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THE CHICAGO FERROTYPE COMPANY

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War Against Loan Sharks

The following dispatch, dated Berlin, January 2, appeared in the St. Louis Republic:

To obliterate the loan shark and enable American wage earners to borrow money easily, cheaply and under self-respecting conditions, is the underlying purpose of a great banking enterprise shortly to be launched under the auspices of Julius Rosenwald of Chicago.

Mr. Rosenwald is about to leave Europe for Egypt, prior to returning to Chicago at the end of March, and has given a detailed account of the scheme which, in many respects, is unique in the history of American philanthropy.

The plans for the establishment of Mr. Rosenwald's first bank, which is intended to be only the forerunner of a great chain of similar institutions throughout the United States, are at the point of completion. The bank will be opened in Chicago with a capital of several hundred thousand dollars. The aggregate capital, when all the other banks which are projected are ready for business, will approximate \$5,000,000.

Mr. Rosenwald does not authorize the statement, but it is understood Andrew Carnegie and Vincent Astor are prominently associated with him in the enterprise.

"The object of our industrial loan banks," said Mr. Rosenwald, "is to make small loans at a low rate of interest—loans of so trifling a character that the ordinary bank would not consider them—to working men whose means are too insignificant to give them any standing with the banks. We shall require no collateral, but simply an indorsement from some fellow-wage earner. These banks, it is hoped, will in large measure eliminate the loan shark evil now flourishing all over the country. We aim to kill this system, which encourages the small man to borrow beyond his means.

"No loans will be made by our industrial banks without conclusive knowledge that the money is to be used for legitimate purposes. Another feature will be the issuing of certificates in small denomination, purchasable on small weekly or monthly payments and bearing 5 per cent interest. These certificates will be redeemable on demand. A workingman is thus encouraged to invest his savings.

"As the chief object to these banks is to inculcate thrift in the small wage earner, he will be enabled to borrow in an honorable, businesslike way should he find himself in financial difficulties for any legitimate reason. He will then be encouraged to save once the crisis is passed."

ST. LOUIS BANK A SUCCESS

The Republic tells the following story of the successful operation of such a bank in St. Louis:

The system by which Andrew Carnegie, Vincent Astor and others are planning to start a chain of poor man's banks throughout the United States has been in operation successfully in St. Louis for a year.

The Industrial Loan company of 730 Chestnut street, of which James Gay Butler is president, yesterday celebrated its first anniversary.

The concern is capitalized at \$200,000. During its year of business, 4,500 loans were made, totaling \$424,000. Of this amount, about 1-2 of 1 per cent, or \$1,800, was lost on worthless negotiations.

Not more than fifty indorsers were compelled to pay for defaulters and several of these losses gradually are being refunded by the makers of the loans through the bank.

"Since we commenced business we have forced nineteen loan sharks to close their doors," said Arthur A. Blumeyer, the cashier, yesterday.

"There now are only twelve concerns of this character in the city and their clientele is decreasing. We were forced to change locations three times because of our quarters becoming crowded.

"It is estimated that more than \$17,000 has been saved by customers in usurious interest. When a borrower explained he was indebted to a concern of this character the officials of the bank paid his indebtedness and then loaned him what he needed in addition to the original amount paid out.

"Although the 'poor man's bank' operates under the Morris plan, it has many features that this system does not include.

"Beginning today we will issue deposit certificates in \$50 amounts, amounts, which will bear interest at 6 per cent and which can be withdrawn in thirty days.

"The association also conducts a savings account department. Frequently a borrower wishes to make more than \$1 payments which are asked on a loan. We advise him to make only the \$1 deposits and to place the remainder in a savings fund."

Mr. Blumeyer declared he expected the Industrial Loan company to issue \$650,000 in loans the coming year.

The clientele of the association includes men of all trades and professions—dog catchers, organ grinders, carpenters, lawyers, physicians and small merchants.

Of the directors, James G. Butler, W. F. Carter, F. B. Eiseman, W. H. Hoxton and W. J. Kinsella meet daily and pass on all the applications.

Let the Breakfast Call

mean a dish of crisp,
golden-brown

Post Toasties

served with a sprinkling of
sugar and some rich cream.

This delightful food
made of choice Indian
Corn--flaked and toasted
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from the package.

Just the thing for break-
fast, lunch or supper, win-
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A try tells why!

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