

"Why Should I Use My Currency to Buy Urbana Money?"



Perhaps no question has been asked oftener in Urbana the past day or two than this one. And rightly, too. The answer is this:

The trend of United States currency in normal times—and especially in times of financial stress, such as the present—is towards large centers. Manufacturers, jobbers, wholesalers, drain smaller communities of their currency in payment for commodities and goods. The result too often is stagnation of business and consequent hardship on banks and other financial institutions in smaller communities, such as ours. When Governor Horner and, later President Roosevelt, declared their moratoria—or bank holidays—the issue was plain:

HOW CAN URBANA KEEP ENOUGH CURRENCY HERE TO PREVENT A FINANCIAL AND BUSINESS TIE-UP?

For many hours business and professional leaders of Urbana discussed use of scrip and other plans based on credit. It was plain to them that scrip had its faults. What was needed was something more sound—some form of certificates that were equally as sound as United States currency. If such a certificate could be found, currency could be kept at home. That would mean that every dollar saved for this community would be worth in labor, trade, services, from five to eight times its face value—because, once a dollar leaves a community, chances are slim for its return. University economists were asked to "shoot at" the plan. They pronounced it sound.

That is why it was decided to issue Urbana money—backed dollar for dollar by United States currency stored in vaults by trustees—Prof. Lloyd Morey, T. B. Webber and George M. Bennett. They are charged with, and bonded to keep the currency stored there until released by a board of managers. Against this currency Urbana certificates—dollar for dollar only—are being issued.

The certificates will be spent in this community—we confidently expect, time after time. Business will continue, many can hold their jobs and Urbana can carry on in this great crisis.

Come on, loyal Urbana citizens! Let's put our shoulders to the wheel. Work our way through and come out on top. "Urbana showed the country the way once—Urbana will do it again," by buying Urbana money.

ON SALE AT BOTH URBANA BANKS

**Bank Emergency Committee,
Urbana Association of Commerce**

Urbana Money

Ready For Distribution
NOW!

AT

Busey State Bank Building
First National Bank Building

Special space has been allotted the Urbana Association of Commerce in the above mentioned two banks for distribution of the much awaited "Urbana Money." Loyal citizens have late this afternoon been exchanging their United States currency for this new popular money. You, too, are invited and urged to do the same thing bright and early in the morning. The community that takes care of itself, now, will be sitting on top of the world a little later on.

**"Urbana Showed the Country the Way Once
—Urbana Will DO IT Again!"**

Urbana Money must not be confused with the various kinds of scrip being offered in many places. Most scrip is using credit as the basis of security—**URBANA MONEY IS BACKED DOLLAR FOR DOLLAR WITH THE GOOD OLD UNITED STATES CURRENCY** of the realm.

This currency is **TRUSTEED, INSURED** and **LOCKED** up in vaults and the Trustees are under a \$20,000.00 bond to keep this money in

these vaults at all times, ready for redemption of the Urbana Money on the Redemption Date as set forth in the Declaration of Trust. This Declaration of Trust is filed as a matter of public record with the Recorder of Deeds of Champaign County. Just step over to the Court House in the next few days and see for yourself just how some of the best lawyers in the Middle West have, without fee, protected your Home and Fireside.

WHERE DO I GET THIS MONEY?

From a representative of the Association of Commerce, located in the Two Bank Buildings.

WHAT DO I PAY FOR IT?

You exchange United States currency, Dollar for Dollar.

WHAT CAN I DO WITH IT?

You can buy household needs of every description water, electricity, gas, gasoline, clothing, picture show tickets, foods, etc.—pay your rent, pay your employees, buy your children's lunch at the school cafeterias, in fact, it is good in Urbana for almost every need.

WHY IS IT ABSOLUTELY SOUND?

Because it is secured Dollar for Dollar with United States currency, safely impounded and trustee'd.

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