

# HOW BANKS USE

## The Addressograph

PRINTS FROM TYPE

GUARDIAN

Financial Advertising  
by E. St. Elmo Lewis

THE BANK THAT ASSISTS  
YOU TO PROSPER



GRENADA BANK  
GRENADA, MISSISSIPPI

Short Cuts and  
Money-Making  
Methods

Est. of P.E. Teschemacher,  
92 State St.,  
Boston, Mass.

In acct. with the NATIONAL SHAWMUT BANK  
OF BOSTON.

Day	Description	Credit	Day	Description	Debit
	BALANCE				

Received on  
Guarantee Trust & Banking Company, Atlanta, Ga.

10 Year 5% Trust Bond #50002 \$40.00  
John Mall Endors  
Officers Mess., Annapolis, Md.

July Dues  
Year 1910.



**FIREPLACE MAKES  
POOR SAVINGS BANK**

**OLD COUPLE ROBBED OF LIFE'S SAVINGS**

**Robbers Apparently Familiar  
with Habits of Couple**

Yesterday morning while Jas. K. Hooper and his aged wife were attending church, robbers broke into their residence, which is about three miles from the city, on the Blueington road, and carried away their life's savings which they had hidden in an old fireplace.

Apparently the robbers knew of the hiding place as they touched nothing else. Mr. Hooper states that no one but his very closest friends and near relatives have been in his house for many years, an unusual account for the apparent fact that the thieves knew of his hiding place for his savings.

When asked why he did not put it in a savings bank he stated that he always looked on banks as something very mysterious and had felt that the bankers did not care for his little patronage.

A posse started out yesterday afternoon in an effort to locate the robbers, but as they left no traces, the authorities held out little hope that they will apprehend them.

The result of a mistaken impression of banks



"A loose board in the floor" makes a poor savings bank

**The Banker's Duty**

It is no longer a question of policy as to whether or not the banker shall advertise. It has become his DUTY.

In every community hundreds of dollars that should be working for bankers and depositors are foolishly wasted by clerks, mechanics, salaried and professional men as yet untaught in the saving habit. Scores of smaller merchants go to the wall every year when a good bank connection would have saved them.

Newspapers throughout the country tell day in and day out of the loss by fire or accident of valuable documents and papers — the owners apparently knowing little or nothing about the safety deposit box. In every town and city there is the victim of the get rich quick swindle whose long hoarded savings went into the pockets of the clever crook instead of doing its work for the benefit of the community.

To stop this waste — to better these conditions is the banker's work. He can do it in one way only — by advertising. He must preach thrift day in and day out. He must educate depositors and prospects to the value of every service his bank can render. He must keep in constant personal touch with his entire community — in other words he must advertise honestly, aggressively, everlastingly.

In this way only can his success be assured.



A Banker's Advice did not guide these investments



These securities could not burn in a safety deposit box



### Bringing the Possible Depositors for Your Bank as Close as Your Desk

If the butcher, the baker and the candlestick maker in your town all dropped into your office for about fifteen minutes at the same time on a certain day each month to discuss local business conditions and the service your bank could render them it would not take you long to get their accounts.

If you could assemble the clerks, mechanics, salaried and professional men in your city and the farmers near your city in a large hall for a few minutes each month to listen to your talks on why they should save money and why they should ask your advice before investing in "get rich quick" schemes you could triple the deposits in your savings department.

If possible, this ideal plan would prove wonderfully profitable at any price. The reason for its success could be explained in two words — "Personal Appeal."

A personal appeal with written words is equally as effective. Try it — call your stenographer and talk to the merchants — think of them as being in your office, just as close as your desk. Then clothe your talk in a circular, booklet or letter and place it in the hands of every merchant in your town. Do this every month and you will be surprised at the results. Try the same plan with the mechanics, clerks, salaried and professional men — they will be glad to have your advice and suggestions.

This is straight to the mark advertising — talking to the merchant in his own words and soliciting his account of thousands of dollars — the mechanic in his words, going after his weekly savings — and the lawyer in his words. This kind of advertising is bound to produce results and bring business to your bank.

Who is it that will not read a communication from a banker?

Compile a list of all of the possible clients for your bank and bring them just as close as your desk through personal appeals through the mail.





## A Card in a Newspaper is not Advertising

Five years ago a bank president in an Eastern City said to an advertising service solicitor who was trying to interest him in a direct advertising campaign:

“We carry a card in the newspaper and that is enough. If I should advertise and go harking after business through the mails I would lose the business I now have.”

But this bank president was wrong, for that same advertising solicitor walked down the street a few blocks and told the same story to another bank president who listened, was convinced and bought the service. His advertising through the mail brought every possible depositor in his city just as close as his desk. They read his stories, which came to them frequently and regularly, and soon believed in his teachings. His bank flourished — his commercial deposits were doubled — his saving deposits tripled — all in two years' time. That was six years ago. To-day one banker still carries a card in the newspaper and does about 75 per cent of the business he did when that advertising solicitor called. The other has just built the largest bank building for miles around and has 700 per cent more business than he had before the advertising solicitor gave him the idea.

There is certainly no man in the business field to-day who has a greater opportunity in the direct advertising line than the banker. There is no man, regardless of his standing or situation, who will throw away a personal communication from his local bank without having first given it his careful attention. All you need is a carefully compiled list of the prospective depositors in your city — good, live convincing letters and literature — the postage stamp and Uncle Sam will do the rest.

A few years ago the First National Bank of Montgomery, Ala., started a mailing campaign to a carefully selected list and has built its deposits several hundred thousand dollars in the past few years. These figures can be traced directly to educational direct advertising.

A small bank in Duluth increased its deposits over \$50,000.00 by means of a series of those straight to the mark letters directed to the clerks and mechanics in that city.

The Manufacturers' National Bank of Racine, Wis., attributes its great increases in deposits during the past two years directly to its conservative but strong and persistent direct advertising.

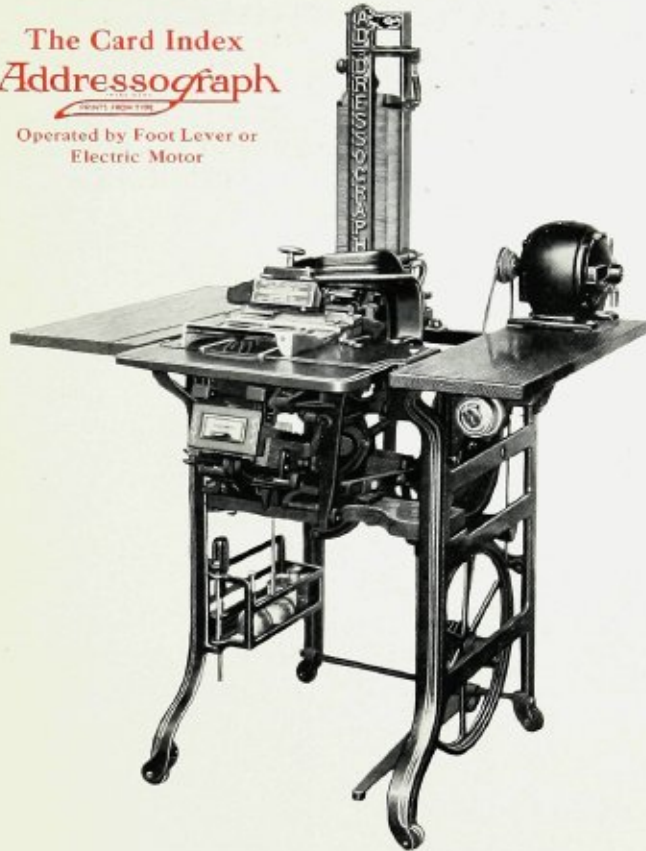
In a word, conservative, persistent and convincing circularizing is the solution to building the banking business. The ADDRESSOGRAPH will make this kind of advertising easy for you by accurately maintaining and classifying your mailing list and addressing the letters and circulars in a neat and business-like fashion, in facsimile of typewriting, with one twentieth of the time and labor required to do this work by pen and ink or typewriter methods.



## The Card Index Addressograph

PRINTS FROM TYPE

Operated by Foot Lever or  
Electric Motor



## THE CARD INDEX Addressograph

PRINTS FROM TYPE

Operated by Foot Lever or Electric Motor

Mounted in Metal Stand with Foot Lever and equipped with Duplicating and Repeating Attachment.....	\$90.00
With D. C. 110-220 Volt Motor.....	*145.00
With A. C. 110 Volt 60 Cycle Motor.....	*155.00
With A. C. 220 Volt 60 Cycle Motor.....	*160.00

\*Includes Duplicating and Repeating Attachment — also Automatic Safety Device with which all motor-driven ADDRESSOGRAPHs are equipped.

## The Banker's Machine

The ADDRESSOGRAPH means more work and incomparably better and more accurate work in the maintaining and addressing of depositors' lists, correspondent bank lists and other lists used in the bank. Enables any competent operator to address envelopes, statements to depositors and correspondent banks, interest slips, etc., at the rate of fifty to sixty per minute and to list names on loose leaf ledger sheets, journal sheets, dividend sheets, etc., at the rate of 60 to 75 per minute.

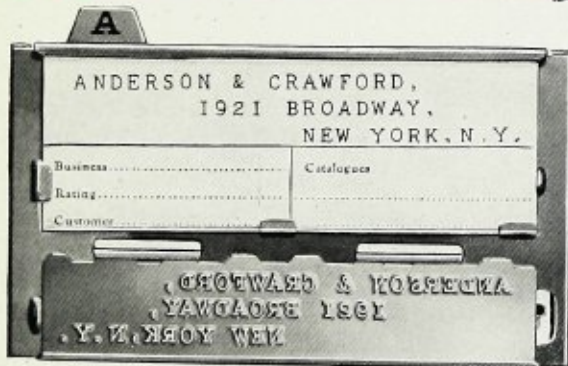
The progressive bank of to-day demands accuracy, neatness and dispatch in the handling of its work. These three requirements are more than met by the ADDRESSOGRAPH. The depositor's or prospect's name once correctly embossed on the metal plate, always prints with absolute accuracy. The clean cut typewritten address gives a uniformly neat and personal appearance to every form used. Because of the rapidity with which the addresses are handled, the various forms may be addressed in one twentieth of the time required for hand writing and without the mistakes and errors to which the most careful hand work is liable.

Such are the possibilities of the ADDRESSOGRAPH that it is used for handling every bit of routine addressing connected with the business transactions of the bank. In general the machine may be used for:

- Addressing quarterly bank statements concerning the condition of the bank.
- Addressing advertising matter in general.
- Filling in Imitation Typewritten Letters.
- Heading up statements to depositors.
- Heading up statements to correspondent banks.
- Heading up interest slips.
- Heading up daily advices.
- Listing Journal sheets.
- Listing Trial Balance sheets.
- Addressing stockholders' lists.
- Listing dividend notice sheets.

### ATTACHMENTS YOU NEED

Automatic Listing Attachment for listing names on loose leaf sheets — see page 8.....	15.00
Skipping Attachment for use in addressing statements and daily advices.....	10.00
Dating Attachment for dating statements at same time address is printed.....	5.00
Cut-off Attachments.....	2.75
All prices f. o. b. Chicago.	



## Filing Drawers

The address plates are filed in steel drawers in the same manner as cards in the ordinary card file. By means of proof cards and subdividing tabs they can be arranged to suit the most exacting requirements. Names of depositors are usually filed in the same order in which they are handled in the ledger. Advertising lists may be filed alphabetically, numerically or by any special method.

Individual address plates can be located in a moment's time for making changes and additions or for reference purposes.

## The Address Plate

An address plate like the one illustrated is made up for each name on the various lists. These names and addresses may be made up by us in our factory from a list of names furnished by the customer or they may be embossed by the customer or they using the Hand or Office Graphotype.

If desired, capital and small letters can be embossed on the plates. A special motor Graphotype being used for this purpose.



Drawers  
50 cents each

Any  
filing system  
to handle  
your list

Price made up from copy  $2\frac{3}{4}$  to  $3\frac{1}{2}$  cents each. Other styles as low as 2 cents each. Material for making own plates approximately 2 cents for each address plate.

## Cabinets

The drawers are placed in compact sectional storage cabinets of a proper size to accommodate your lists. Cabinets are furnished in either steel or wood.

Steel cabinets \$16.00 to \$125.00 depending upon size and finish. Wood cabinets are furnished in golden oak, mission oak, walnut or mahogany. Wood cabinets \$11.00 to \$50.00 depending upon the size and finish.



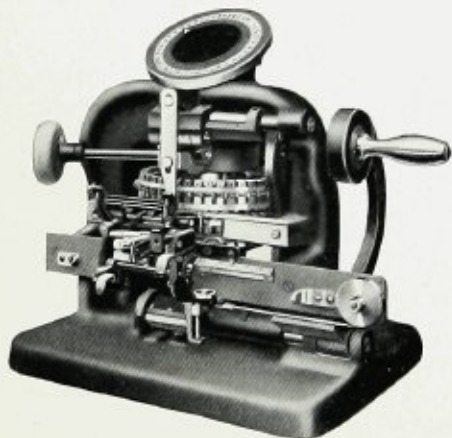


## Graphotypes

The machines for embossing names on the metal plates.

### Hand Graphotype

Here is a simple little machine for forming typewriter style type on metal plates. It embosses a depositor's name, prospect's name or stockholder's name with the desired information on a metal plate, almost as quickly as it can be written with the typewriter. With this machine the changes and additions to the various lists can be quickly handled as they occur — thus keeping your system ready for use and up to the minute at all times.



The Hand Graphotype is very simple of operation and with it any boy or girl can emboss addresses on metal plates at the rate of from forty to fifty per hour.—\$125.00 complete with necessary equipment, f. o. b. Chicago.



### Office Graphotype

Customers very often desire to make up their own lists and where these are large, it is advisable to install the motor driven Office Graphotype. This machine has a greater capacity than the Hand Graphotype. Almost any boy or girl is able to emboss from sixty to seventy-five addresses per hour.

Both of these machines are simple of operation and durable of build. They have no intricate parts to get out of order. Any intelligent boy or girl can keep the Graphotype in perfect condition at all times. Operated with less noise than a typewriter, it can be placed in any office.

As we maintain Branch Offices in all the large cities for embossing these metal plates it is not absolutely necessary for the customer to have his own Graphotype, as he is assured of perfect service from our fully equipped Branches. The installation of a Graphotype, however, means a complete and more efficient system, as the changes and additions are readily taken care of as they occur, the list kept constantly up to date and the whole system ready for operation at all times. With D. C. Motor, \$350.00, A. C. Motor, \$360.00. The Graphotype for embossing both capital and small letters is \$400.00 for D. C., \$410.00 for A. C.



## Attachments You Need

Because the ADDRESSOGRAPH is called upon in the Bank to perform every bit of detail addressing, it should be fully equipped with all of the necessary Attachments—thus insuring the greatest flexibility of usage and application.

And as the following Attachments are universally used by Bankers, we strongly recommend them for your ADDRESSOGRAPH. These Attachments must be ordered right with the machine, if desired, as they can be placed upon your ADDRESSOGRAPH only at the factory.

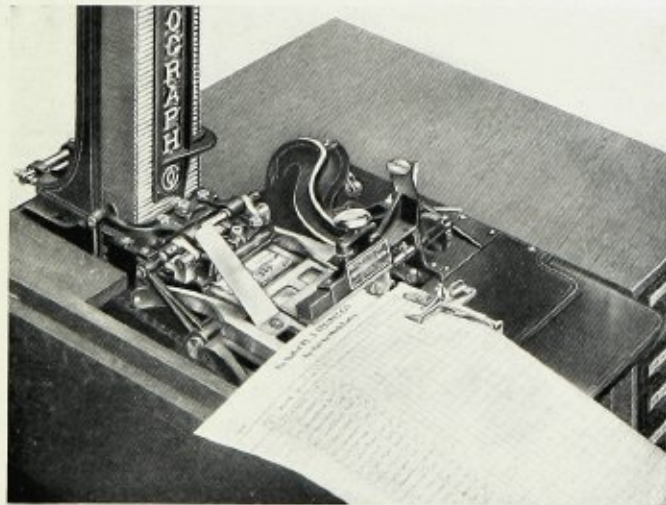
### Automatic Listing Attachment

You can list your depositors' names on loose leaf ledger sheets, on journal sheets or dividend sheets for the stockholders' list—at the rate of sixty impressions or lines per minute, with this Attachment. It can be adjusted to print to almost any horizontal ruling from  $\frac{1}{4}$ " to  $1\frac{3}{8}$ "—almost anywhere from  $\frac{1}{4}$ " to  $2\frac{1}{4}$ " from the left or binding side of the sheet.

Study the Standard Boston Ledger sheet illustrated opposite. This form is easily handled with this Attachment by simply folding the sheet.

If you desire to list names in two or even three columns, such a machine can be furnished.

Price of Standard Automatic Listing Attachment..... \$15.00



This is a view of the Card-Index Addressograph with the Listing Attachment. With this attachment 60 to 75 names can be listed per minute.

### Duplicating and Repeating Attachment

Here is a very necessary Attachment for Bank work. All machines are equipped with it.

This Attachment permits printing the same name once, twice or three times as desired, and brings the next address plate to the printing point automatically. Banks use it for handling statement work—the statement first being headed up and then its envelope addressed. When set to "repeat," this Attachment enables you to print any number of impressions from any particular address plate. This feature is of great importance to Banks, as in the handling of daily correspondence it is often necessary to print up a number of envelopes in advance and file for future use.

### Dating Attachment

This Attachment is necessary for statement work. It prints the date on statements, advices and other forms at the same time as the name.

Price..... \$5.00

### The Skipping Attachment

Your operator by means of this Attachment can print certain names and skip others as desired. The visible printing point of the ADDRESSOGRAPH enables the operator to plainly read the name of each address plate before it prints. Thus address plates for accounts having had no transactions for the current period can be skipped without printing—the plates falling back into the original drawer in their original Card Index order.

This Attachment also proves necessary for handling daily advices and classified mailing lists.

Price..... \$10.00

When listing names on loose leaf sheets with the Automatic Listing Attachment, it is often desired to skip the printing of certain address plates. An automatic connection furnished with Skipping Device prevents the Automatic Listing Attachment from operating.

### The Cut-off Attachment

You can eliminate the printing of any certain portion of the address plate with this Attachment. To illustrate: The name *alone*, is usually desired on ledger sheets. This is readily handled by applying the cut-off to the two lower lines of the address plate thus preventing them from printing. Again, when accounts are handled numerically it is often desired to make up a number, right on the address plate. But it can be easily prevented from appearing on the envelopes by using the cut-off.

Cut-offs are made to your special order. Simply indicate by dotted lines what portion of the address plate you wish to eliminate from printing when handling certain forms. Price, \$2.75.





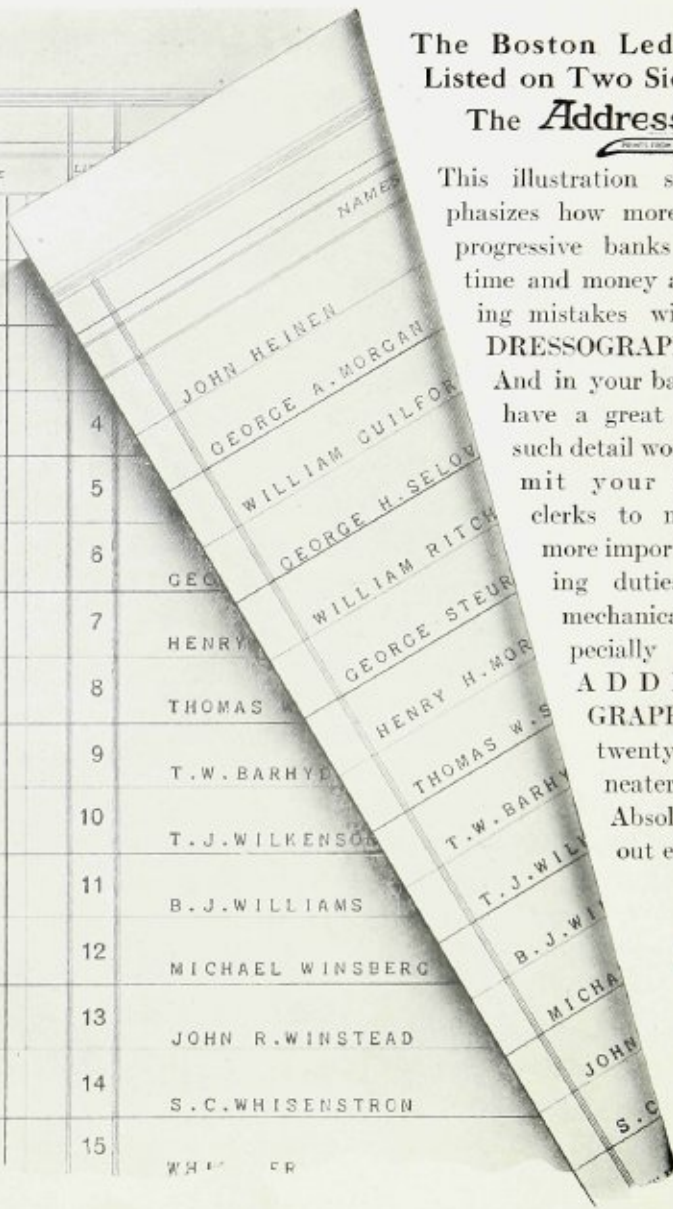
# Addressograph

PRINTS FROM TYPE



SATURDAY

LINE NO.	CHECKS IN DETAIL	TOTAL CHECKS	DEPOSITS	BALANCE	LINE NO.
1					
2					
3					
4					4
5					5
6					6
7					7
8					8
					9
					10
					11
					12
					13
					14
					15



## The Boston Ledger Sheet Listed on Two Sides by The Addressograph

This illustration strongly emphasizes how more than 1500 progressive banks are saving time and money and eliminating mistakes with the ADDRESSOGRAPH.

And in your bank you must have a great deal of just such detail work. Why permit your high-salaried clerks to neglect their more important accounting duties for such mechanical detail? Especially when the ADDRESSOGRAPH will do it twenty times faster, neater and better. Absolutely without error.

**"20 Times  
Faster  
than  
Hand-  
writing"**



## The Saving

The average banker is inclined to believe that the ADDRESSOGRAPH is a good investment for Sears Roebuck, Montgomery Ward, or some large Mail Order House with hundreds of thousands of names, but he cannot see how he could use it profitably in his business where he handles only a small amount of work each day.

But, just consider this saving effected by a bank in southern Indiana upon its list of daily advices, and you will get some idea just what a saving this efficient machine can effect in your work:

90 daily advices headed each day	
90 envelopes addressed for the above	
180 addresses each day through 300 working days, 54,000 addresses written by hand per year.	
54,000 addresses written by hand at the rate of one thousand per day, at a cost of \$2.00 per thousand, makes a total of.....	\$108.00
54,000 addresses written by the ADDRESSOGRAPH at the rate of about ten thousand a day, 5½ days' time of one clerk.....	11.00
Yearly cost of changes in list, ink, etc.....	4.00
Total.....	15.00
Net Saving.....	\$93.00

The cost of the ADDRESSOGRAPH equipment which effected this saving was about \$125.00, which means that the return upon the ADDRESSOGRAPH investment was over 74 per cent in one year.

The handling of daily advices, even upon a very small list, means the writing of these advices day in and day out, and makes a very large total when figured by the year. This work can be very efficiently handled by the ADDRESSOGRAPH as the machine has all the complete features of a modern Card Index, the address plates being filed in drawers in the same order in which the daily advices are handled. The operator may then go over the list, heading up advices and envelopes for those to whom an advice is necessary on a given date, skipping all others. Other banks prefer to remove the address plates from the files, run through the day's work, and then re-file them in their original order. Whatever the system, it can be handled upon the ADDRESSOGRAPH at one twentieth of the cost this work now requires and with the elimination of the mistakes to which the most accurate hand worker is liable.

## The Addressing System

In the bank, more than in almost any other business to-day, the ADDRESSOGRAPH has proved itself indispensable. Bankers throughout the country are fast realizing that the efficient and economical handling and writing of names is a most important factor in the transaction of their business. Because the ADDRESSOGRAPH combines all the flexibility of a modern Card Index with the speed and accuracy of a perfect addressing machine, it is used for writing names on all bank forms, from the envelope and statement to the ledger sheets and advice slips.

The ADDRESSOGRAPH is no longer thought of in the bank as simply an addressing machine — it is an addressing system. It is so installed in the bank that all forms to be used go first to the ADDRESSOGRAPH where all detailed addressing is handled. With such a distribution of work, practically every form used by the banker, which is connected with the regular list of names, can be handled economically and efficiently upon the ADDRESSOGRAPH.

Some few years ago, The Continental and Commercial National Bank of Chicago started out with one ADDRESSOGRAPH upon a small mailing list of a few thousand names. As the possibilities of the machine were realized its uses were broadened out, new machines purchased and new lists put upon them. Various department heads revised and changed over forms so that they could be readily handled upon the machine, and to-day, seven machines are in use, with the lists running to many thousands and from 16 to 20 different forms are handled in one twentieth of the time formerly required.

This is only one instance in many—hundreds of banks throughout the country are using the ADDRESSOGRAPH in just this way and handling all this routine work at one twentieth of the cost and in one twentieth of the time it formerly required.

Go into your own various departments and see if your high salaried clerks, paid for brain work, are wasting hours and days of valuable time heading up statements, interest slips, advices, addressing envelopes, writing names on ledger sheets, daily journal sheets, trial balance sheets, et cetera. The business day is too short and your office work time too valuable to waste doing such routine work by hand. This work should be put upon the ADDRESSOGRAPH.



## Make Your Pass Books a Receipt of Deposits Only



Don't balance a deluge of pass books on the first day of each month—send each depositor a statement—let the pass book serve only as an official receipt of deposit.

With the Pass Book System alone, there is no certainty as to the number that will come in on a given date. There may be a dozen to-day and a hundred to-morrow. In that way, the clerical force is not working evenly. To-day, some are working at low capacity on what may be a slight day, in point of incoming deposits and checks. To-morrow, one hundred Pass Books may come in on top of a big day's work. They always come in quantities on the first day of the month when every man is working up to the full limit of his capacity on other things.

The solution of this problem is the Statement System, which is rapidly coming into general use throughout the country, and which does away entirely with the balancing of Pass Books, giving the depositor instead a statement of account on designated dates.

Under this system, the statement, together with the canceled checks for the month, are placed in an envelope and are ready on the first day of the month, or at any stated period, for all depositors. Of course, this means a writing of the depositor's name and address upon the statement and envelope, but this work is very economically handled with the ADDRESSOGRAPH. The address plates are arranged in drawers in the same order in which the accounts are handled, and on a certain day, the statement clerk goes through the list, heading up the statement and addressing an envelope for each depositor.

The statement may then be inserted in the loose-leaf binder and the envelope filed to receive the canceled checks and vouchers. In this way, the ADDRESSOGRAPH eliminates all the routine work connected with the handling of the Statement System.

The advantages of this system are so obvious, that banks throughout the country are rapidly discarding the old-fashioned way of balancing the Pass Book and installing the Statement System. With this system, in a department separate from the bookkeepers, the work may be planned ahead and distributed throughout the month. The cancelled checks are very readily gotten rid of. The bookkeepers are enabled to give their entire time to the entering of deposits and checks, and most important of all, the balancing of the statement at stated periods by the statement clerk serves as an absolute check upon the bookkeepers and immediately brings to light all inaccurate entries.

Read what the ADDRESSOGRAPH Statement System users say on the opposite page about this efficient system, and stop balancing the Pass Book with all its clumsy details.



# Addressograph

PRINTS FROM TYPE



## The Efficient Statement System

"Instead of the old-fashioned way of balancing commercial Pass books at the end of each month, the banking department has adopted the statement plan. Each commercial customer has a statement showing the daily debits and credits, so that at the end of the month, if he does not call for his statement it is mailed to him, together with his cancelled checks, thus eliminating the Pass Book feature.

Without the ADDRESSOGRAPH, this might mean a great deal of routine addressing, but this work is handled very economically on the machine, the names being headed on the statement and printed upon the envelopes in a very short while. Then, too, the names are uniformly neat and personal in appearance and always absolutely accurate.

"This method is very gratifying to the customer and we are very much pleased with the system."

GUARDIAN SAVINGS & TRUST CO.  
Cleveland, Ohio

H.B. MORRILL,  
203-4-5 WARE BLK.,  
OMAHA.

IN ACCOUNT WITH

**THE UNITED STATES NATIONAL BANK**  
OF OMAHA, NEB.

PLEASE EXAMINE AT ONCE. If no error reported within ten days the account will be considered correct.

NO.	CHECKS	CHECKS	CHECKS	DATE	DEPOSITS	INT.	PREV. BALANCE	BALANCE
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								

H.B. MORRILL,  
203-4-5 WARE BLK.,  
OMAHA.

STATEMENT

H.B. CROCKER CO.  
674 MISSION ST.

IN ACCOUNT WITH

**THE FIRST NATIONAL BANK OF SAN FRANCISCO, CALIFORNIA**

NO.	CHECKS	CHECKS	CHECKS	DATE	DEPOSITS	BALANCE
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						

J.E. SICKMAN,  
R.F.D. ROUTE #4  
CITY

March  
15th  
1912

IN ACCOUNT WITH

**FIRST NATIONAL BANK**  
WHITE PLAINS  
JERSEY CITY

By Balance  
Deposit

TOTAL CREDITS

TOTAL DEBITS

BALANCE

NEW NETHERLAND BANK  
112 WEST 37TH ST.,  
NEW YORK CITY.

J.E. SICKMAN,  
R.F.D. ROUTE #4  
CITY

March  
15th  
1912

IN ACCOUNT WITH

**FIRST NATIONAL BANK**  
WHITE PLAINS  
JERSEY CITY

By Balance  
Deposit

TOTAL CREDITS

TOTAL DEBITS

BALANCE

IN ACCOUNT WITH  
NEW NETHERLAND BANK  
112 WEST 37TH ST.,  
NEW YORK CITY.

**New Netherland Bank**

FOR THE MONTH OF

DATE

TOTAL CREDITS

TOTAL DEBITS

BALANCE

NEW NETHERLAND BANK  
112 WEST 37TH ST.,  
NEW YORK CITY.

"We are using the ADDRESSOGRAPH to head up our monthly statement envelopes, as well as to address envelopes for circulars. These monthly statement envelopes are balanced at the end of each month in place of the old-fashioned way of balancing the Pass Book of the depositor, and the balancing of these accounts on these envelopes by a separate set of men, checking them back with the ledgers and the delivery of the envelopes and vouchers to all depositors as nearly as possible each month, minimizes the possibility of mistakes.

The ADDRESSOGRAPH is indispensable for heading statement envelopes."

NEW NETHERLAND BANK  
New York, N. Y.



# Addressograph

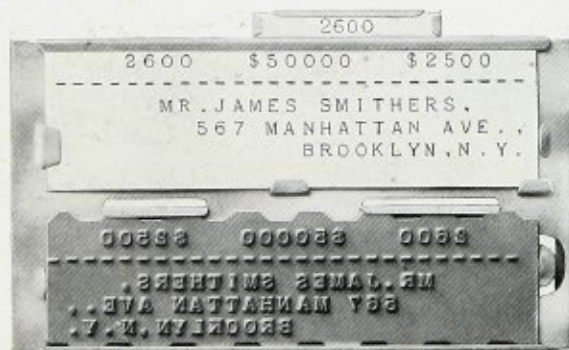
PRINTS FROM TYPE



## In the Savings Bank

In most states, Savings Banks are required to send out interest notices to those persons who owe them money on bonds and mortgages. In some states this is done yearly — in others, twice a year — and in others, quarterly according to the law of the state. The importance of the ADDRESSOGRAPH for handling this work can hardly be overestimated, both from the viewpoint of accuracy and time and money saving.

An address plate for  
each loan account



Every name and  
amount absolutely  
accurate

An address plate like that shown above is made up for each person upon the loan list, the name and address being made up upon the three lower lines, the bond or mortgage amount and amount of interest being made up upon the top line. The changes and additions are taken care of each day by the Graphotype and the list kept constantly up-to-date. Upon the required day, a complete list of notices may be handled in a very few minutes without possibility of mistakes or errors of any kind.

The wonderful value of the ADDRESSOGRAPH in handling this system lies in its absolute accuracy. If these notices are written by hand, mistakes and errors are bound to creep in and a great deal of time must be spent in checking and re-checking names, amounts of mortgage and interest amounts. With the ADDRESSOGRAPH, the system is maintained up-to-date from day to day during the whole year and the complete list run off when required with the assurance that every amount and name is absolutely accurate.

Samples of this system are shown upon the opposite page. If you are sending out these notices, the ADDRESSOGRAPH will save you a great amount of time and give you a far more efficient system.

**The Williamsburgh Savings Bank**

BROADWAY AND DRIGGS AVENUE, BOROUGH OF BROOKLYN.

The Semi-Annual Interest on your Bond and Mortgage will be due on the first day of December next. Prompt attention is required. **WILLIAM F. BURNS, Cashier.**

2600 \$50,000 \$2500  
MR. JAMES SMYTHERS,  
567 MANHATTAN AVE.,  
BROOKLYN, N.Y.

BRING THIS NOTICE WITH YOU. OR RETURN BY MAIL WITH CHECK FOR THE INTEREST.

JOHN K. SMYTHE,  
44 CAMBRIDGE PLACE,  
BROOKLYN, N.Y.

**THE SAVINGS BANK OF BROOKLYN**

DEKALB AVE. & FULTON ST.

BOROUGH OF BROOKLYN,  
OCTOBER 15th, 1911

November 1st next, the Semi-Annual Interest on your Bond and Mortgage will be due on the first day of December next. Prompt payment is required.

**F. W. JACKSON, Secretary.**

PLEASE RETURN THIS NOTICE WHEN MAKING PAYMENT.

MORTGAGE NUMBER	AMOUNT OF BOND	AMOUNT OF INTEREST
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2325	\$25,000	\$1250
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JOHN K. SMYTHE,  
44 CAMBRIDGE PLACE,  
BROOKLYN, N.Y.

**THE SAVINGS BANK**

OF BROOKLYN,  
N. Y.

MAY 1st, 1912, ON THE  
FIRST DAY OF DECEMBER NEXT.

AMOUNT OF INTEREST

\$250

N. Y.

*F. W. Jackson* SECRETARY.

Read what Mr. Place of the Williamsburg Savings Bank, Brooklyn, N. Y. says about this efficient ADDRESSOGRAPH system

"The ADDRESSOGRAPH saves us a most unbelievable amount of time in addressing and auditing our interest notices. The time saved is not only the difference between writing by hand and the ADDRESSOGRAPH, but also the time saved in unnecessary checking to prove the accuracy of the notices and receipts. The work of putting out these notices by hand amounts to five men's time for four weeks, twice each year. The whole proposition is handled on the ADDRESSOGRAPH in one day and a half, twice a year."



## How to Make Bond Payment Notices

A bank in Atlanta saves the time of eleven clerks by making up bond payment notices, receipts, collection sheets and other forms with the ADDRESSOGRAPH. One of the bonds this bank sells is a ten year bond, payments for which are made at the rate of \$8.00 per month, per thousand. This necessitates a notice card and receipt each month for the bond holders and a collection sheet each month of the respective bond holders for each of the twelve branch offices. Address plates for each bond holder are made up like one illustrated below.

An address plate for  
each bondholder



No checking and  
re-checking

You will notice that the number of the bond and the amount are placed on the first line of the printing plate and the bond holder's name and address on the second, third and fourth lines. The amounts of the bonds are denoted by different colored cards — a buff card denotes purchasers of \$500.00 bonds — a green card, \$1,000.00 bonds — a blue card \$2,500.00 bonds — and a red card, \$5,000.00 bonds.

The address plates are arranged in geographical order, by territories controlled by the respective branch houses. So it is a simple matter to address notices and receipts and list collection sheets for each territory. As this bank does not send regular notices and receipts to delinquents, the movable tabs are used to great advantage in denoting those behind in their payments. The movable tabs are placed in twelve positions, so it is a simple matter to indicate just those months for which the bond holders are delinquent. The delinquents are picked out during the actual operation of the machine by an Electric Bell Signal, so that the operator can skip them when sending out regular notices and so that he can address them when sending out delinquent notices and making up lists of delinquents for the branches.

By means of Cut-offs it is possible to print any portion of the information on the address plates and eliminate the balance. This feature is very desirable for addressing various forms, such as envelopes, notices and collection sheets. The color cards are visible at the printing point so that the operator is able to select the proper forms for bonds of the various denominations.

With this system this bank now does all of this routine and detail work in five days with the ADDRESSOGRAPH. With pen and ink methods it required five days' time of twelve men to do the same work.

In addition to the tremendous saving of time, the ADDRESSOGRAPH is invaluable on account of its absolute accuracy.



# FIRST NATIONAL BANK OF OMAHA

**In Account  
With**

MR. WILL BROWNE,

UTAH RY. & LIGHT,

SALT LAKE CITY, UTAH.

JUNE

22

Month of

1912

Date	DESCRIPTION	DEBITS	DESCRIPTION	CREDITS	BALANCE	Date	BALANCE

oh-ed



206 3M 8-10

NATIONAL BANK OF COMMERCE,  
ST. LOUIS,  
MO.

## INTEREST ACCOUNT

With the

## First National Bank of Omaha

Including Balance at Opening of



CROCKER NATIONAL BANK,  
SAN FRANCISCO,  
CAL.

JUNE  
22  
Date 1912

## First National Bank of Omaha

We acknowledge receipt of cancelled vouchers and your statement of account showing balance of \$ \_\_\_\_\_ to our credit at the close of business \_\_\_\_\_ and find same correct, with exceptions (if any) as noted on reconciliation below.

Yours truly,

\_\_\_\_\_  
CASHIER.

DATE		DATE	
	WE DEBIT (Not in your account),		WE CREDIT (Not in your account)
	OUR REMITTANCES IN TRANSIT		TOTAL DRAFTS ISSUED (outstanding),
	YOU DEBIT (Not on our books), (State whether since credited by you.)		YOU CREDIT (Not on our books), (State whether since debited by you.)
	(First Omaha balance),		(Our balance),
	TOTAL, _____		TOTAL, _____

In reporting outstanding items be particular to state date of charge or credit, and also whether since charged or credited by you. In referring to remittances please advise date of letter enclosing same.

Please return this reconciliation in envelope herewith addressed to IRVING ALLISON, Ass't Cashier.

## More Than 1500 Banks and Trust Companies Use the Addressograph. Read what a few of them say:

We use the ADDRESSOGRAPH for printing the names on our daily statements for individual customers. We find it a great time saver, and are also very much pleased with it because it gives a uniformly neat and business-like appearance to all our forms. We feel that the machine is now indispensable in our work.

SECURITY NATIONAL BANK,  
Sioux City, Iowa.  
C. W. BRITTON, Cashier.

For making our monthly statements, interest statements, listing our depositors, mailing to our regular correspondents, and enabling us to get our work out promptly each day, we find the ADDRESSOGRAPH of incalculable value, and one of the best and most economical investments we have made in the line of equipment in the clerical department of our bank. It is a time-saving machine and does neat, up-to-date work without error.

We have used the ADDRESSOGRAPH for five years and since adopting your card index system we cannot see how any bank can be without it.

THE OMAHA NATIONAL BANK,  
Omaha, Nebraska.  
FRANK BOYD, Assistant Cashier.

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## IN YOUR BANK—

Are your high-salaried employees, paid for brain-work, writing and re-writing names on your many different forms? Don't you realize that the surest way to secure *brain-work* is to equip your Bank with an ADDRESSOGRAPH for doing the *hand* work.

Certainly you must realize that every bit of bad system in your Bank is a bad investment which wastes your profits.

Why not secure the saving and greater efficiency of the ADDRESSOGRAPH which more than 1,500 progressive Banks—large and small—are now enjoying.

Simply tell us the number of your names. Then we will gladly outline—without cost or obligation to you—the least expensive ADDRESSOGRAPH equipment for handling your work and explain just what it will make for you in actual dollars and cents.

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We use the ADDRESSOGRAPH for the regular addressing of advertising matter and daily remittance envelopes and find the machine satisfactory in every way and a great time and labor saver without the usual complicated working parts.

TIOGA COUNTY SAVINGS AND TRUST CO.,  
Wellsboro, Pennsylvania.  
C. E. BENNETT, Treasurer.

We are certainly glad to speak a good word for the ADDRESSOGRAPH as we are very pleased with its work in our office. It is simple and easy to operate and yet so flexible that we are able to address many of our different forms without the least trouble.

SPOKANE AND EASTERN TRUST CO.,  
Spokane, Washington.

We have used the ADDRESSOGRAPH for several years and we would not care to be without it at double its cost. With the machine we are able to do a great deal more advertising than would be possible without it and we find that this direct advertising brings us in a very large proportion of our new accounts.

GRENADA BANK,  
Grenada, Miss.

J. F. THOMAS, President.

The ADDRESSOGRAPH and the new statement system which we have recently installed has proven such a time saver that we have been able to reduce our book-keeping force from five to three.

THE FOURTH NATIONAL BANK,  
Atlanta, Georgia.



3 1812 04075 0557

## Addressograph Company

901-911 West Van Buren St.

Chicago