

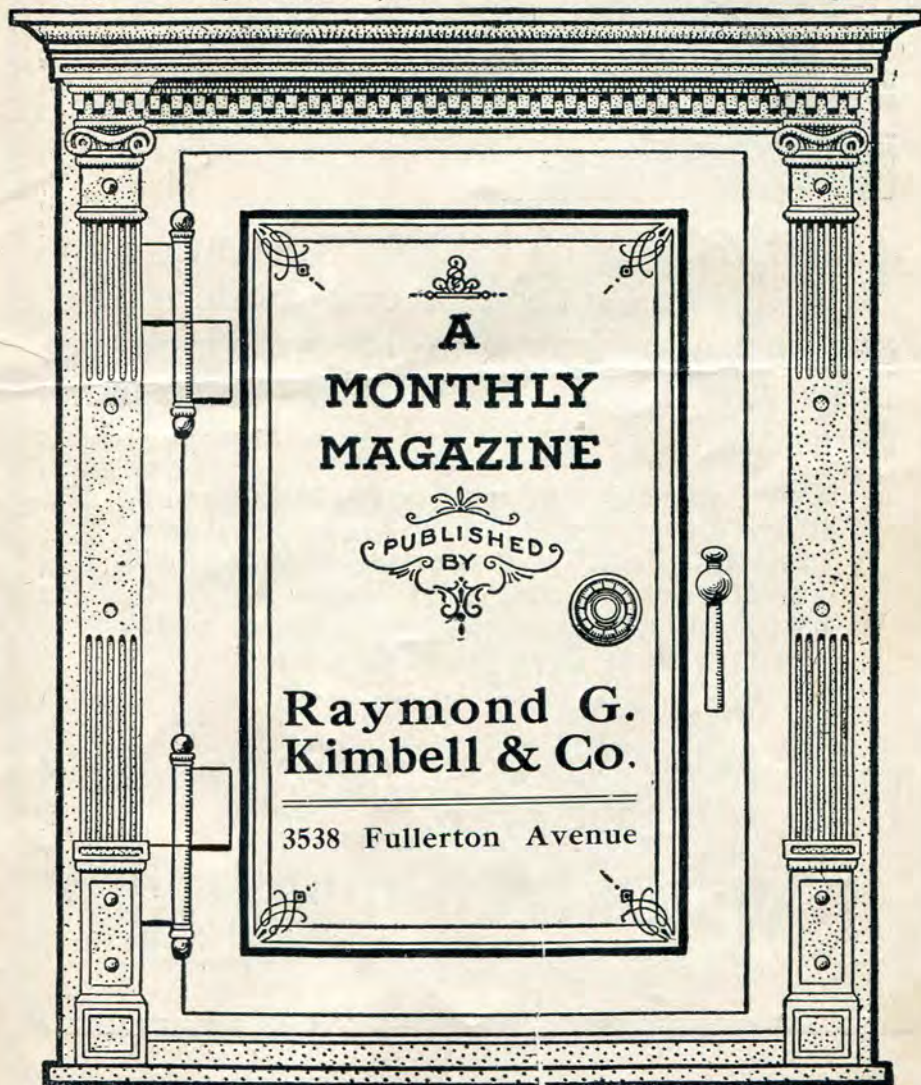
# SAVINGS

Vol. 2

JULY, 1914

No. 1

Title Registered U. S. Patent Office



OPEN ON TUESDAY AND SATURDAY EVENINGS



## While You Are Planning Your Vacation

**P**ERMIT us to call your attention to the advantage of our modern fire and burglar proof vaults in which we have safe deposit boxes of various sizes for rent.

**Every person having Deeds, Mortgages, Insurance Policies, Stocks, Bonds, Leases, Family Records, Keepsakes, Jewelry or anything of large value in small bulk, should place them for safe-keeping in a Safe Deposit Box.**

### **VAULT OPEN**

8:30 A. M. to 6 P. M. Daily, Tuesdays until 9 P. M.  
and Saturdays until 9:30 P. M.

**Raymond G. Kimbell & Co.**

3538 FULLERTON AVENUE.

## Emblems of Good Citizenship



**Independence Day is the Day You Open a Savings Account.**

# Bring in Your PASS BOOK

## On Any Other Bank

and we will attend to the collection and crediting of the interest for you, without the loss of a day's interest and at no expense to you. It is not necessary for you to go to your old bank to have this done or to have your account transferred to us.

We will attend to everything for you.

*Simply:* Bring in your Pass Book to us before July 10th

and have your money convenient and in the neighborhood.

We Pay 3 per cent interest. April 1st, July 1st, October 1st and January 1st.

WE PAY YOU TO SAVE

**Raymond G. Kimbell & Co.**  
3538 FULLERTON AVENUE.

Established 1903



The only Bank in this section of Chicago paying 3% Interest per annum  
FOUR TIMES PER YEAR. (Jan. 1st, April 1st, July 1st and Oct. 1st.)

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For the convenience of our patrons we are  
OPEN DAILY FROM 9 A. M. TO 4 P. M. TUES. EVEN-  
INGS 7 TO 9 P. M. AND SAT. EVENINGS 7 TO 9:30 P. M.

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**Raymond G. Kimbell & Co.**  
3538 FULLERTON AVENUE.



"HATS OFF!  
Along the street there comes  
A blare of bugles, a ruffle of drums,  
A flash of color beneath the sky:  
Hats off!  
The flag is passing by!"  
—Henry Holcomb Bennett.



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## JULY, NINETEEN FOURTEEN

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¶ Credit! Why credit is only a reputation for savings!

¶ A really big dollar, is the first one that goes to start a savings account.

¶ July 1st is an interesting day to those who have a savings account with us.

¶ A little interest money now and then is much enjoyed by saving men.

¶ If this bank is not too proud to open a savings account with a single dollar, why should you be?

¶ Sure thing investments are well named. They are sure things for the man who sells the stock.

¶ The man who does not save money is a gambler. He is betting that he will die before he needs a bank account.

¶ On Saturday, July 4th, our bank will be closed but Monday, the sixth, you can make your personal Independence Day, by opening an account with our Savings Department. If you learn to save regularly and persistently, you soon find yourself independent, the world, your work, your enemies.

¶ Fear of failure never started a man to success and fear of banks has lost hundreds of millions of dollars to the ignorant folks who hid their savings in cans—under stones, behind pictures, where it earns no interest, is kept out of circulation, eventually to be stolen or destroyed by fire.

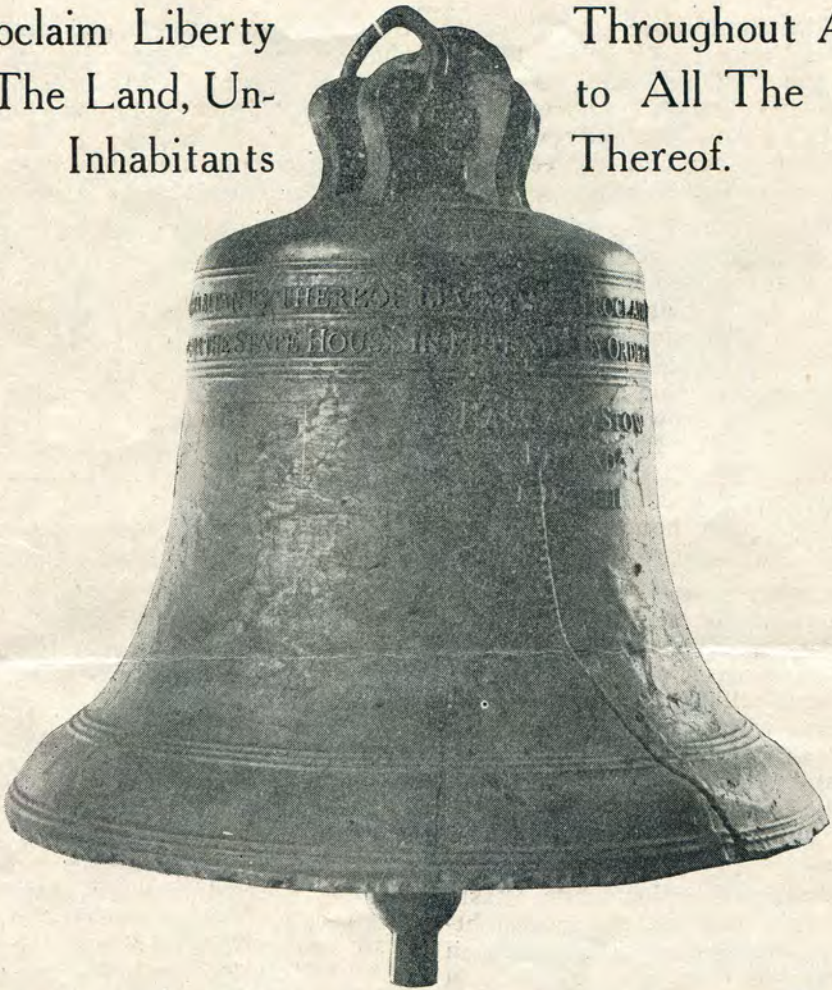
¶ After all is said and done, it is a question as to whether the amount of money and interest on it is half as valuable as the character formed and the habits of thrift and economy acquired while saving that money.

¶ It is not easy to save money; it is not easy to do anything really worth while. Just because it requires thought, ingenuity and character to be a persistent saver is just the reason why you should decide to begin now, by opening an account with this bank.

¶ No one connected with this bank ever had the least occasion to go across the street to avoid meeting any depositor of the bank. And that means something. How many promoters of schemes—land, rubber plantations, mines, inventions, and heaven knows what else, can say this?

Proclaim Liberty  
The Land, Un-  
Inhabitants

Throughout All  
to All The  
Thereof.



## The Story of the Liberty Bell

JULY 4th, 1776

The old Liberty bell stands in its place of honor in Independence hall in Philadelphia. It has done its work in the world and now its busy tongue is still. It has gone on journeys in the past and has visited different ex-

positions in different parts of the country, but now any one desiring to see this famous old bell must make a pilgrimage to Philadelphia.

When we look upon the bell with its cracked side we are impressed

with the significance of the words inscribed upon it: "Proclaim liberty throughout all the land unto all the inhabitants thereof." And when we go back into the past and review the life story of our bell we feel anew the meaning of these words.

The Liberty bell was first cast and made in England by Thomas Lester, and it was modeled like "Old Tom," the famous big bell in the old clock tower of Westminster in London. While being brought to this country it was damaged, and so it had to be recast here, as shown on the inscription on the bell. This was done by the firm of Pass & Stowe of Philadelphia, and it was hung in the belfry of the state house on April 17, 1753.

For many years it called the people together in the old hall, when they assembled as loyal subjects under the British crown. Later it tolled out calling them to important meetings where they sought to preserve their rights under the king of England. But at last the bell was called to ring out in defiance of this king, and this was how it came about:

For many months, while Washington and his soldiers were fighting for freedom, congress had been meeting and talking about this plan for liberty from the unjust laws of England. And at last five men were appointed to draw up the Declaration of Independence. These men were Thomas Jefferson, Benjamin Franklin, John Adams, Roger Sherman and Robert Livingston. But as Thomas Jefferson wrote most of this all important paper, he has been called "The father of the Declaration of Independence."

Congress spent a few days going

over it, discussing it and making changes here and there. But at last all were agreed, and a unanimous vote of the thirteen states was taken, and on the Fourth of July, 1776, the declaration of independence was adopted and signed.

Then one after another these brave men put their names to the paper which gave us our liberty.

Meanwhile, out in the street near the statehouse an excited crowd of people gathered to hear the important news. "They will never dare to sign it," said one. "Indeed they will; they're signing it now," said another. "Will they do it; do they dare?" Many were the anxious questions asked, as the crowd surged and struggled toward the statehouse door, watching and waiting.

The old bell ringer, Andrew McNair, waited up in the belfry with his hand on the rope, ready to ring the bell, while down below his little grandson waited impatiently for the men from the great hall to give him the signal for the ringing of the bell.

At last the door was opened, the message was given, and the excited little lad raced up the stairway shouting out, "Ring, grandpa, ring! Ring out for liberty!" and the famous bell pealed out its message of liberty to all the eager people. Cheer after cheer rose from the crowd below, laughter and shouting, hand clapping, and tears of joy as they heard the glad tidings.

The prophecy was fulfilled at last, for on that first Fourth of July, so long ago, the words inscribed upon the bell came true, and it did "proclaim liberty throughout all the land and unto all the inhabitants thereof."





## Real Living

By Anna Tressler Long.

"Where are you going to spend the Fourth, Harry?"

"If it didn't cost so much, I'd go home to the country," answered Harry, thoughtfully.

"Ah, what's a few dollars to a bloated capitalist like you!"

"Gee! Harry, if I had your bank account, I'd buy that swell striped suit in the window across the street, and a Panama hat and a fancy shirt, and I'd go home and show the Rubes down there what a city man looks like." And Will turned to the mirror to admire a new necktie he was wearing for the first time.

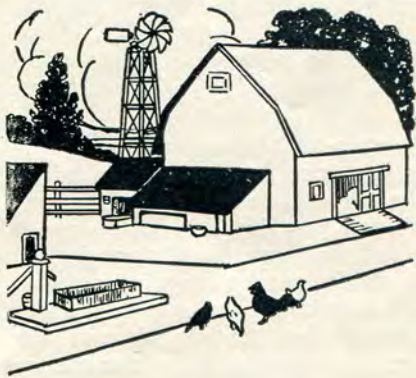
"Yes," said Harry, "and after you had made the show, what good would it do you? I'd rather go home knowing I have money, than just looking as though I have."

At that minute three women came into the shoe store where Harry and Will worked, and the floor manager called sharply: "Mr. Wilson! Mr. Green!" The two young fellows hurried to their little perches, each at the feet of a customer, and began

taking off a dusty, worn shoe. The shoe store was one of the popular places that are usually crowded, and it was one o'clock before Harry and Will could get away for their lunch hour. Then while they were perched on stools at a near-by lunch counter, with a thin sandwich and piece of dry pie and a cup of weak coffee before them, Harry burst out:

"Gee! but I'd give an eye for a good square meal today! One of mother's dinners—chicken pot-pie, and mashed potatoes, and good coffee and fresh strawberries out of the garden! Say, old man, I am going to have one day of real living if it is the last thing I ever do! I am going home for the Fourth of July!"

On the evening of the third, Harry jumped off a trolley car, into the road just below his father's farm. Across the cornfield, the house gleamed white between the tall maples, and the wheel of the windmill was gaily whirling in the evening breeze. A few minutes' walk up the road—through the gate—then Harry pushed open the screen and stepped into the big farm kitchen where Father and Mother were eating the early farm supper. What a



scrambling greeted him! Mother was laughing and crying both at once and Father was slapping him on the back and shaking hands and pushing him into a chair at the table and heaping his plate with the best supper he had tasted since he had left home.



And that night—an ice-cream festival at the church—and Harry the center of attraction! All the boys and girls and fathers and mothers crowded around to greet and welcome “Harry Wilson back from Chicago!” And Harry joked with them all, but could not keep his eyes away from a brown-eyed girl in a blue linen dress. Before the festival was over, the brown-eyed girl had promised to write to him every week, and he had promised to come home again at Christmas sure.

Harry was like many young fellows who are earning a fair salary in the city—he always made a trip to the savings bank on the day he received his pay, and deposited a part of his money so that nothing would tempt him to spend it. For he found that he would not buy things if he had to draw out money

from his savings account to pay for them—but if he had the cash in his pocket, it was likely to be spent impulsively, and then afterwards he regretted it.

“Will,” he would often say to his chum, “you must protect yourself against seeing things that you would like to have, and I have found out that the savings bank keeps my money for me when I could not keep it myself.”

But Will would say: “Pshaw! I haven’t anything to save money for. I can always earn enough to keep me, and I want to live as I go along.”

“That’s just it!” cried Harry. “You are not living now at all, Will! Why, you haven’t even decent food! And all the home you have is a hot little hall bedroom in a noisy boarding house. Live! You don’t know what living is. I want to really *live*—that’s why I am saving every cent I can.”

“All right! You try your way, Will, and I’ll try mine, and we will see who is really living, by the time another year rolls around.” And Harry commenced that very day putting still another dollar into the savings bank each week, instead of spending it. His only extravagance was postage stamps and letter paper and that all went to a brown-eyed girl in the country.

At Christmas time, Harry was woefully tempted to buy a new suit and overcoat. Those he saw in the clothing store windows were so attractive, and he did want to “make a hit” with that little brown-eyed girl. But the clothes he had were good, even though not in the latest style; and he had made up his mind that if the little girl would be influ-

enced in her answer to the question he intended to ask her, by the kind of clothes he wore, he wanted to find it out right away.

Harry was clever. He saw that the boys who made a show generally had nothing to back it up, while men with money usually dressed plainly. Harry's own "boss," a man worth many thousands of dollars, wore a cheap suit, and his winter overcoat had been bought at least four years before.

So the dollars that new clothes would have cost stayed in the bank, and Harry went down to spend Christmas with the brown-eyed girl, without any of the "glad rags" that Will spent all his salary in buying. And Harry's Christmas present to the girl was just as genuine and unostentatious as he himself, for he took her a delicate bracelet, dainty enough for a fairy queen—nothing big or showy—but sterling silver.

A year went by, and the week before the Fourth was again at hand! Harry and Will were through with their day's work in the shoe store, and were just leaving, when Harry said:

"Where are you going to spend the Fourth, Will? Come along with



me down into the country—to my wedding!"

"Wh-a-a-t!" gasped Will.

"Yes," continued Harry proudly "I am going to be married on the Fourth of July to the prettiest brown-eyed girl you ever saw. She lives about a mile from my home, down in the country, and I want you to come along with me and be best man at my wedding. Only don't buy any more of those gorgeous clothes than you have already, for you will outshine everybody there with just what you have."

"Where did you get the money to get married on, Harry?" I couldn't get married to save my life! Why I haven't more than eight dollars in the world right this minute!"

Harry smiled in the way that Will used to smile when he walked into the store wearing a new suit, then he said: "Come on and I'll show you the flat I have furnished, all ready for Grace. It isn't big or grand, but it is all paid for. And after Grace and I are married and she has things going the way she wants them at the flat, we will invite you over to a real dinner. Grace knows what real living is, just the same as



I do. And she can cook the best things you ever tasted. Why her mother and my mother are famous for their cooking all around that neighborhood and Grace has learned all they both know. I am going to have a home, Will, a real home! I am going to live, instead of barely existing in a boarding house. No more pale coffee, and sawdust food for me! I am not trying to rub it in, old man, but you thought I was foolish to be saving my money—what do you think now—eh?”

“Gee! Harry take me down there to your wedding—maybe there are some more girls down there like yours! And when we come back here, I want you to take me by the arm and walk me over to your savings bank with you every week, as soon as we get our pay. I am going to begin getting ready to live, too.”

## One of Our Depositors Says:

“My husband gives me every silver ten-cent piece he has in his pockets when he comes home at night. Sometimes he has none and sometimes he has half a dozen. Every one of them I put in the little bank I got from you and my savings account in your bank, which now amounts to \$105.60, is made up entirely of the dimes I collected.”

**Y**OU CAN JUDGE A BANK by the loyalty of its customers. They know better than anybody else how helpful is its attitude towards them, how conservative its methods, how secure the Institution. There has always been a reciprocal cordiality between this bank and its customers. They remain customers for years and they bring in their friends.

## Enormous Annual Output of Gold



750 FT.

The annual production of gold is now nearly five times as great as in 1887, when the Witwatersrand, in South Africa, the greatest gold field in the world, was opened. When it is considered that a nugget of gold weighing a pound, which would be about the size of an egg, is worth over \$300, the amount of gold dug

out of the earth each year is truly enormous. In 1911, the total production amounted to 785 short tons, valued at over \$472,000,000. If all the gold produced in that year could be collected and made into a slender shaft, 1 ft. thick and 1 ft. 9 in. wide, it would reach from street level to the top of the Woolworth tower which is a trifle over 750 ft. high, while a train composed of 16 cars, each having a capacity of 50 tons, would be required for transporting the gold to the site. In addition to this a foundation similar to that of the Woolworth building would be required for supporting this enormous concentrated weight. Of this, 36 per cent, or 283 tons, valued at about \$170,000,000, was produced in the Transvaal. The United States comes second on the list with a production of 159 tons, valued at a little more than \$96 000,000, while Australia comes third, with a production of 101 tons, valued at \$61,000,000. In comparison with these figures the production of other countries is relatively small. In the 25 years from 1887 to 1911 the production in the Rand alone amounted to about 2 500 short tons, valued at over \$1,500,000,000. A train consisting of 50 cars, each having a capacity of 50 tons, would be required for hauling this output. As an indication that the known supply of gold is nowhere near exhausted, it is estimated that the main reef of the Witwatersrand alone still holds something like \$12,500,000,000 worth of this metal.



16 Carloads each of 50 tons of gold.

### When The Fish Won't Bite

"Supposin' fish don't bite at first,

What are you goin' to do?

Throw down the pole, chuck out your bait,

And say your fishin's thru?

You bet you ain't; you're goin' to fish,

And fish, and fish, and wait,

Until you've caught a basketful,

Or used up all your bait.

"Supposin' success don't come at first,

What are you goin' to do?

Throw up the sponge and kick yourself,

And growl, and fret, and stew?

You bet you ain't; you're goin' to bait,

And bait, and bait ag'in,

Until success holds on your hook,

For grit is sure to win."

—The Publicist.



### THE LARD DISH AND WHAT IT COSTS.

Consider the lard dish. It is a thin shell of wood, featherlike in its lightness. The grocer obligingly gives it to you free with your pound of lard. Probably you always thought it was rather "nice" of him, too. Would it astonish you, dear madam, to learn that this thoughtful act of your grocer, multiplied a few billion times throughout the country, has robbed you and your sisters of \$5,000,000 annually? asks the Philadelphia Times. Yet that's a fact. Figures show that these insignificant little wooden dishes, used for the sale of lard and butter, have helped thieve away the sum—enough money to build and endow a university or a great laboratory for scientific research.

So next time you buy your pound of lard or your pound of "tub" butter request your friend on the other side of the counter to weigh his wooden dish and the commodity you purchase separately. He'll have to do it, or the bureau of weights and measures will make it hot for him. This is only one of several important regulations just promulgated by the new bureau.

### VAULTS PROTECTED WITH LIVE WIRES

The Bureau of Engraving and Printing in Washington is constructing five vaults for the storage of old plates, outside of which wire will form a network of 6-in. square mesh. The wire will be charged with electricity for protection. The vaults will contain plates used in printing postage and internal-revenue stamps and currency. Any tampering with the vaults will be automatically detected. The estimated cost of construction is \$110,000.

# Still We Grow! Why?

Because:

This is a strong, careful, safe and successful institution. It is a growing, active, up-to date bank in every particular.

Your account will be appreciated by the bank and your interests will always be carefully considered.

Every courtesy, facility and assistance is cheerfully offered to our customers at all times. Our convenient location practically places a solid, conservative bank right at your door.

**Raymond G. Kimbell & Co.**  
3538 FULLERTON AVENUE.

Established 1903      Interest Compounded Quarterly

## INTEREST COMPOUNDED FOUR TIMES A YEAR

Is the greatest incentive towards saving money.

When you find your money is earning something, you feel more like saving.

Interest, like a much advertised remedy, "works while you sleep."

This is the only Bank in this section of Chicago paying 3% INTEREST per annum on savings accounts from \$1 up, FOUR TIMES EACH YEAR, (January 1st, April 1st, July 1st and October 1st.)

Absolute safety, liberality and courtesy our watch-word.

**Raymond G. Kimbell & Co.**  
3538 FULLERTON AVENUE.