

**TELLS OF ROMANCE OF CHRISTMAS CLUB**

**IN BROADCASTED ADDRESS**

**President of National Christmas Club Talks Tuesday Night; Text of His Message**

"The romance of the Christmas club" was the title of a radio talk by Herbert F. Rawll, president of Christmas club—from stations of the Blue Network at 7:45 p. m., Nov. 20, 1928 from New York. In part he said:

"In speaking of the Christmas club tonight, I am talking of an American institution created by the American people. It has the largest membership of any club in the world—more than 8,000,000. A little less than a year ago you enrolled at your neighborhood bank with the fixed purpose of accumulating a certain sum of money to be returned to you in advance of the approaching holiday season, and, so, within the next few weeks an estimated amount of \$550,000,000.00 in cash will be distributed to the general public as a result of this wise and thoughtful planning.

"These amounts range, on the average, from \$12.50 to \$1000.00 for each member although in not a few cases accumulations for the account of individuals and corporations run as high as \$25,000.00.

"This money is going to members of your club—the Christmas club—throughout the entire United States and scarcely a city, town or village is without representation in sharing the benefits of this distribution.

"Your neighborhood banks, more than 8,000 in all, have made this possible. These public spirited institutions have placed their facilities at the disposal of the people to render this community service. They are doing a magnificent piece of constructive work.

"I refer to the Christmas club as an American Institution, because your support has been responsible for its phenomenal success. Members of our average American family find a very keen enjoyment in bringing pleasure to those who are near and dear to them. They find an added joy in giving a very tangible expression to this spirit of helpfulness at the Christmas season.

The inception of the Christmas club idea anticipated just this need—to provide an easy, simple and practical method of systematically accumulating additional funds by small weekly or monthly payments for the specific purpose of our many Christmas and year end requirements. Its sponsors, however, in the creation of this plan 18 years ago, were mindful of the opportunity of carrying an untold

message to the American people—that the banks of our country were real human institutions and not exclusive organizations for rich business men. Not so many years ago many millions of our present day industrious citizens actually thought they would not be welcome at any banking institution without a substantial deposit. The Christmas club changed all this—it offered the opportunity of banking contact, banking education, and systematic weekly savings for the man or woman anxious to make a start.

It has been estimated that the Christmas club plan since its inception has created 10,000,000 permanent savers from the ranks of Christmas club members, and, in this accomplishment it has certainly justified the hopes of its founders.

Because it has served as a powerful agency of thrift development in bringing to millions of people a better understanding of the usefulness of the bank and the many ways the bank serves its community, the Christmas club—your club—has today the support of more than 8000 banking and financial institutions, and each year hundreds of banks are adding this Christmas club department to broaden the scope of their usefulness in the communities they serve.

The growth of the Christmas club, the constant increase in the number of its supporting banks, has kept pace with the march of progress of all big business.

We Americans, I am afraid, accept as our every day right a standard of living at once the marvel and envy of the people of other countries. Scarcely do we pause to think of the organizations in finance, commerce, transportation and industry which have made this high standard possible as a result of skillful business leadership.

Big business no longer meets the condemnation so common during the "trust busting" era of a generation ago. Today they are servants of the people who share more and more in the activities of these great enterprises both as customers and as stock holding partners.

The idea of modern banking has kept step with this progressive program—the success of most of our progressive banking institutions can be measured by the extent of their service to humanity and to economic progress.

And I like to think that you—the Christmas club members—have made no small contribution to this constructive accomplishment—for in the sound appraisal of your own requirements, in your adaptation of the Christmas club plan to the use of banking facilities in the thrifty conduct of your own affairs, you have been largely responsible for its permanent place in modern banking service.

We have often been asked this question—"What becomes of this tremendous sum of more than a half a billion dollars annually released to Christmas club members?" Basing

our calculations on a direct-by-mail questionnaire to individual Christmas club members and assuming these reported averages maintain for the entire \$550,000,000.00 in this year's fund, we find:

\$165,000,000 is used for permanent thrift or saving accounts, or investment.

\$213,000,000 for immediate Christmas purchases.

\$72,000,000 for year-end commitments and payments on installment purchases.

\$30,000,000 for insurance premiums.

\$29,000,000 for payment of mortgages or interest.

\$25,000,000 for taxes.

\$11,000,000 for education.

\$5,000,000 for charity.

An analysis of these figures shows that over 60 per cent of this vast sum is used for constructive purposes.

The Christmas club is a living example of the great achievements made possible by the co-operative spirit. To the eight million members whose co-operation has resulted in building up an annual fund of \$550,000,000.00 for distribution among themselves, the Christmas club extends its hearty congratulations and appreciation of their contribution in developing this vast enterprise. Within the next few weeks you will receive your Christmas club checks for 1928 and I am sure you need no urging to renew your membership for 1929, for by actual experience you know the many benefits obtained.

If you are not a member of the Christmas club, this is a cordial invitation to you to join for the coming year. There are no dues—no fines—no membership fees. And I would like to leave this thought with you—most clubs cost money—this club brings money. Simply go to your bank in your neighborhood and you will be enrolled without red tape for membership in the 1929 club. The plan is simple—you just decide how much extra money you want for Christmas 1929.

If your neighborhood bank does not display the sign of the Christmas club, just write to the headquarters of the Christmas club at 45 West 45th street, New York, or to the station to which you are now listening and we will direct you to the nearest bank where your membership will be accepted.

Wonder if the fellow who wrote the poem about living in a house by the side of the road where the race of men goes by, had in mind the modern barbecue sandwich emporium as a residence.

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**HIGH SPEED ROADS IN ITALY IS PLAN**

**WITHOUT INTERSECTIONS**

**First Highways Built by Private Capital and to Be Later Taken Over by the State**

Well paved roads connecting all principal Italian cities, and without road-level intersections, is the highway future assured motorists in Italy. This system of "autostrada," as they are called, is not a dream to be consummated just before the arrival of the millenium, for a good portion has already been built and other links are under construction.

The autostrada are high speed roads. The elimination of intersections by means of underpasses and overpasses has made fast travel over them safe. Where branch roads connect with the high speed highway, drivers desiring to travel on the latter can only do so when a watchman permits them to enter through a swinging gate.

Mussolini Aids

"El Duce" Mussolini recently signed a measure creating an autonomous body which already has assumed full charge of the autostrada system. This autonomous body will supervise the construction of 25,000 kilometers (15,538 miles) of highways, most of which will be permanently paved. It is the plan to connect all of Italy's important cities, making travel to the capital city of Rome especially easy and desirable. At first all main arteries leading away from the larger cities will be paved for a distance of 50 kilometers.

Something new in the way of highway financing has been introduced by Italy in constructing the autostrada.

The highways are actually built by private corporations with the aid of the government, the government finally assuming full ownership.

**Cost Reasonable**

For example, the concrete Bergamo-Milano road was built at a cost of 44,000,000 lira for the 48.8 kilometers. Stock was distributed to the private company and bonds were sold to private investors to get sufficient capital. The government is contributing 1,000,000 lira yearly for fifteen years and at the end of that time the highway will become government property. The private company is reimbursed through the collection of reasonable tolls, which pay a fair

margin of profit and make first class maintenance possible.

Through this toll system and method of semi-private control, Italy is getting highway benefits that could be attained in no other way. The Italian highway requirement is so great, as it is in other countries, that private capital was necessarily called into play.

American motorists who have traveled over the several sections of the autostrada now in service declare that the toll charges are more than vindicated through the comfort and convenience, the safety of driving at high speed and through the lessened strain on the car.



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