JOS. DeROY & SONS

Diamond Loan & Finance Assn.

(10 Loan Companies Combined)

311 Smithfield St. Pittsburgh, Pa.

Original Location ¾ Century

Only Opposite Post Office

JOS. DeROY & SONS

Diamond Loan & Finance Association

A DIAMOND BANKING INSTITUTION

Established Three-Quarters of a Century

Financial Rating, AAA-1, Over	$ 1,000,000.00
Capital Employed Over	$ 2,000,000.00
Loans Granted Over	$35,000,000.00

REFERENCES BY PERMISSION:

UNION TRUST COMPANY.
MARINE NATIONAL BANK.
BANK OF PITTSBURGH, N. A.
ANY PITTSBURGH DAILY NEWSPAPER.

Any bank can tell you of our responsibility by referring to the large mercantile agencies.

What one of our banks says about us

THE MARINE NATIONAL BANK

OF PITTSBURGH, PA.

WILL BURGWIN, PRESIDENT
SAMUEL A. GILMORE, VICE PRESIDENT
J. S. BROOKS, VICE PRES. & CASHIER
E. E. BRAUN, ASST. CASHIER
H. M. SCHAEFER, ASST. CASHIER

June 1, 1928.

To Whom it may Concern:-

We are glad to recommend the firm of Jos. DeRoy & Sons, our esteemed business neighbor, who for 3/4 of a century has occupied quarters in the same block.

The business of the firm is on a large scale; making large cash deals here and abroad and loaning money on diamonds, etc., in connection with a large jewelry business. They occupy their own buildings opposite the Post Office on Smithfield Street.

We know this firm and its individual members, whose financial standing, business policies and methods are of the best, to be prompt in fulfilling their promises, including prompt refunds.

Very respectfully,

J. S. Brooks, Cashier.

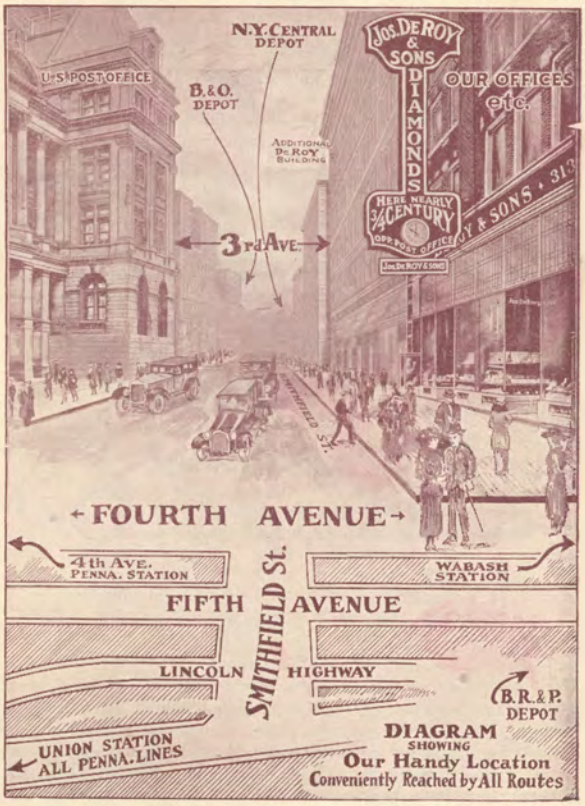
jsb/nba

HG2084
P692
D437

The Oldest and Largest Diamond Banking Institution of its Kind in All the World

JOS. DeROY & SONS
Diamond Loan & Finance Association

Only Opposite Post Office. Original Location ¾ Century



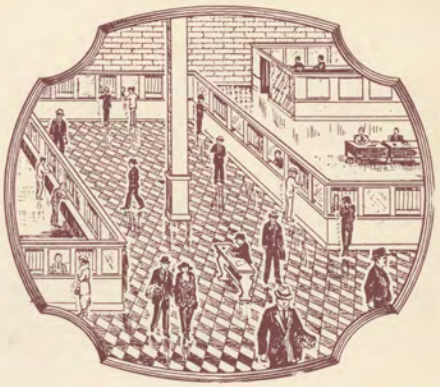
The picture above shows where we are—here at original location, only Opp. Post Office. The diagram indicates view, looking south on Smithfield St. toward Third Avenue. All railroad stations, hotels and other "down town" points of interest, are located convenient distances from this busy spot, in the heart of Pittsburgh's business district.

The Jos. DeRoy & Sons Building

311-313-315 Smithfield St. **Pittsburgh, Pa.**

A Big Forward Step

An Old Firm Backs a Bigger Bank-Like Financial Service for Borrowers—Large or Small



You Can Borrow at Yearly Interest 6%

on

DIAMONDS	LISTED STOCKS
JEWELRY	LISTED BONDS
WATCHES	FURS, SILVER

½% per month to 2½% storage. No extras—making the entire charge 1% to 3% per month, according to size and terms of loan. Smallest charge on any loan 10 cents per month. Furs—special rates. Yearly loans with renewals or monthly repayments. Pittsburgh's Loan Bank—a centralized institution, larger than the famous European government loan offices. Entirely different from the small shops. A modern bank-like service in bank-like offices of refined privacy; and you can seal your own valuables—returned under original seal.

Jos. DeRoy & Sons

Diamond Loan & Finance Association

in a Public Necessity

10 Important Loan Firms Combined Here as One — Now World's Largest of Its Kind

To the Pittsburgh Public:

¶ Of importance to all whether they make use of such services or not is this outstanding advancement in a PUBLIC NECESSITY. What do I mean by a public necessity? Simply this—the recognized necessity—the absolute civic need of an institution able to finance those, lacking temporary or sufficient borrowing power at a bank, who require small or large loans.

¶ A father to son succession into the fourth generation through three-fourths of a century, and all this time my firm—Jos. DeRoy & Sons—has successfully always taken care of those in need of immediate funds. This without interruption even through all the financial panics of the past 75 years and when all other avenues of borrowing were practically shut off.

¶ More than one reason for a long history of steady progress. First the people themselves—their need, centuries old, for services of this sort. Then, the foresight of three quarter century ago that saw and recognized this need in Pittsburgh.

¶ Leadership too of utmost importance. Other organizations have long recognized the leadership of my firm in giving the public a **Service Conducted Along the Same High Plane as Regular Banking.**

¶ One after another, numerous loan societies, etc. found us better equipped to handle this growing necessity and transferred to us their business. **We Have in Recent Years Absorbed the Loan Business of Nine Other Important Loan Societies and Institutions,** until my firm now has become the largest—the outstanding institution of its kind in the entire world.

¶ This forward step in providing a bigger, bank-like service for borrowers, large or small,—is made by my firm of widely recognized leadership—that same old firm, Jos. DeRoy & Sons. It conducts this public necessity continuing its loan activities as Jos. DeRoy & Sons' **Diamond Loan and Finance Association.**

Cordially yours, *A. J. DeROY*
Gen. Mgr.

Entire Building—Use Elevator or Special Street-Entrance

311 Smithfield St., OPPOSITE POST OFFICE

"Bridging the Gap." Occasionally there comes a time in one's life when a gap exists between one's actual needs and present resources. This gap must be bridged over—temporarily or permanently as the case may be, but nine times out of ten must be bridged over—in a hurry. It is these hurry calls we are prepared for at all times.

You are cordially invited to avail yourself of our money service—a service designed to meet the needs of those who must have money, whether in large or small amounts. A service backed by a well-known, highly responsible firm of national repute, whose integrity, courtesy, and conscientious treatment is a matter of record. One of Pittsburgh's foremost business institutions for ¾ century during all of which time, an earnest endeavor along straight-forward lines has met with appreciative response from our thousands of satisfied patrons. It is with no little pride that we have continually noted among our clients, men and women whose finances have materially improved, originating with the assistance received here.

Founded Upon Correct Principles THE HOUSE OF JOS. DeROY & SONS—Our first home was a small one to be sure, but our business was founded upon correct principles. We believed the necessity (always existing somewhere) for borrowing funds on diamonds and similar collateral should be taken care of by a responsible institution and conducted on the SAME HIGH PLANE AS REGULAR BANKING.

We believed, too, that the need for an institution of our kind was not limited to one just local in scope, realizing that throughout the United States, and its possessions, there were thousands upon thousands of people willing to avail themselves of our services.

The result is that today we have grown to a NATIONAL INSTITUTION—with customers all over the world. Our customers are men and women who naturally have a portion of their money invested in diamonds and other good collateral, as well as stocks, bonds and other popular securities. Also many who have preferred to limit their investments to diamonds or other quick assets only. We offer to these people the same conveniences as the owners of stocks and bonds and other such negotiable securities can obtain in the ordinary bank, with the added advantage of getting funds on the instant—no waiting for directors or bank meetings.

CHARGES PAID WHEN DUE

Our business of lending money is not unlike that part of the business of most banking institutions in America, with the exception that in addition to stocks, bonds, etc., we will also accept diamonds, watches, and in fact, any high grade jewelry, as collateral.

Our Service Convenient With a capital of over two million dollars, it will be readily seen that this firm conducting a business recognized for centuries as a necessity, has placed itself in a position to SUPPLY THOSE IN NEED OF MONEY, CONVENIENTLY AND QUICKLY.

The modern banking methods employed, enable us to serve the public through our magnificent loan department in the general capacity of an institution for confidential loans.

Hence, it is more convenient and desirable to use our services than to obligate one's self in various ways, and submit to red tape or delay in an effort to secure funds. Mortgaging, for instance—funds can be MUCH MORE CONVENIENTLY AND QUICKLY OBTAINED HERE, especially where the loan required is not one of such duration as would make mortgaging advisable.

Convenience of Service Locally Locally we are of great assistance where small loans of a few dollars are required, say $3 to $5, for which our entire charge is but 10 to 15 cents.

It would not pay a man who had forgotten his money at home, to take the necessary time and spend the required car fare to get money needed through the day, by a return home for it, when our services are so CONVENIENTLY at his disposal at a cost for small amounts less usually than street car fares.

Locally we are of great assistance and CONVENIENCE to traveling men whose remittances are delayed. An entire charge of but 15 to 30 cents for a $5 to $10 loan is cheaper than wiring for funds, and more desirable than the humiliation of asking accommodation at one's hotel.

Locally we are of UTMOST CONVENIENCE to those who require the loan of a thousand dollars or more, or even less; those who have need of money on the instant where even an hour's delay would be a serious matter.

Our charge of but $10 or so for these size loans with cash on the instant is a CONVENIENCE not lightly to be passed over. One is saved the humilia-

tion of relating such an urgent need at a bank and the consequent red tape and delay of a loan having to be approved by a board of directors.

Convenience of Our Service Nationally

Nationally we are of utmost convenience to thousands throughout the entire United States and its many possessions, particularly to those in cities, towns and places where no accommodations of this kind could hitherto be had.

Nationally, we are of Timely Convenience to many who require our services in a hurry, for one can send us the articles on which a loan is desired, by express, mail, or registered air mail and we are glad to wire the amount. Within a reasonable distance of Pittsburgh, after banking hours of one day the money covering a loan from us could be in your possession before banking hours of the following day.

A Needful Service

It is primarily the business of this institution to make loans, and this institution will loan money to individuals or companies located anywhere in the United States or its possessions.

To those who do not care to avail themselves of any privilege they may have of borrowing from banks.

To those who do not find it advisable to borrow on a mortgage for large or small temporary loans.

To those who, while they have abundant facilities for borrowing money, do not care to humiliate themselves by making requests for loans from their friends or family.

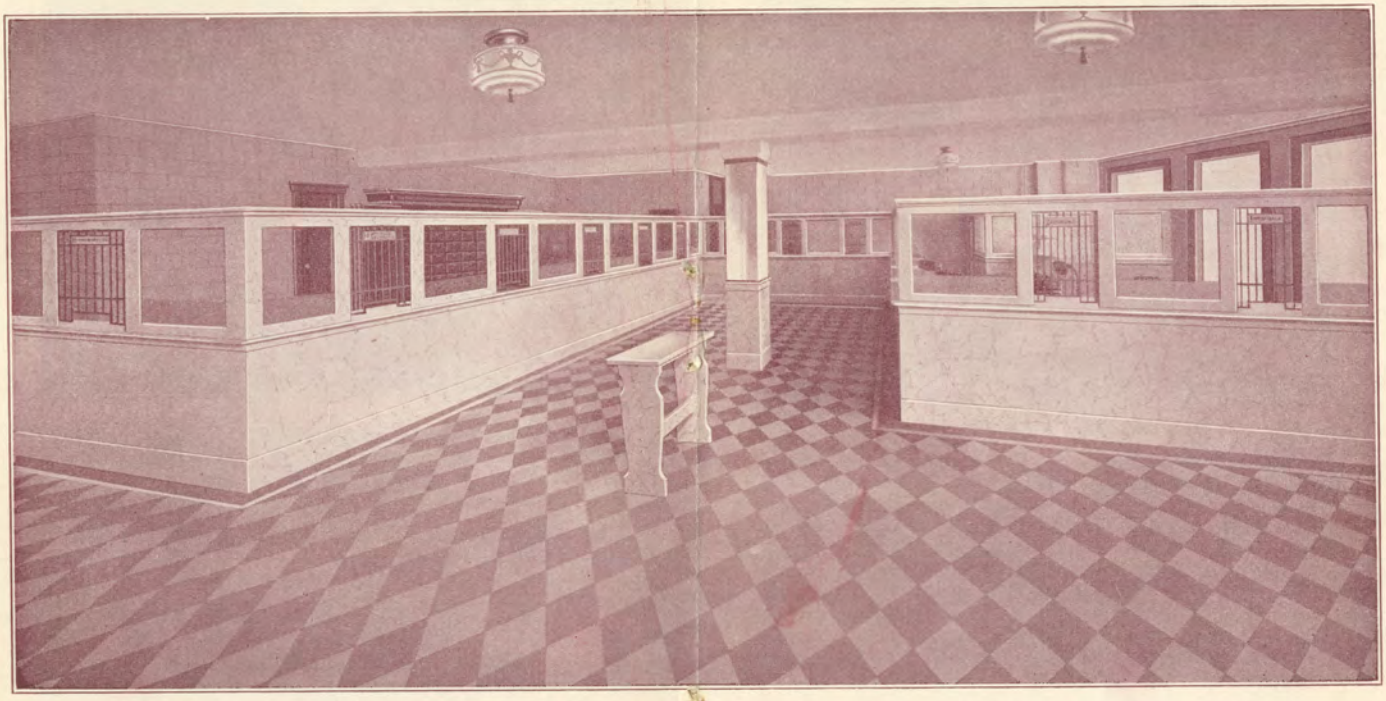
Our service is as necessary to some people as banks are to others. Our policy of making a loan transaction a purely legitimate business deal, in which the borrower is treated as a valuable customer, is spoken of highly. It enables the borrower to be independent of friend or favor. That this policy is a correct one is indicated not only in our own growth, but by the fact that in the past several years we have absorbed—and now transact through our tremendously large loan department—the business of nine other important Loan Societies, Companies and Firms. The business in this department alone now more than five times the total combined business of all the institutions absorbed.

A View of Our Jewelry Department

Ten Important Institutions Combined The combined business of nine other firms and that of our own, now conducted here as the Jos. DeRoy & Sons Diamond Loan & Finance Association. Among these organizations were the former Loan Society of Pittsburgh, Capital $1,000,000.00; the Commonwealth Loan Society of Pittsburgh, authorized Capital $1,500,000.00; the Pittsburgh branch of Prudential Loan Society, a $1,000,000.00 Corporation.

Amounts Loaned In accepting high class diamonds, watches, and jewelry of every kind and description, as also listed bonds and listed industrial stock as collateral for money loaned, IT IS OUR PURPOSE TO ADVANCE AS MUCH MONEY AS GOOD BUSINESS JUDGMENT WILL PERMIT. Our protection in the event of forfeiture of the collateral being the sale of said collateral. Our appraisers are instructed to loan on any article—when desired by the applicant—an amount of money equivalent to what the security would bring at a forced sale.

Ten Important Loan Institutions Combined Here As One



THIS huge combination of ten important institutions is conducted in these magnificent offices shown above. Private appraisal rooms for customers and other office rooms are tastily furnished in solid mahogany. Massive in size—beautiful in design—convenient in arrangement—this department occupies an entire floor of our building. It is most attractive, excellently lighted and constructed of finest Italian marble, with fittings and grills of bronze. The modern approved safety deposit vaults are fireproof and electrically protected. This equals in design the most modern and up-to-date banking institutions throughout the nation, and you can easily see how we are bigger and busier than most banks.

The object and purpose of our loan department is to earn charges on money loaned and we are, therefore, more interested in having those who borrow money of us redeem their pledges than have loans unpaid. When collateral is forfeited we are compelled to go to the trouble and expense of selling the article in order to reimburse ourselves for the amount originally loaned.

Our immense capital permits us to handle any size loan that may be desired, large or small, and we are interested solely in the charge, which we earn. In other words, WE DO NOT WANT YOUR GOODS. We are perfectly satisfied with our small monthly charge for the money loaned.

CHARGES PAID WHEN DUE MAKES FORFEITURES UNNECESSARY

Offices of Our Unusually Large Vault Department

Unusual Protection Afforded Valuables All goods received in this institution are immediately listed numerically in triplicate form and placed in strong kraft envelopes, after which they are sealed—as an extra precaution. The triplicate number corresponding with the ticket retained by the customer (the duplicate on our records), is conspicuously and indelibly placed on the envelope, and then the envelope with its contents is filed in such a manner that it takes but a second's time to locate it when necessary.

The entire system of filing in our BURGLAR AND FIRE-PROOF VAULTS is under supervision of department manager so that there may be no possible chance of error arising either from carelessness or misunderstanding. Our vaults are protected by a system of electric signals connected with magnetic contact wires, so constructed as to protect every part of our vaults. Thus it will be seen that valuables placed in our hands are absolutely safe—perhaps more so than if they were in the possession of the owners.

Valuable Heirlooms Well Protected Our elaborate system of safekeeping and protection was necessitated by the large number of valuable heirlooms and articles of sentimental

Our Silverware Department

value which have been left in our care from time to time.

Loan transactions with our out-of-town customers are handled with the same extreme care and dispatch as those transacted locally. You can, with the highest degree of certainty, feel assured that incoming valuables for loans are absolutely safe. You will be interested in knowing that every package is properly receipted for whether arriving by express or registered mail—again receipted for by one of our appraisers—properly acknowledged along with granting of loan or appraisal by letter same day as received—and, pending any correspondence, is held in our safe deposit vault, as property of others, under seal and owner's name, subject to owner's disposition.

Safe Deposit Feature and Sealing Own Valuables

We have eight large safe deposit vaults. Recognizing, as we do, the delicacy of feeling entertained by some who hesitate in permitting heirlooms or highly prized articles to leave their possession—even if only temporarily—we permit those, who are able to call at our place of business, to seal their own package, in other words, to put the article under their personal unbreakable seal after the loan has been granted.

The matter of sealing can be done in any way that our customer desires. After the package is sealed it is immediately placed in the safe deposit vaults, the package being finally returned with the seal intact when the loan is paid, so that there is no possible chance of the customer's jewelry being handled by our employees, or even seen by anybody but himself.

Yearly Renewals And Redemptions While transactions can be terminated whenever desired by the customer, we, nevertheless, to give unusually long time to the customer, voluntarily arrange to hold pledges in most cases, one full year from the date of issuance of ticket, or a like period from the date to which renewed. We are required to hold pledges but four months, but only in very special cases such as listed stocks, bonds, etc., subject to market fluctuations, specially arranged loans, etc., do we require this limit of time. We will permit renewals or redemption within the time allowed on payment of the accrued charges, or on payment of the loan and accrued charges.

Monthly Repayment Budget Plan A unique feature here. If desired, loans can be paid off by divided monthly installments in whatever amounts may be satisfactory to customers. It reduces both principal and charges. You can budget your repayments in never-missed amounts by this unusually easy plan.

WE DO NOT EMPLOY COLLECTORS and do not annoy our customers in any way—ours being strictly a confidential transaction in every sense of the word and we DO NOT GIVE INFORMATION TO ANYONE REGARDING OUR DEALINGS WITH CUSTOMERS.

Redeeming Goods Held as Collateral Our business of loaning money on collateral is very simple, and REQUIRES BUT A MOMENT'S TIME TO SECURE MONEY. Redeeming articles is equally simple. All that is necessary when an article is to be redeemed, is to present the loan ticket within the proper time limit, together with the amount due. The goods are immediately taken out of our vaults in the original, sealed package and turned over to the customer. All loan tickets are made payable to bearer. No signature is required at time of

This Dept.—Loan Service by Mail

redemption. Goods can be redeemed by mail or otherwise as easily as in person.

For Redemptions By Mail Send Post Office or Express orders (covering full amount due, including 25 cents, the customary packing charge) accompanied by pledge ticket. Articles will be shipped by return express. If preferred (where sufficient postage accompanies remittance) by registered mail.

We do not, under any circumstances, accept articles concerning which there is the slightest question or doubt as to their title. All goods upon which we lend money must positively be fully paid for and absolutely the property of the party borrowing the money. We do not lend money to minors under any circumstances. WE DO NOT LEND MONEY ON IMITATION DIAMONDS OR IMITATION JEWELRY.

Lost Tickets As tickets are transferable, it is important that customers notify us immediately should they lose their ticket. We can then make the necessary notations on our records, preventing delivery to others; our object at all times is to protect our customers.

Our Charges Charges for money loaned as follows:

SIX PER CENT (6%) A YEAR INTEREST.

½ per cent per month to 2½% storage and no extras, or a total of 1% to 3% a month on diamonds, watches and other jewelry pledges, depending on size and term length of loan.

Smallest charge on any loan 10 cents each month (although the minimum charge for any loan at most banks is $1.00). Fractional part of a month at full month rate.

Examples:

A $5 loan costs but 15 cents (the complete charge for one month).

A $10 loan costs but 30 cents (the complete charge for one month).

A $50 loan costs but $1.50 (the complete charge for one month).

For 75 cents total charge, a very substantial loan.

For $10 total charge, a very large loan.

Other amounts in proportion.

We make very special low storage rates on long time loans representing a large amount of money.

As Low as 10 Cents Per Month To Safeguard Your Valuables Under our service system a Diamond or other jewel can be stored in our electrically protected vaults for as little as 10 cents per month, whereas the lowest charge in any bank vault would be $5.00 yearly or even temporarily.

For the benefit of our large and growing number of loan customers throughout the United States, we have installed special correspondents, whose duty it is to furnish such specific information as our out-of-town customers may desire.

Repairing and Designing

We maintain first-class repairing, remounting and designing departments where watches and jewels are given attention, if desired, during the time they are security for loans. Prices are moderate and workmanship of the very best.

CHARGES PAID WHEN DUE

Ladies' Department For the convenience of ladies who are patrons here—and we have thousands of such patrons, whose money requirements are a special part of our services—we have provided special attendants—intelligent lady appraisers who give personal attention. Private rooms have been arranged as a further convenience and there need be no embarrassing thoughts—less in fact than were you at a bank. Our borrowers by mail in this department get prompt and efficient service.

Storage for Furs

We place furs, left with us as security for loans, in individual dust and mothproof bags, in our most approved storage vaults, which protect same absolutely, or in cold storage if preferred, with cold storage charge for excess valuation in addition to our regular fur rates on money loaned.

Do You Own a Diamond?

No matter where you look—no matter what kind of investments you prefer to make—everyone should know that diamonds are the most prudent investments that can be made, and everyone should be the owner of one or more diamonds if only for the purpose of having a recognized, quickly convertible asset.

When the Time Comes Should there be at any time even a temporary need—you'll find us ready to take care of that emergency—to "bridge the gap" as it were, in an understanding, helpful and confidential manner.

JOS. DeROY & SONS

Diamond Loan & Finance Ass'n

(10 Loan Companies Combined)

311 Smithfield St. (Entire Bldg., Use Elevators)
Opposite Post Office **Pittsburgh, Pa.**

Original Location ¾ Century

TEAR OFF HERE

LOAN APPLICATION FORM FOR LOANS BY MAIL

Messrs. JOS. DeROY & SONS,
Diamond Loan & Finance Association Department

.....19.....

Dear Sirs:—I am shipping you by.....{Parcel Post / Express / Registered Mail}

.....

on which I desire a loan of.....Dollars

at your regular terms (as per booklet), to which I agree.

The articles listed above are my property. I am.....years of age and {married / single}

Town..... Name.....

State..... Street.....

Have you borrowed from us before.....Date (about).....

Don't Sell or Sacrifice Your Jewelry

At our small charge, it is better to borrow for temporary needs, and retain your valuables or keepsakes.

Our scale of charges is lower than that of any similar institution in the entire United States. It is precisely based as follows:—

6% *Yearly Interest*

½% per Month to 2½% Storage
No Extras of Any Kind

On

DIAMONDS	LISTED STOCKS
JEWELRY	LISTED BONDS
WATCHES	FURS, SILVER

Entire Charge 1% to 3% Per Month

—according to size and terms of loan. Smallest charge on any loan 10 cents per month. Furs Special rates. Best storage facilities. Electrically protected vaults.

Pledges good one full year and can be renewed yearly, often as desired. Or you can repay monthly on budget plan.

JOS. DeROY & SONS
Diamond Loan & Finance Ass'n

(10 Loan Companies Combined)

311 Smithfield St. (Entire Bldg., Use Elevators)
Opposite Post Office **Pittsburgh, Pa.**

Original Location ¾ Century

Office Hours 8:30 A. M. to 6 P. M. Summer Closing 5:30 P. M.	Private Telephone Exchange Court 1033 All Departments Closed on All National Holidays.