

The Richmond Palladium

— and Sun-Telegram

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Six months, in advance 2.50

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The Association of American
Advertisers (New York City) has
examined and certified to the circulation
of this publication. Only the figures of
circulation contained in its report are
guaranteed by the Association.

Treasurer
Secretary.

Of Interest to The Business
Men

BANK PUBLICITY.

Edwin Irvine Haines, editor of the
American Banker, in a recent address
delivered before the New York chapter
of the American Institute of Banking
said in part:

To make a success the advertising
of a bank should have as much atten-
tion given to it as any other branch of
its business. One of the principal rea-
sons for failure in bank advertising is
the fact that it has been stopped after
a comparatively short period.

The bank that stops advertising and tries
to depend on what it has done in pub-
licity in the past or because it hap-
pens to be prosperous might be com-
pared to the engineer who shuts off
steam because his engine is going.

The question now comes as to how
a bank should advertise to bring the
best results. First and foremost, the
speaker believes in advertising rightly
done, not spasmodic on the one hand
or sleepy, prosy advertising on the
other.

The speaker believes in good loca-
tion, guaranteed position, if possible
column next to reading matter prefer-
red, and change your copy daily if us-
ing daily papers. Do not sandwich
your advertisement in between rail-
road time tables or patent medicine
advertisements. If it costs more to
occupy space that will put a bank's
advertisement where it will be seen,
the bank should pay the difference. A
very essential thing is position. Buy
a good space, pay the paper's price,
put brains into every advertisement,
and if it does not bring business there
is something the matter with the com-
munity in which you are doing busi-
ness.

Your service must be fully explain-
ed for the new customer's benefit.

Your advertisement should explain to
him in a clear, concise manner what
accommodations he will get, how his
business will receive advantages. Ju-
dicious bank advertising will draw
funds from their hiding places as a
magnet will draw iron filings.

If it is worth while for a bank to
spend money in advertising, it should
be worth while to put some care and
skill into the composition of the ad-
vertisements, for the productive value
of an advertisement is determined not
only by the character and circulation
of the medium of publication, but also
the form of the advertisement.

Persons are engaged in the business
as ought to be for the net prosperity
of the country.—Providence Journal.

If the undermanned west could only
get some of the surplus workers from
the east it would help much to solve
the problem. But the attractions of
city life, even with poverty always
outside the door, are stronger with
prosperity on the farm.

GRADE CROSSINGS

Risks that are constantly encountered become commonplace. Men
who are constantly exposed to danger become calloused to it. But for all
that, the danger still exists. And it often very easily happens that the
very callousness which comes from exposure to danger makes the danger
all the greater.

Hundreds of people, men from the shops, children on errands, people
from the country, those engaged in occasional traffic as well as that
which is constantly employed—all these are in imminent danger from
grade crossings.

Every one knows it.

Every one knows that the Nineteenth street crossing and the two viaducts on the west side are practically the only safe crossings within the city limits. With these exceptions the only other one which is comparatively safe is the Eighth street crossing which has gates. It is true that the other crossings are in some measure protected with watchmen. But, unless we are misinformed the Sixteenth street crossing has no watchmen and obviously no gates.

(It was at this crossing by the way, that a man was killed within the
last few months by a freight coming upon him unexpectedly.)

Grade crossings are coming under the ban all over the country. The
viaducts are the only real safeguards. It is simply a matter of time until
we will have no grade crossings here. But the time should not be delayed.
And this is because the longer it is allowed to wait the more expense
it will be for all concerned.

We say all concerned because as a matter of fairness it is probable
that the city would have to lower its streets a number of feet and the
railroad companies raise their tracks a similar number of feet.

Be that as it may though the Pennsylvania Company may aver that
the protection afforded from the watchmen at the places where there are
no gates is entirely adequate, we are inclined to think they are not. We
are not sure whether this is because there are not enough watchmen, or
whether there is too much work for them to do, or whether it is impossible
for the watchman system to be effective. We have in mind a frequent
complaint which we have investigated and found valid—namely
that it is impossible for many people to tell from the signals of the watch-
men whether or not there is a train coming. It is probably the system
itself which is wrong.

It may be that the public is too stupid to understand the signals. Or
it may be that the watchmen have not been able to tell when the trains
are coming from causes which are out of their power. But certain it is
that many people get on the tracks when a train suddenly appears out of
nowhere. This is particularly true of the Twelfth street crossing. And
this is a much trafficked crossing. It is a dangerous crossing, and dangerous
to many people.

Granting that it is entirely the fault of the people, and that many
people become confused—that does not alter the case in our eyes. The
danger is there.

Even if it were true that the men from the shops and most people
in general are safe under the present system and that the danger is only
to women who become confused and hysterical at the approach of a
train which ought easily to be avoided; that does not change it either.
These are the very people that should be protected. Your strong vigilant
men would probably most of them escape without any protection with an
occasional accident.

We are not urging anything unfair when we ask that some attention
be paid to the matter of safeguarding the public. A death every six
months or so is vindication enough. We are not even criticising the Pennsylvania
watchmen who guard the crossings—they do the best that they
can without much doubt.

But we do criticise a system which claims the lives of men and women.
If an accident occurred only once in five years we should still consider
that that was too much. With the present system it is principally the
Grace of Providence which keeps the death rate within its already too
large limits.

INVESTMENT TIP
BY ROCKEFELLER

Brighten Others' Pathways Is
Most Profitable Thing
In the World.

TALKS IN SUNDAY SCHOOL

GREAT OIL KING ARRIVES LATE
BUT IS WELCOMED BY THE
SCHOLARS IN THE CLEVELAND
BIBLE CLASS.

Cleveland, O., July 26.—John D. Rockefeller, in an address at the Euclid avenue Baptist Sunday school on Sunday, defined what he believes to be the best investment in the world.

"Brighten some one else's life," said Mr. Rockefeller. "Cheer some else's pathway—this is the best investment that any of us can ever hope to make in this world."

"Each day let us be doing something—however big or small—that will help some one else. This was the life and today is the gospel of Jesus Christ."

"And whatever you do, do that thing which is right. Do it gladly. Nothing is wasted thereby. For in truth it all comes back to us if it ever comes back at all."

The lesson hour in the Sunday school was almost over when a big red automobile dashed up to the Eighteenth street entrance of the church. Hat, cane and gloves in hand, Mr. Rockefeller entered the Sunday school room. Stopping here and there as he passed to the center of the room to shake hands with pupils and teachers, he seated himself directly in front of Prof. H. C. Dittner, superintendent of the school.

It was at the conclusion of the lesson that Mr. Rockefeller was asked to speak.

"I am almost afraid to say anything this morning," Mr. Rockefeller said. "The superintendent has so clearly stated the lesson of the morning that I fear there is nothing which I can add."

"I find every day in my own experience that I have to learn over and over again things which I thought I had long ago mastered. I am continually confronted with a picture of how different life and affairs would be if only at the proper moment I could remember truth I once learned."

"Dr. Bustard, your pastor, and I are attending a little school of our own. We are taking lessons in golf. And every day we promise our teacher that we will be good boys, that this time we won't forget. The teacher warns us continually to keep an eye on the ball—keep steady eye on the ball."

A Gentle Suggestion.

"I'm a consumer," said the man who

between hiccoughs was talking at the top of his voice in the owl car, "and there is no doubt that I am always getting the worst of things."

"Well," replied the advocate of local

option, "there are men who seem

averse to paying their good money for

any other kind of an article."

Items Gathered in
From Far and Near

Oil Can Versus Cow.

From the Springfield Union.

We notice with pain that some of our contemporaries are inclined to take seriously the threatened invasion of the butter market by the Standard Oil Company with a substitute for butter manufactured from crude petroleum. Be calm. God reigns and the gentle cow still gives milk more or less rich in cream. Dairies are multiplying, and throughout the rural districts butter factories are competing for their product. Only those who cultivate a taste for kerosene oil butter will be likely to induce their appetites in it. Anything that "gives forth a pungent odor, fat and not unlike that characterizing vaseline," will have a hard job crowding the faithful and trustworthy cow out of business.

Annapolis' Registry Law.

From the Pittsburg Dispatch.

Annapolis has had its population increased by, and the little city is practically maintained and gleans all its thrift and profit from, the presence of the great national Naval Academy. It might be called in a way a government reservation, so much of Annapolis is the Naval Academy. Yet we have the spectacle there of a tuppenny municipal government defying the most famous and civilizing amendment ever added to the original Constitution of the United States, disfranchising nearly one-half of the voters of the city, denying them the franchise that would effect more than all else to uplift them and make of them patriotic, intelligent, law-abiding and responsible citizens.

More Farmers Needed.

From the New York Herald.

The market for food products is persistently so strong as to justify Mr. Hill's belief that not nearly enough

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