## BANK PROFITS!

The income of the Plattsmouth banks is derived almost wholly from loans. Obviously only collected and available funds can be loaned. A depositor receives credit for his deposit on the day he makes the deposit and proceeds to check against his account. It may lect the items so deposited. These uncollected items are called float and float cannot be loaned. It is a loss or expense to the receiving bank and adds to the cost of carrying checking accounts. But to obtain a simple illustration, let us disregard float and consider a net deposit of actual funds of $\$ 50$ and let us suppose changed. What profit will it yield? How much of it can the bank lend and at what available rate?
The bank can keep not over 70 per cent of it loaned and at an average rate of not to exceed $8 \% .30$ per
cent or more must be kept in reserve unloaned. The account is handled once each day for 300 days by the bookkeeper and twelve monthly statements must be made up for the depositor to keep him informed as to
his balance; a pass book and a check book are issued because the depositor has a right to check on the account if he wishes to do so. Adding the expense of labor on this idle account to the stationery expense and the net profit is nominal. But this is not the normal checks drawn against it per month By strict analysis it can be shown that active accounts of this character are unprofitable and properly justify a minimum charge of 50 c per month.

Plattsmouth State Bank The First National Bank


## Farmers State Bank <br> T. H. PoLLOCK, President



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MANY OLD LAND Marks are being RAZED IN THIS GITY


