

# Thrift

## In Search of the Art of Living Well



*The very word "thrift" tells its own tale, being derived from the word "to thrive."*

– John Lubbock, *The Use of Life*, 1894



Please explore with us one of society's most fascinating concepts: **thrift**. Thrift has a rich – though today largely forgotten – history. Thrift is also quite relevant to many of today's most pressing challenges.

We made this exhibit in an odd way – but also in a thrifty way! We found lots of artifacts connected to "thrift" through eBay and other online auctions. Almost none of them cost us more than a few dollars. We also Google'd through lots of old publications for the word "thrift." We found a lot! Thrift can be all kinds of things, including:

- An appeal to women who are managing a home
- A way to mobilize society in times of war and national crisis
- A broad curriculum for educating children
- A concept for building new institutions and launching social movements
- A way to argue for conserving resources and protecting the planet

Ultimately "thrift" is an ethic of thriving, or living well. Are you interested?



# Thrift

is a big idea.



*Thrift, that sovereign bourgeois virtue, is often misunderstood, simply because the word can mean so many different things.*

– Maria Ossowska, *Bourgeois Morality*, 1956

You may think that "thrift" means **scrimping and saving. Pinching your pennies. Maybe even: Being cheap and stingy.**

Forget that notion.

Thrift is a very big idea. It is one of the most provocative – and intensely debated – words in the history of the English language.

Thrift is also quite complex. It's not just one thing. Thrift is an ethic, a way of thinking. Moreover, its dominant meanings have shifted over time. And even in a single moment, thrift can and usually does mean different things to different people. Finally, because thrift is such a deeply contested term, thrift is often publicly defined by people who don't like it!

At its essence, thrift is a philosophy of thriving. It is about using wisely what we have, in order to flourish and reach our fullest potential, as individuals and as societies.

*The word has no exact synonym.*

– "Thrift," *The World Book*, 1918

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SHEET NO.

**01**

# Historically thrift

has meant many different things –  
and not all of them good!



**Growing:**  
*... a thrifty growth of the sugar-cane ...*  
– Herman Melville, *Omoo*, 1847

**Good Fortune:**  
*Now good thirfte [luck, fortune] come  
unto thee, sone deere!*  
– Thomas Hoccleve, *The Regiment of Princes*, 1411

**Prospering:**  
*Thrift is the fuel of magnificence.*  
– Sir Philip Sidney, *Countess of Pembroke's  
Arcadia*, about 1580

**Saving:**  
*Thrift is the art of saving a portion  
of every dollar earned.*  
– J. S. Kirtley, "Thrift," *Half-Hour Talks on  
Character Building*, 1910

**Hoarding:**  
*THRIFTY, an old miser.*  
– A character in Otway's  
*The Cheats of Scapin*, 1677



# Thrift

has many skeptics –  
and quite a few enemies!



*My great-uncle Ben was the meanest of men,  
He would never let go of a dollar;  
As a grudging miser, he made use of a snarl  
On his neck, as a stud for his collar.  
He would posture his nose on the grave of his spouse,  
He would rub a blood-bath of his t-shirt,  
And he spoke through his nose, with a voice like a crow's,  
I've heard wear and tear to his throat,  
But he died with a million, extremely respected  
By all who divided the wealth he'd collected.*

*I found out some time back that it's idleness breeds all our virtues, our most  
bearable qualities – contemplation, equableness, laziness, letting other people  
alone; good digestion mental and physical: the wisdom to concentrate on fleshy  
pleasures – eating and evacuating and fornication and sitting in the sun – than  
which there is nothing better, nothing to match, nothing else in all this world but to  
live for the short time you are loaned breath, to be alive and know it – oh, yes, she  
taught me that; she has marked me too forever – nothing, nothing. But it was only  
recently I have clearly seen, followed out the logical conclusion, that it is one of  
what we call the prime virtues – thrift, industry, independence – that breeds all the  
vices – fanaticism, smugness, meddling, fear, and worst of all, respectability.*  
– William Faulkner, *The Wild Palms*, 1939

*Thrift is care and scruple in the spending of  
one's means. It is not a virtue, and it  
requires neither skill nor talent.*  
– Immanuel Kant, 1775



*No, no, my mates, let tradesmen think of thrift,  
And usurers hoard up; let our expenses  
Be, as our comings in are, without bounds.*  
– Philip Massinger, *The Renegado*, 1624

*We owe something to extravagance, for thrift and  
adventure seldom go hand in hand...*  
– Jennie Jerome Churchill (mother of  
Winston Churchill), about 1915

*Sometimes the poor are praised for being thrifty. But  
to recommend thrift to the poor is both grotesque  
and insulting. It is like advising a man who is starving  
to eat less. For a town or country labourer to practice  
thrift would be absolutely immoral.*  
– Oscar Wilde, *The Soul of Man  
Under Socialism*, 1891

*Yet above all things, new fashions I love well, And to  
wore them, my thrift I wyl sell.*  
– The First Boke of the Introduction  
of Knowledge, 1542

*... he laughs at thrift, and counts industry  
a colder companion than pleasure.*  
– A book review in *The Literary Gazette*,  
January 7, 1826

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# Thrift Wisdom



More than anything else, thrift wisdom is proverbial wisdom.

Apparently in all societies, the paradigmatic thrift statement is the proverb or maxim -- those little droplets of common sense intended to entertain and instruct ordinary people.



The bless'd source of lib'ral deeds is wise Economy.

Luxury is attained through thrift.

Frugality may be termed the daughter of Prudence, the sister of Temperance, and the parent of Liberty.



Cut your Coat according to your Cloth.

Oft change, small thrift.

Saving is getting.

Seest thou a man diligent in his business? He shall stand before Kings; he shall not stand before mean men.

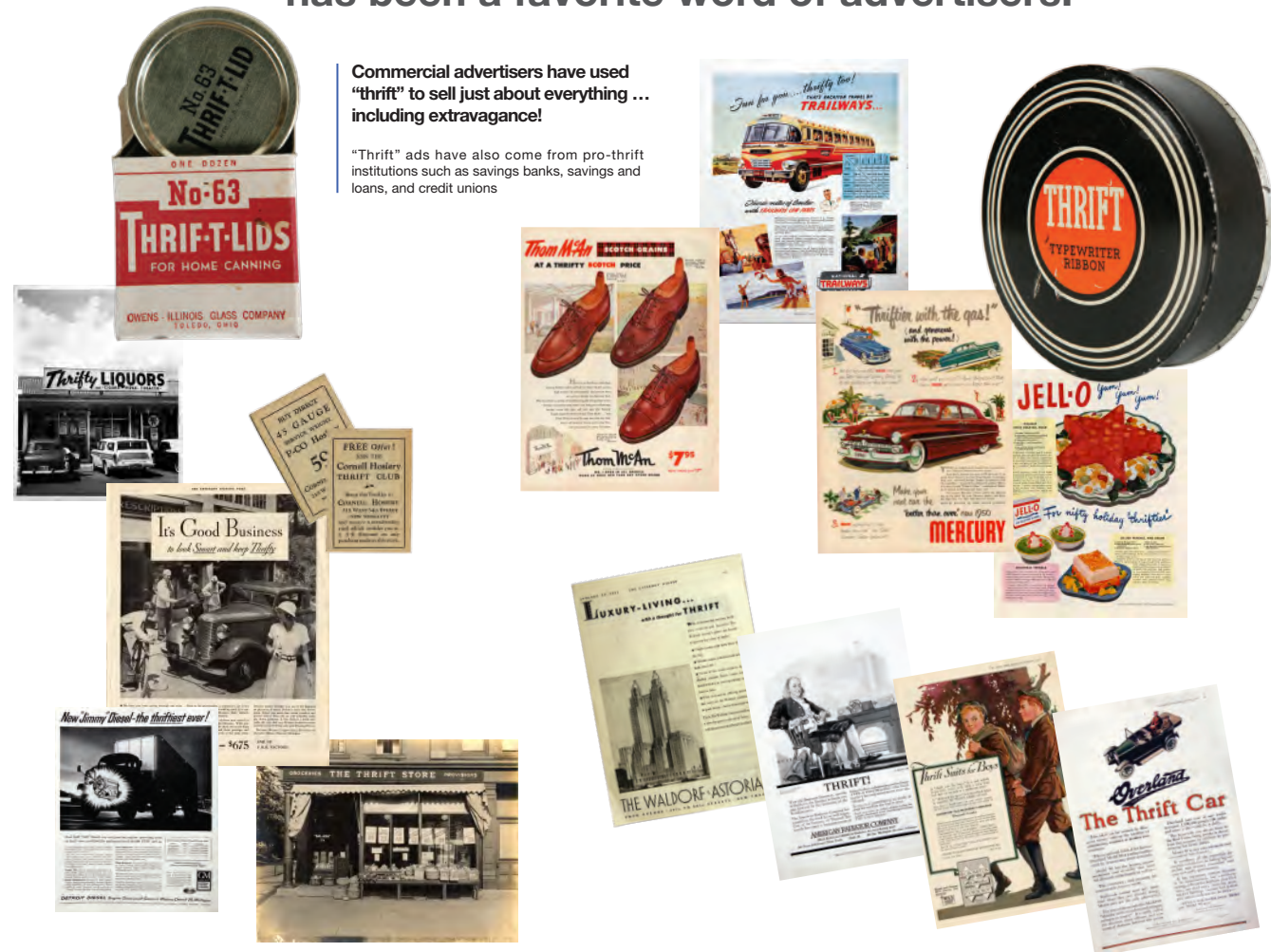


Thrift is the Philosopher's Stone.

To a good spender, God is treasurer.

# Thrift

has been a favorite word of advertisers.



Commercial advertisers have used "thrift" to sell just about everything ... including extravagance!

"Thrift" ads have also come from pro-thrift institutions such as savings banks, savings and loans, and credit unions



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*I believe it is the bank's duty to advertise. We haven't any need for deposits, because we are the largest savings institution in the United States, but we have a duty to perform to the New York public.*

- William Wood, President of the Bowery Savings Bank, New York, 1911.



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# Making a Home

**At the height of its reign as an American civic virtue, thrift was widely understood to be a virtue of the domestic sphere.**

Public campaigns to encourage thrift in the home were directed primarily at women. As keepers of the domicile, it was widely understood to be the responsibility of women to train their families in the virtues of thrift. By wise allocation of the family finances, frugal cooking, and other domestic skills, women wielded the power to improve their families' futures.



*The Home Economics Teacher is the natural leader in the Thrift Movement as it relates to the home.*

– Mary S. Woolman, *Clothing*, 1920



*There is an old proverb of our grandmother's day that is equally true to-day though not as often heard: 'a woman can throw out with a spoon in the kitchen more than a man can bring in with a shovel.' That is because a woman generally does not realize that what she throws out has any money value. There is no more exacting business than housekeeping and home-making.*

– Dora Morrell Hughes, *Thrift in the Household*, 15 (1918)

*As for us, we wear avant-thrift.*

– Lisa Robertson,  
*Soft Architecture: A Manifesto*, 1999

*We Turn Your Trash Into Cash*

– Motto of the Junior League Thrift Shop of Washington, DC, 1931

**Ham and Celery Loaf**  
(and other economical recipes)

The mid-19th to mid-20th century is arguably the era in which our nation's cooking became characteristically "American." This was a time when science and industry were lauded by westerners as the benchmarks of progress. These values were infused into the rhetoric of cookbooks, magazine advertisements, and home manuals, all of which encouraged women to think of their domestic tasks, particularly cooking, as matters of science and efficiency.

Pioneers of this new "domestic science" believed that cooking (as well as other household tasks) could be systematized according to scientific principles. "There is no luck about cooking," explains Dora Merrell Hughes in her 1918 *Thrift in the Household*. "Cooking is the combination of care and brains expressed in the arrangement of certain materials. Cooking is a branch of chemistry, and should be followed with equal painstaking. Then, it will be equally effective."

This campaign for "scientific" cookery was, at its heart, about the development of character. These women saw the American diet and the American kitchen as a ripe opportunity for character reform. They focused on food because it offered the opportunity to reform the habits of the nation. If they were able to nourish and nurture their families in this way, they might also be able to tackle social ills like intemperance and poverty, which, they would argue, were rooted in a lack of discipline, moderation, and thrift.

\*See *Perfection Salad: Women and Cooking at the Turn of the Century*, Laura Shapiro (New York: Farrar, Straus and Giroux, 1986)



**Thrift Shops**

Thrift shops emerged in the United States at the turn of the 20th century. The original thrift shops, like Goodwill Industries and the Salvation Army, were designed by social reformers to aid the working poor by providing them with employment and an economical place to shop.

Thrift shops remain one of the sole institutional testaments to the thrift ethic in a time when the word "thrift" has largely faded from public consciousness.

During the second half of the twentieth century, thrift shops began to lose the stigma of being a resource intended for the poor, and began to play a greater role in the lives of the middle class. Today thrift store shoppers frequent the stores for a number of reasons: some see thrifting as an shoppers; still others use thrift stores to cheaply replicate both current and "vintage" looks of fashion runways and expensive retail stores. Today, regardless of the motives of shoppers, thrift stores have gone main stream.

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# Organizing Sacrifice



## A Call to Thrift

– *The Times* (London) headline, describing a manifesto calling for sacrifice and saving to win the war, December 23, 1915

Until very recently, American leaders have appealed to the public to make sacrifices in times of war. In those appeals, one of the key words is “thrift.”



## 45,000 Join Army of Thrift Recruits

– *New York Times* headline, describing spread of U.S. war-savings societies, June 25, 1918

*YOU CAN HELP BUILD THIS BOMBER! It may sound funny to hear a girl like me say that you can help build a bomber—but it's true just the same . . .*

*During the war, drives were undertaken to salvage materials that could be used by the Allies. Scrap metal, rubber, nylon and silk were collected. Even kitchen fats could be used in the manufacturing of munitions, and the Casper Girl Scouts collected fats at Halloween rather than asking for traditional handouts. Clothes and old keys were dug out of closets and junk drawers. Athletic equipment and games, discarded canes, old radios, hair clippers, jewelry and phonograph records were salvaged from basements, attics and garages.*

– *A View from Center Street*, a history of Casper, Wyoming

*In times of war and stress, even more than in days of peace and plenty, meat is a food it pays to buy with thrift and cook with care.*

– *Meat for Thrifty Meals*, U.S. Department of Agriculture, 1942



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# Bringing People Together



The idea of thrift has had the power to bring together diverse groups of people for a common purpose. It has made allies of bankers and non-profit activists, and has successfully appealed to labor movement proponents, conservationists, fraternal and sororal organizations, ethnic groups, temperance activists, suffragists, and educators.

Miss Hilda Wendt of Michigan City, Indiana, won the first prize for the best essay on Benjamin Franklin conducted by the National Thrift Committee of the Y.M.C.A., it was announced yesterday. The prizes were offered by J. Robert Stout, President of the Education Thrift Society, Inc.

— New York Times, April 18, 1926

Fargo, N.D., always a leader in thrift activity, has become a path-finder in still another phase of the work with the establishment . . . of a thrift library which is considered to be one of the most complete of its kind in the country.

— New York Times, April 18, 1926

## National Thrift Week

Thrift advocates of the late 19th and early 20th century were adept at coalition building. There is, perhaps, no greater example of this than National Thrift Week, a weeklong national celebration of thrift, started by the YMCA.



## World Thrift Day

In 1924, delegates representing over 7,000 savings banks and 27 countries gathered in Milan for an "International Thrift Congress." This one week event yielded an international network of savings bankers and thrift advocates that has endured through the present as the World Savings Bank Institute.



## The Mutual Concept

The first US savings banks were founded in New England in the years following 1816. These new mutual savings banks were philanthropic endeavors, designed to uplift the poor by encouraging individuals to save. Unlike commercial banks, these new savings institutions had no stockholders; all profits belonged to the depositors. Savings banks arose in an era when about 50 percent of people in the US were members of fraternal organizations. These new banks appealed to this fraternal spirit in promoting the "mutual" concept.

"Here the widow with her mite or with her dowry; the legatee with his inheritance; the worker saving for a home; the youth struggling for an education the saver laying aside for old age; the miser with his hoard, pool their savings, and it becomes a common fund with an uncommon power..." William Kniffen, 1928

Beginning in the 1830s, building and loan associations—later called savings and loans—permitted people of modest means to pool their savings and using that fund, loan one another money to build or buy homes.



## The Cooperative Idea

Several types of cooperative organizations pool members' resources to maximize their thrift potential. The organizations include credit unions, housing co-ops, mutual insurance organizations, and food cooperatives.

Cooperation depends for its success, not only on its commercial principles of cash payment and deferred benefits, but on the moral qualities of patience, thrift, and loyalty, which make the character known as the "cooperating man."

— Francis Greenwood Peabody, Jesus Christ and the Social Question, 1915

I shall be dead long before that happens but the catholicity of the cooperative movement is the one hope of the world

— Credit union organizer and thrift advocate Roy F. Bergengren, 1935



# Sustaining the Planet



Over the last 1,000 years, thrift advocates have had much to say on the topic of the environment and even conservationists and environmentalists who do not explicitly identify themselves as thrift advocates use thrift-oriented language to talk about natural resources. The thrift ethos has major implications for the way we think about the environment.



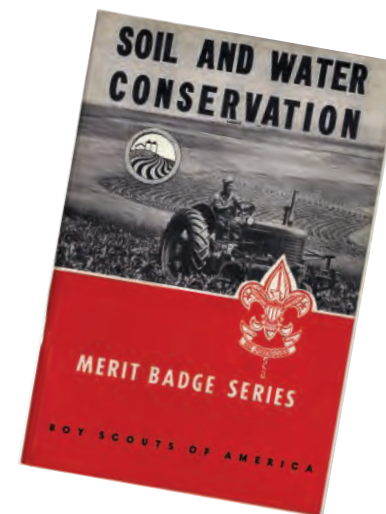
*Old Uncle Thrift said:  
"We will be a thrifty nation,  
When we all learn conservation."*

- The Treasure Twins  
(children's book), 1923



*"The resources upon which the happiness, and in fact, the very life of man depends, are ours to use but not to waste. The people of all generations are the rightful heirs of nature. We therefore hold these resources in trust, and it is our duty to guard our trust faithfully and to pass it on as little impaired by our use of it as possible."*

- Thrift and Conservation,  
Chamberlain and Chamberlain, 1919.



*Ecology, for example, recognizes the finitude of resources and encourages various forms of rationing—which traditionalists politely term "thrift."*

- Mark Wegierski, "Beyond left-right," 2004

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48"

# Thrift

means saving for change.



These "Change Boxes" were created for this Exhibit in order to help us think about the importance and true meaning of saving.

48"



*The thrift that does not make a man charitable sours into avarice.*

– M. W. Harrison, "Do You Know What Thrift Is?" (chapter in a school textbook), 1919



*Let our saving be the salvation of the world.*

– Bolton Hall, Thrift, 1916)



*There are many people who seem to think that they can drive their "Thrift" automobile on only one wheel – "Saving." You and I know that they will not drive very far nor very happily without the other three wheels – "Spending," "Investing," and "Giving."*

– Harry C. McKown, *Adventures in Thrift* (a book for teenagers), 1946



*The true thrift is always to spend on the higher plane.*

– Ralph Waldo Emerson, *The Conduct of Life*, 1860



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board

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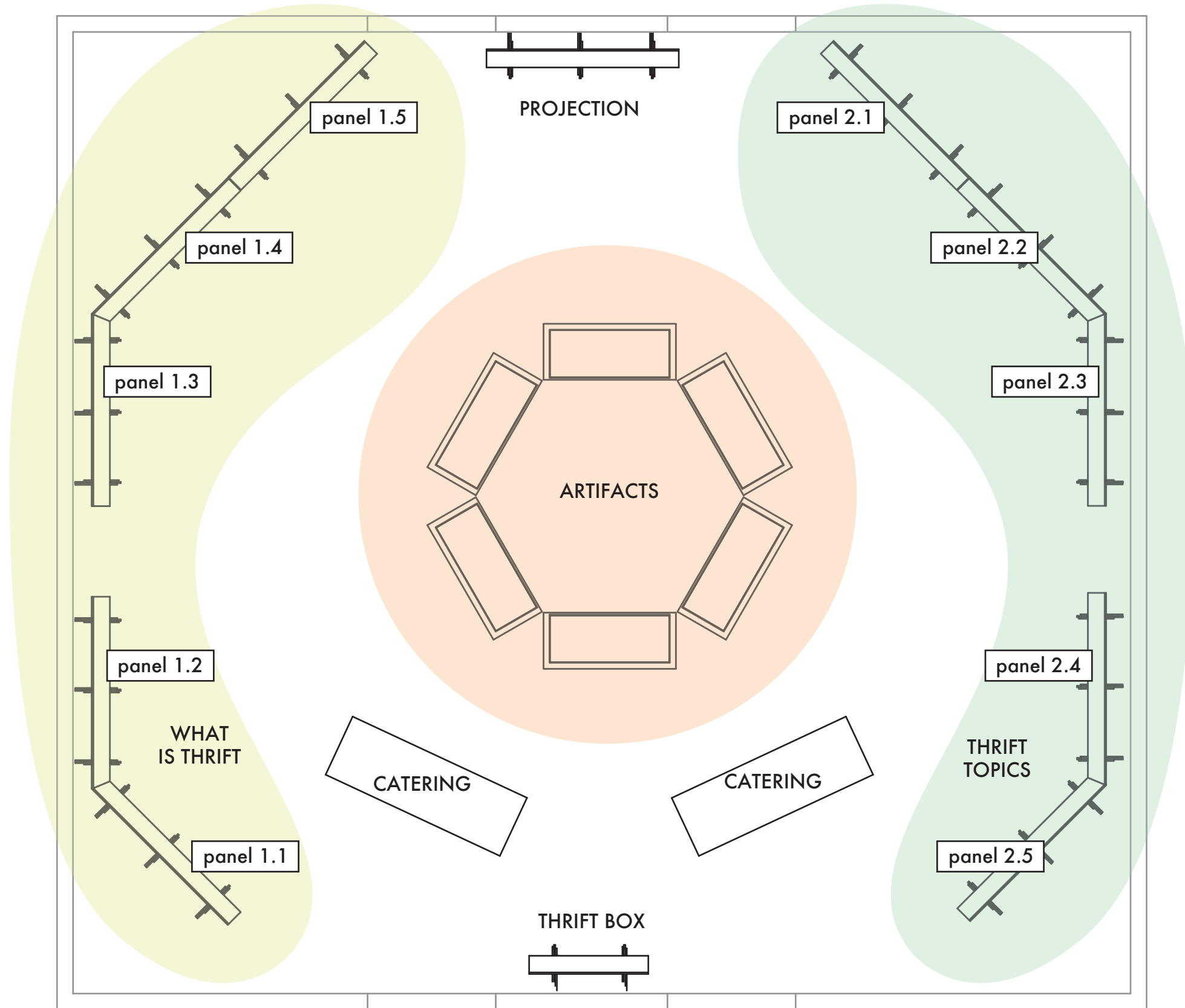
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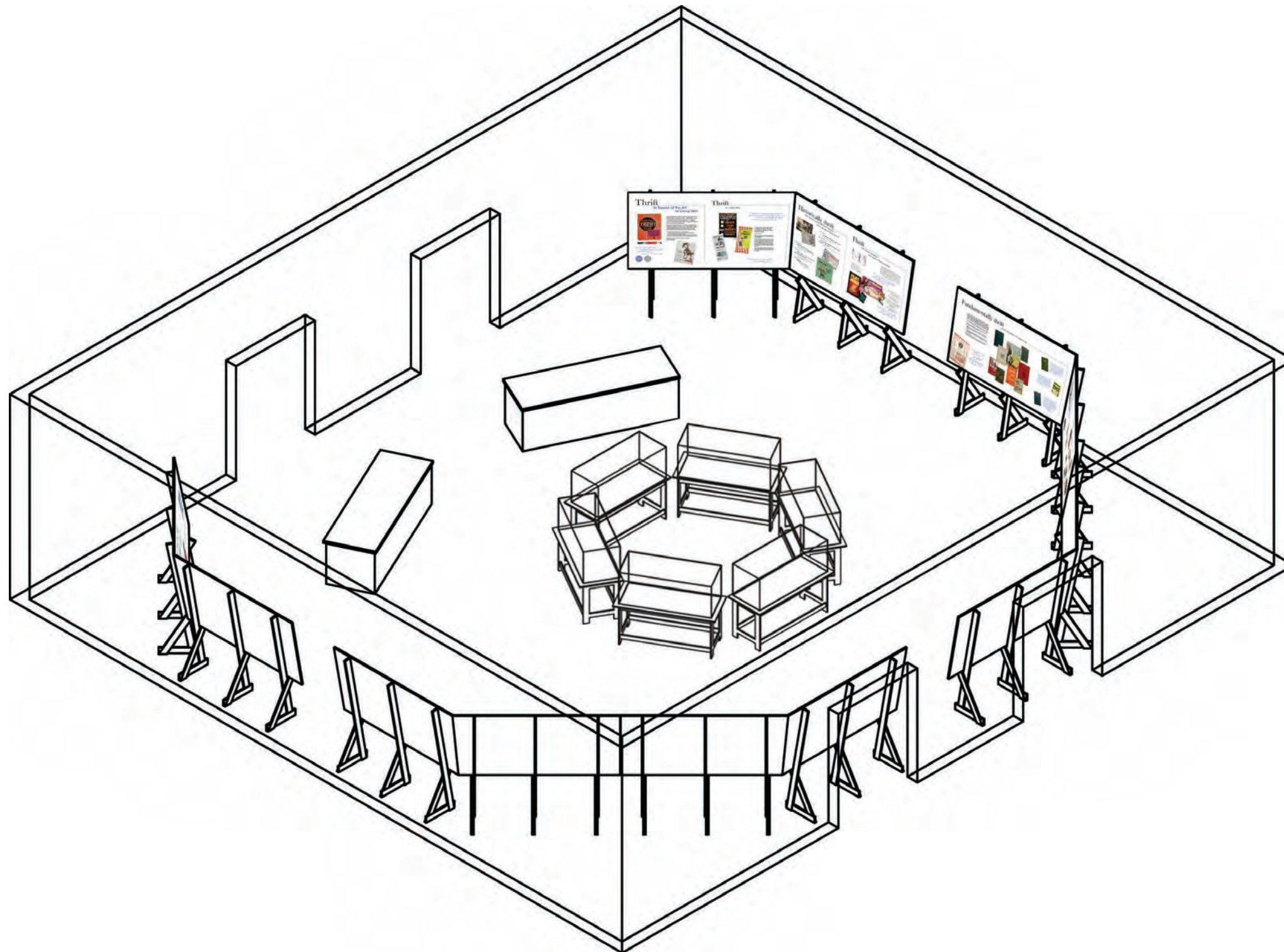
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1 MAIN GRAPHIC PANELS

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