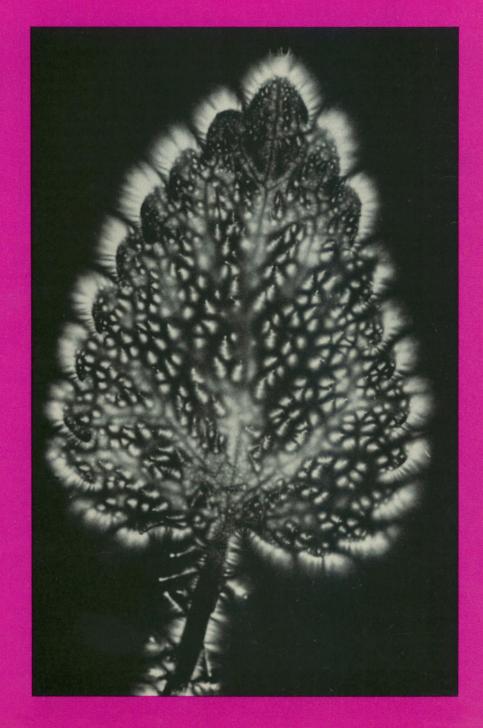
Sept. 29, 1973 vol. 104, no. 13, 193-208

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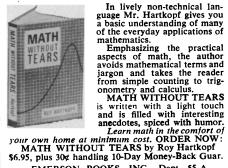
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\*\*Rank Marketine Management.\*\*

\*Bank Marketing Management, Feb., 1970.

**About the Authors** 

Martin J. Meyer is president of the National Depositors Cooperative Association. He also serves as Vice President and Secretary of Intercept Tele-Communications, Inc., a new international cable and telegraphic interception and forwarding organization. Mr. Meyer has written numerous magazine articles on banking, thrift, and inflation,

Dr. Joseph McDaniel, Jr. was secretary of the Ford Foundation from 1953 until his retirement in 1967 and Dean of the School of Commerce at Northwestern University. His distinguished career includes President of World Health Foundation (U.S.A.) and government service with the Economic Cooperative Assn.

3. It is based on one simple fact: That most depositors are completely passive about where and how they save their money! They never take the one or two hours that are necessary to learn the "inside workings" of the banking system. Therefore, they never even hear about the "super-savings-accounts" that can yield them far more than ordinary interest on their money.

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