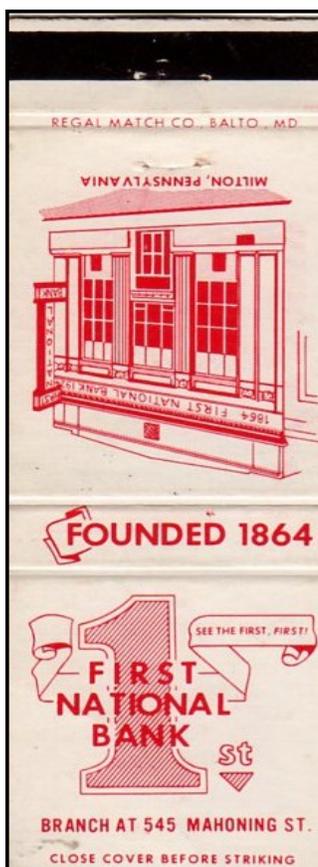


Banks and S&L's

by
Mike Prero

This is not only one of the biggest categories in the hobby (one collector reported having 130,000), but it's been one of the staples of collecting since soon after the inception of the hobby. It's huge; it's complicated; it's wacky...and it's certainly space-demanding!

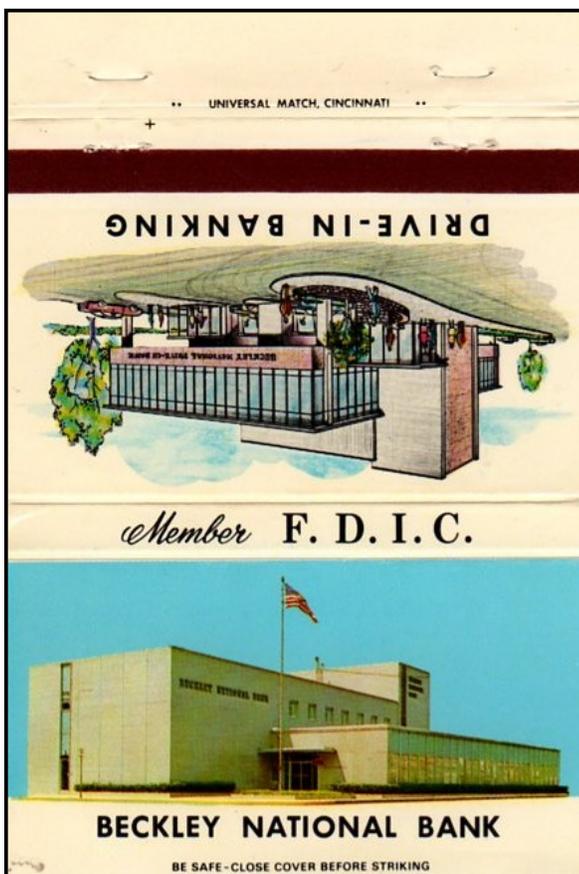


First, organization! “Banks” are sometimes taken to mean *all* financial institutions (S&L’s and credit unions) and sometimes only actual banks (although trust companies are included with Banks). “S&L’s” are always understood to include credit unions). As a long-time Banks and S&L collector, I can vouch for the numbers being far too large here to simply lump everything together in albums. So, as with most such collectors, I have separate collections for “Banks” and “S&Ls”, and then each of those is then broken down into states, and then alphabetized, with the foreign entries similarly divided at the end of each collection. Then, you have to further subdivide because of size differences.

As you might well guess, however, whatever organizational system you come up with, there will always be that handful of covers that just don’t ‘fit it’. Thus, in my case, I have a group of covers, here, where the location can’t be discerned, so I can’t put them in their respective states. *My* solution—if there’s a state in the manumark, I go with that; if not, those covers are alphabetized by themselves and put together *before* Alabama. And yes, I realize that going with the manumark location isn’t always going to be accurate, but as long as I (or you) am consistent in overall organization, I’ll always be able to find dupes when I’m trying to decide what ends up in my albums.

Second, types! You’ll see *everything* in this category! All sizes, just about all manufacturers (old and new), loads of sets, tons of Dated, more conjunctives than you could hope to list, and Fancies—*lots* of Fancies! Aside from something like Poster Features or the like, I can’t think of any size not to be found here—10s, 20s, 30s, 40s, Jewel, Midgets, 24s, boxes, etc, and many more obscure foreign sizes. As with most other categories, most Banks are 20s and 30s sizes.

Manufacturers? You can certainly find Banks going back to the early Diamond and Lion issues (There are 14 listed Bank DQs, for example, and 3 Lion SF’s). But, you’ll also see manumarks from Chicago, Match Corp., etc., plus those from long-time jobbers such as Kaeser & Blair, Willens Co.,



First Bank

Your No. 1 Team
For Banking
Proudly Presents

**THE 1980
FITCH HIGH SCHOOL
FOOTBALL SCHEDULE**

DATE	OPPONENT	TIME
SEPT. 13	AT West Haven	1:30
SEPT. 27	WATERFORD	1:30
OCT. 4	AT Norwich	10:30
OCT. 11	ST. BERNARD'S	1:30
OCT. 18	NEW LONDON	1:30
OCT. 25	AT New Britain	10:30
NOV. 1	NORWICH	1:30
NOV. 7	AT St. Bernard's	7:30
NOV. 15	LEDYARD	1:30
NOV. 27	AT New London	10:00

MAKE YOUR DREAMS
COME TRUE...

with a...

HOME IMPROVEMENT LOAN

526-5

Geiger Bros., and the like. In between, you also see all the other standard producers.

Sets? Thousands! Short ones; long ones—they're as common as dirt! And, they look great in your album pages. Also, let's not forget series; there are more than a few in this category. Not only are there the series that are made up of separate covers for each branch of the large bank, but those that are comprised of "Our 51st year!", "Our 52nd year!", "Our 53rd year!", etc. The latter are a particular favorite of mine (Of course, on all of these, the outside design has to be the same in order to be counted as series)

Dated? Ohhh! Banks *love* to hype their anniversaries [*God bless 'em!*] For a collector of Dated, such as myself, Banks have been a gold mine! So, you'll see many "1889-1999, our hundredth anniversary!" types. Conjunctives? With this many covers, you're liable to see anything on a cover design, here. Especially prominent are clocks, and there are a number of collectors who save such. Lots of Christmas covers. Mellon Bank, alone, has produced over 100. Fancies? Where do I start?!—Cameos, Foilites, and Filigrees are the big players, here (in that order), but you'll see everything in this category.

Third, numbers! As noted previously, there are over 100,000 to shoot for. Banks produce the most, then S&L's, and finally Credit Unions. I have 67 albums of Banks and 26 of S&L's (inc. Credit Unions), so that's about 72% to 28%. I doubt if we'll be seeing new Bank covers anymore, but what the hey! I've been collecting them since 1984 and currently have some 52,000. That means the other as yet elusive 78,000 should be more than enough to occupy me until I finally go to that big convention in

the sky. They're certainly available! All you have to do is ask for them in trades, or you can sometimes buy them in bulk from non-bank collectors—cheap!

