

AMERICAN INSTITUTE FOR ECONOMIC RESEARCH

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HOW SAFE IS YOUR BANK?

According to many reports, Americans may be facing the worst banking crisis since the 1930's. Hundreds of the Nation's savings and loans are insolvent, and as many as a third of all thrifts may soon be. Banks are failing at more than twice the rate they did during the worst years of the Great Depression. And the U.S. Government rated hundreds more as "problems."

How safe is your bank or thrift institution? Bankers and Government officials will not tell you which banks are in trouble. They are afraid that depositors would "run" on weak banks and thrifts whose deposits are backed by insufficient Government insurance funds.

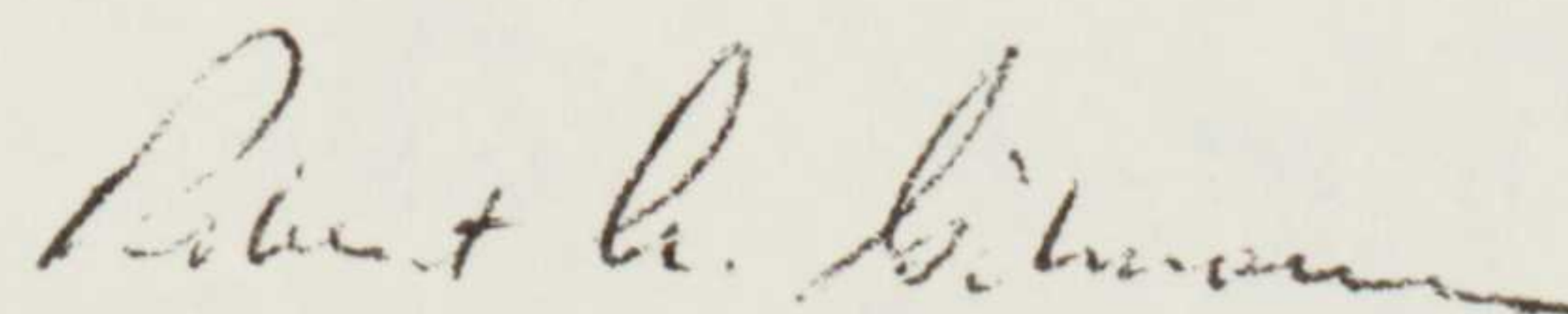
In our first edition of **HOW SAFE IS YOUR BANK?** (1987), we warned that Federal deposit insurance was inadequate. Now, President Bush wants to spend \$150 billion of taxpayers' money to "bail out" bankrupt thrifts. Many analysts doubt that the plan will prevent additional failures.

If they are right, you must safeguard your savings. Because you cannot rely on others, you must examine your own bank. **HOW SAFE IS YOUR BANK?** (\$8, postpaid), tells you how in easy-to-understand language. It tells you:

- what you should believe about the banking and thrift "crisis."
- how Congress fostered the problem.
- what you risk as a depositor.
- whether you can rely on Federal deposit insurance.
- how the Bush "bailout" will affect you as depositor and taxpayer.
- what clues to look for in your bank's financial reports.
- where to get the information you need.
- how to examine your bank.

If you are worried about the troubled banking situation, we are so sure that you will want this useful booklet (table of contents on reverse) that we will refund your payment if you are dissatisfied. Please use the coupon on the reverse and the enclosed convenience envelope to order your no-risk copy of this important booklet today.

Sincerely,



Robert A. Gilmour
Director of Research and Education