

Matching the Growth of American Business



SIXTY-NINE YEARS AGO a group of merchants on the west side of lower New York organized a commercial bank and presented it to the business neighborhood in which they operated. The Irving of then, with its resources of \$300,000, was a modest institution, built upon the simple lines of the time, democratic, independent, based upon a definite intention of service. This morning the same institution, now with resources of nearly \$300,000,000, again presents itself to the business world, still democratic, still independent, still with a mission of service, still retaining intimate and friendly contact with its customers, still expressing the spirit of the times. But times have changed. The commercial spirit of New York and America today differs greatly from that of the days when those west-side merchants first recognized the need of a bank for their neighborhood.

Then the service of the institution meant only a small section of lower New York, now it means the world. The Irving of 1851 could mark the limits of its activities within a few blocks of the establishment in which its operations were housed. The Irving of 1920, through its long arms of service, reaches out to every corner of the earth into which the currents of commerce flow. The Irving of that day possessed only the facilities required by the needs of a simple neighborhood business. The Irving of today includes within its equipment every detail of a highly specialized and world-wide banking service.

But the strength of this bank as it stands today has other roots than the single purpose of its founders. Its development was paralleled by the development of ten other banking institutions similarly founded, similarly inspired, working along similar lines until, with the constant expansion of their activities, a union of forces became the obvious thing. In this way and at different times the New York National Exchange Bank, the Mercantile National Bank, the National Nassau Bank, and now finally the Irving Trust Company have joined the Irving National the more effectively to carry out their common purpose.

For over twelve years a close working arrangement has existed between the two Irvings—the Bank and the Trust Company. One has developed along the lines prescribed for national banks. The other, with wider powers under the state law, developed in addition personal and corporate trust functions, and added to its operations through successive mergers the Flatbush Trust Company, the Aetna National Bank, the Commercial National Bank of Long Island City, the Market and Fulton National Bank, the Sherman National Bank and the National City Bank of Brooklyn, each of these retaining its own organization and location for district office operations.

And now the years of planning and effort bring the Trust Company into the enlarged institution of today, which, under present Federal law, is able to exercise for the greater benefit of its customers all of the former facilities of both bank and trust company. Thus the Irving's development as a clearing house of commerce is further advanced.

During this period of nearly three-quarters of a century, development within the financial institutions which constitute the new Irving has fully kept pace with the development of the business they have served. Step by step—side by side—business and banking—growth in the one paralleled by corresponding growth in the other—until now commerce, world-size and complex as it has become, finds itself supplemented and served at every point at home and abroad by the banking facilities which business judgment has provided.

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Woolworth Building

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