

February 27, 1931

Mr. W. A. Schaal,
Lawrence National Bank,
Lawrence, Kansas.

Dear Mr. Schaal:

I wish to thank you for your attention to my daughter's account and for the redeposit of fifty cents, your cover service charge.

Personally, I have rather questioned the wisdom of the service charge by banks, believing that the care of small accounts is one of the things incident to banking and that small accounts have a very happy way of growing into larger ones.

I readily recall the time when my own account was of little value to a bank.

In our own business, by giving care to small advertisers we have many times seen them grow into worthwhile accounts.

Very truly yours,

WCS:GM