, if it does not positively make us better ethically, it is an inadequate system.

The general answer to this assertion is obvious. The very fact that our industry, commerce and finance serve us so simply with the materials and means for physical well-being gives us the opportunity to build and support our churches, to foster the arts, to develop our great educational system,—to be kind to one another.

But need we deal in generalities? Do we not find in the direct effect of our business upon the individual much to improve his ethical standards? To toughen his moral fiber? Is it not good for the personal character of the race to do business as we are now doing it?

Let us take the business of banking, for example. Is it a mere mechanism or is it a vital moral force? Does it do more than, by facilitating production, raise the physical standard of living, or is there anything inherent in the manner and methods of banking that raises the moral standard of living as well?

Nine-tenths of our business is done by means of credit. The great bulk of that credit is obtained from the banks. It is obtained from the banks because men have character,—because they are honest, because they keep faith,—because they can be trusted.

If they did not have these qualities they could not do business at credit, they could not do business at the banks. We say banks deal in credit. That is but a way of saying they deal in honor and honesty. They build the business structure with the faith of man in man.

The part banking plays in our business-life is growing. That means that the faith of men in each other is growing. The more men who come to the banks with characters that entitle them to credit,—the more men who realize that to gain credit at the banks, they must possess themselves with characters that win them unquestioned trust, the higher becomes the ethical standards of the nation.

Is not this a great moral service that banking renders? It is a greater justification for our present financial system than even its wonderful efficiency in providing us with the material things of life. No greater service could be rendered the nation.

BANKS HELP CLUB WORK

Yakima County Banks in the State of Washington have loaned \$3,670 to boy and girl club members. Yakima County has twenty-nine pig club members, twenty-four poultry club members and forty-three dairy club members. Dairy club members are all using pure-bred stock, local breeders and bankers co-operating with them to the fullest extent.

WORLD'S GREATEST BANKING SYSTEM

By CRAIG B. HAZLEWOOD
President Association of Reserve City Bankers



C. B. Hazlewood

Conceived in the spirit of common good, for the best interests of government, banks and public alike, based on broad and correct principles relating to the nation's currency and credit, the Federal Reserve System represents the greatest piece of economic legislation enacted by an American Congress.

The System's record of achievement through a world war, an inflation period of dizzy heights, and months of serious and costly liquidation. It is a matter of greatest importance that very earnest and patriotic thought be given to the two questions: How far has the system succeeded, and in what particulars has it failed, to give our country as strong and as useful a financial system as human mind can devise?

The hope and expectation of those who framed the Federal Reserve Act that the machinery set-up for the origination, distribution and automatic retirement of currency issue, which should be entirely responsive to the needs of trade and the varying conditions of business, have been wonderfully well realized. Every possible effort must be exerted to preserve the Federal Reserve System from political alliance and to keep its powerful influence entirely devoted to the building up of the greatest banking system in the world.

The first bank of the United States was established in 1791 and failed to obtain a renewal of its charter in 1811, the opponents charging that the bank was a "money trust" controlled by foreigners, a tool in the hands of the Federalists, and that the act chartering the bank was unconstitutional. Note the use of the words "money trust." We have the idea that this is a modern term. The suspicions which animate the demagogue today have not changed in a century.

The second bank of the United States was chartered in 1816 and failed to obtain a renewal of its charter in 1831, the reasons being a widespread belief that the bank was unconstitutional, the hostility of the states, the opposition of the state banks, the rise of democracy, and the envy and hatred which the poor always feel toward the rich.

Both banks functioned well and accomplished much for the country during crucial times. The downfall of both was caused simply and solely by attempts to place the determination of banking policies in the hands of political authorities.

The delicate handling of currency and credit, to the high end that the best interests of all may be served with special privilege to none, cannot be left to others than those who are competent through proven judgment and experience. The danger of politics in the Federal Reserve System is a real one; upon us is placed the grave responsibility of forever keeping the great system clean.

Japanese Editors Poorly Paid.

Japanese newspaper men work for small salaries, but efforts are being made by prosperous newspapers in Osaka to elevate the standard.

The Osaka Mainichi, which has a daily circulation of about 800,000, has made substantial increase in its existing scale of salaries. Together with a bonus distributed twice a year, actual pay is two to three times the specified salary.

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