



At your service. Bulletin no. 73 August 1919

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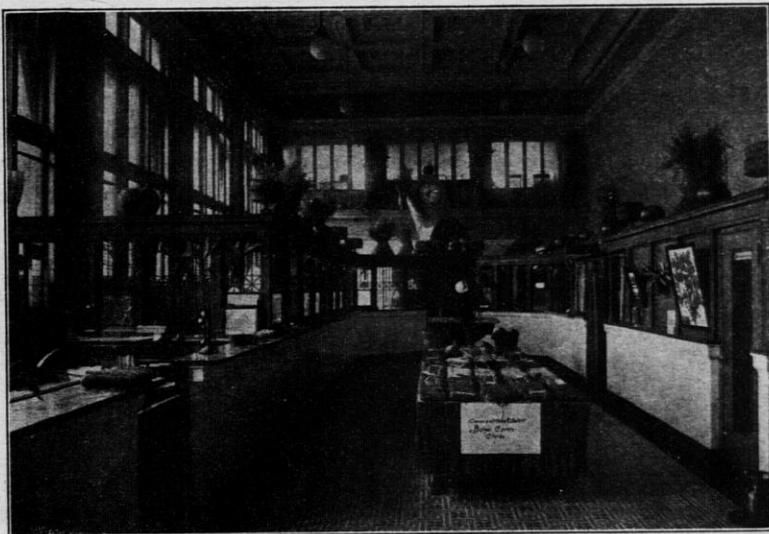
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WISCONSIN BANKERS' FARM BULLETIN

AT YOUR SERVICE

KNUTE ANDERSON

Chairman Agricultural Committee, Wisconsin Bankers' Assn.



SERVICE HAS ITS REWARD.
Boys' Corn Club Exhibit in First Nat. Bank, Traverse City, Mich.

File this bulletin where you can find it

Distributed by

Wisconsin Bankers' Association

Burton M. Smith,
Chairman Agricultural Committee,
North Lake

George D. Bartlett,
Association Secretary,
Pabst Building, Milwaukee

AT YOUR SERVICE

For several years the Wisconsin Bankers' Association has been sending this little bulletin to thousands of the farmers of Wisconsin, believing it to be helpful in bringing home timely and helpful suggestions. That these have been appreciated we know from the many kind expressions received by the distributing banks. During the past dozen years the Banker and the Farmer have been getting together on a basis of mutual understanding as never before.

The average banker is not a plutocrat. We must realize that the great majority of bankers in the United States are country bankers and that their success is dependent on the development of their respective communities. The live progressive bankers and farmers of today realize that a spirit of co-operation must exist between the different industries of a community that those industries may develop to the fullest extent. The day of "every man for himself and the devil take the hindmost" is past; and the day of co-operation is at hand.

TILLERS AND TELLERS CO-OPERATE

With this spirit in mind, the banks of Wisconsin want you to know of some of the services it is within their distinct province to render. We need not tell you of the many activities for the benefit of the farmer that the banks have undertaken that have made for community development. You are all familiar with the work done and the money spent in promoting grain shows, pig clubs, calf clubs, getting better live stock introduced, and promoting fairs and the advancement of rural improvement in roads and schools. While these things are in a way, out of their ordinary line of endeavor, still in all they have brought greater happiness and prosperity to the communities so benefited.

The Bankers' Association, through many of its country bank members, has rendered distinctive service by co-operation with the Agricultural College of the University of Wisconsin in the dissemina-

tion of Pure Bred Seed Grains. By the growing of those pure bred grains Wisconsin is known all over the world as the leader in the production of pure bred corn, rye, barley, and hard winter wheat—thus securing for the farmers of Wisconsin a higher price for their grain than is possible in other states.

BANKERS ARE BOOKKEEPERS

But your attention should be called to the service the banker can render along strictly banking lines. The carrying of a checking account with your local bank is a matter of good business. You have an accurate record of your receipts and disbursements, and the cancelled vouchers returned to you serve as receipts for money expended and may prove the means of preventing the payment of bills twice.

With the splendid system of rural delivery, banking by mail is now an easy thing. Checks or drafts received in business deals may be deposited almost at once and thus end the possibility of mislaying or losing them. Your banker will provide endorsement stamps which will prevent the use by others of such checks sent through the mail, even if the mail should be lost or stolen. When you have bills to pay in town your check can be mailed and in this way you save time and footsteps and your bills are taken care of when due. Checks for your use are furnished by the bank without charge, and an accurate account of all your transactions is kept.

USE YOUR BANK AND BANKER

If you have idle funds awaiting permanent investment, the bank's savings account and certificate of deposit are ideal ways of depositing them, and on these you receive a liberal rate of interest if left for six months or longer.

There are times when you may wish to borrow money. Your bank is the natural place to go. It is part of their business and they are better equipped to take care of your needs than the average individual who makes loans as a side line. It pays to get acquainted with your banker that he may be of service to you when you need him.

Perhaps you have a deal on and desire certain monies paid over on the delivery of certain papers. The bank as a disinterested third party can handle this transaction better than any private individual and is prepared to meet the obligations imposed by a contract of this kind.

Most banks are equipped with safety deposit boxes for storing your valuable papers. For a nominal rental you have a safe and secure place for leaving your Liberty bonds, notes, mortgages, deeds, insurance policies, etc.

Do you wish to send money abroad? The bank can furnish you with foreign exchange at a very fair and reasonable rate.

Do you want to pay a bill in some other town or city? The bank can furnish you with a draft which is a cheap and safe way of sending the money.

Do you want to know about the market value of Liberty Bonds or other securities, or do you wish a note, mortgage, satisfaction, deed, or other legal paper drawn? Do you need help in making out your Income Tax return? See your banker. He is always glad to be of service to you.

WORK FOR A BIGGER AND BETTER STATE

You can consult your banker about your financial problems as you would consult your physician about your physical ones. He is always ready to give you the benefit of his experience without charge, and to advise you about many things with which you may not be familiar, and which are every day occurrences to him.

In fact there are really a thousand and one small services that your banker or one of his force is willing to render if you have established friendly relations with him. You will find after all that your banker is really a human being like yourself and getting acquainted with him, and he with you, will give each a different viewpoint, and prove of benefit to both parties; which, in turn, cannot help but make for a better community, county, and state.