

## Dealing With Those Financial Sets



If you collect Banks (and even if you don't), you're certainly familiar with all the sets that abound in the category—sets made up of the differing stock cuts on the inside of the covers, each heralding a different type of offered service: Auto Loans, Safe Deposit Boxes, Drive-In Banking, Checking Accounts, etc. These sets can be very short (2!) or very long (20+), and....they can be very misleading!

As shown above, such covers usually are numbered (526-1, 526-2, etc, for example), which usually makes things much easier for the collector, but, simultaneously, they also may lead to much confusion. For example, if a collector has covers 526-1 and 526-5, one would think that the collector may logically assume that he's missing covers 526-2 through 526-4....logical...but not necessarily so! The bank, S&L, or other financial institution may not have ordered every cover in the set from the match company. They may have skipped some because those particular stock cuts illustrated services not provided, or perhaps the bank just didn't see the need for ordering a 12-cover set when it could make do with 8, or 6. Thus, when the collector 'appears' to have missing covers in such sets, he can never be sure that they actually exist (unless he sees another collector has them)

The above situation leads, in turn, to yet another problem. When putting such sets into your albums, do you leave open spaces for the missing numbers...or not? If you do, and those covers don't really exist, then you're wasting valuable page and album space. If you don't, and you occasionally find such missing covers, then you're always having to move and rearrange the covers you already have mounted, perhaps even having to add an additional album page, in order to make room for these new covers.

What to do! What to do! Personally, I basically go with the latter option, although I do leave an empty space on the page (right at the end of the set I have) if I think I may be missing part of the set. (This is sort of a middle-of-the-road approach; it doesn't solve the basic problem, but it does make it a

little less of a hassle later).

And, as if all of the above weren't enough, eventually you encounter an apparent 'set' that has covers with the same numbers, but different illustrations. What's going on there? Hmmmm... Well, there are possible explanations. First, you'll notice in such situations that the two identical numbers are not actually identical. The numbers are the same, but there will be a difference in the txt font, color, or size. So, the bank may have ordered covers from two different stock sets to make up its own set. Or, perhaps there were different editions (i.e. earlier and later) of the same set [although, I have to admit, I don't think that explanation is likely].

Then again, another possible point of confusion comes about when you discover that of the 7 covers in your newly-come-upon 'set', 6 have the usual stock cuts, but 1 is all text on the inside. Still, all 7 covers are identical on the outside and do, indeed, appear to be a set. Hmmmmmm....Is that seventh cover part of the set, or not? I always make the assumption that it is, but that's just my assumption.

Finally, there are those sets which are not numbered at all, so the collector simply has to go with what he gets.

Now, at this point, let me put in a disclaimer. I normally make a conscious effort not to tout my own publications in my bulletin articles, but this time I think I'd be remiss if I left such a reference out because my Sets & Series listing would be very helpful with the problems noted above. It lists thousands of sets and tells the collector what's in each set and how many (or at least how many *known* to this point). More information on the listing is available on my site (<http://matchpro.org>) on the References page.