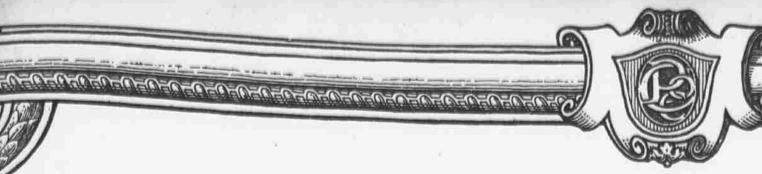
EVENING LEDGER-PHILADELPHIA. TUESDAY, MARCH 23, 1915:



## A Banker's Question Answered

An important point with reference to the scientific use of advertising is brought out in the correspondence reprinted below.

The president of a leading Philadelphia bank wrote us a letter after reading our recent advertisement in these columns entitled "Are the Banks to Blame?" His attitude of interest and his commendation are very gratifying. Furthermore, the question which he raises as to the possibility of rating advertising agencies is of peculiar interest, because it touches upon a phase of advertising to which a great deal of attention has been devoted in the past few years, with highly satisfactory results.

The letter from the banker is as follows:

Curtis Publishing Company,

Philadelphia, Pa.

Dear Sirs:

I am very much interested in the advertisement that you had in the Ledger a few days ago on the question of advertising and banks.

There is no question that it has been a great disadvantage to the city of Philadelphia to have so many of its merchants sell goods through New York city instead of direct to the trade, and the advertising that you have had has been very pertinent, and should do much good. This bank has taken an interest in advertising for several years past, and I, personally, have made quite a close study of advertising methods and suggestions. Modern advertising is not well understood by many merchants, and there has been considerable money lost because some have gone to irresponsible people who knew little, if anything, about advertising. No doubt the business is getting on a more scientific basis, and if there could be some way by which advertising firms and agencies could be rated so that the average business man could judge for himself as to whether his money was to be properly expended, he could, perhaps, save many thousands of dollars now being wasted along foolish lines.

Our reply, which points out what has been done in the direction of assuring more scientific employment of advertising, was as follows:

## Dear Sir:

It is most gratifying to have you show so much interest in the advertising that we have been doing, and even more gratifying to know that you have been closely studying it. It is our purpose to bring about a better understanding among bankers of the true nature and function of advertising, and we are very hopeful that during the next few years your example will be followed by many.

An interesting point in your letter is that of the rating of advertising agencies for the purpose of preventing unscientific expenditures.

That is precisely the purpose of our policy whereby certain advertising agencies are accorded "recognition," which carries with it a commission on business placed with us, provided we are satisfied that the agency earns that commission by rendering an adequate service to the advertiser.

So far as we have been able to see after thirty years' experience, this is the best way to fortify against unwise expenditures in advertising.

Yours very truly

President

The practical value of our present-day methods in assuring to the advertiser success, and to the publisher continuance of patronage, may perhaps be illustrated by the fact that in 1914, 85% of the advertising in The Saturday Evening Post came from manufacturers who had also used its columns in 1913, and in the Ladies' Home Journal, 87%.

Sincerely yours,

THE CURTIS PUBLISHING CO.

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We should be very happy indeed to have a wellinformed representative of this company call upon any Philadelphia banker who desires to discuss the subject of advertising in its broad application to credit, based upon its importance as an economic factor in building business.

The Ladies' Home Journal

The Saturday Evening Post

The Country Gentleman

THE CURTIS PUBLISHING COMPANY, INDEPENDENCE SQUARE, PHILADELPHIA