

ANNUAL REPORT, 1926
National Thrift Week
(January 17-23, Each Year)

Prepared under the Direction of

NATIONAL THRIFT COMMITTEE
OF THE YOUNG MEN'S CHRISTIAN ASSOCIATIONS
347 MADISON AVENUE, NEW YORK CITY



ADOLPH LEWISOHN
Chairman

A WORD OF APPRECIATION

A review of the accomplishments of National Thrift Week, 1926, must bring a thrill of pride and satisfaction to all who have had a part in this great work. Letters of commendation which I continually receive point to the fact that the popularity of this cause is on the upward trend. It is a movement with which I am most happy to be associated.

As executive chairman of the National Thrift Committee, I would like to extend, at this time, my appreciation of that steadfast unity of purpose which has characterized the work of all local leaders. Especially do I wish to commend the fine effort put forth by Y. M. C. A. secretaries.

This movement is sponsored by the Y. M. C. A. and it is most encouraging to note that "Y" men are continuing in prominence as community thrift leaders. The Y. M. C. A. secretary's job is a big one, full of so many duties. But in spite of this well-known fact, National Thrift Week continues to gain its main support from the "Y" man. I think this is as it should be, for I believe that "thrift" is doing as much for the "Y" as the "Y" is for "thrift."

I am particularly interested in the forthcoming year, for it marks the tenth anniversary of this work. To appropriately commemorate this mile-stone in our career, we are planning big things. In this new and bigger campaign you will all want to have a part. It is an opportunity for increased service to which I am looking forward. I hope all of you will be with us to help carry the banner of "Success and Happiness" during 1927.

Sincerely,

(Signed) ADOLPH LEWISOHN,

Chairman

THRIFT IS A VITAL ISSUE

By *Wm. E. Knox*, former president

American Bankers' Ass'n.

"Forty-four million people, two-fifths of our population, are gainfully employed in the United States, earning more than \$60,000,000,000 annually. The management of the expenditure of this \$60,000,000,000 annual pay check is the biggest and most important business in America. It has been estimated that upwards of \$10,000,000,000 of this personal income is wasted annually. More than a billion, it is estimated, disappears in foolish speculation in fake schemes. "When public education

teaches students to manage their personal affairs prudently and gives them an understanding of the value and proper use of money—when employers require that every person in their employ learn to save as well as earn—and when banks recognize their full responsibility as the social economists and personal finance advisers of their communities—when these things prevail, then we will attack economic folly at the source."

Mr. Knox is one of the leaders in the Mutual Savings Bank Movement in America. These non-profit mutual savings banks are semi-benevolent institutions and are doing valuable constructive work in thrift education.

FOREWORD

THE primary object of any report should be inspiration which points to future progress. That is what we attempt to do in the pages which follow.

¶ We are proud of what has been accomplished in 1926. The year has been the biggest in all thrift history. We are glad to give credit to those in the field who have made this advance possible.

¶ But, most of all, we are interested in what is to come. Already, the forthcoming year looms before us full of possibilities for increased service. Consequently, we like to think of this report as a document which will aid us in the work to come. We like to think of it *not* as the closing chapter but, instead, as the first page of a bright future.

¶ In order to carry out this idea we have arranged the material in a way which we hope will be of greatest assistance to you when it comes time to prepare for 1927. We have arranged it so that experiences of the past may be a guide to your future.

¶ As the index will show, our report material has been grouped under headings which represent the most important general phases of thrift work. For instance, if you are especially interested in gaining some information on newest development in state-wide activity, you will find all available data on this subject on page fourteen. Or perhaps you want some new ideas on advertising and publicity? Then all you need to do is turn to page eleven.

¶ We hope this annual report will be received in the *forward looking* spirit with which it has been written. Then the future of 1927 and our Tenth Anniversary Celebration would already be assured.

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HOW SOME CITIES OBSERVED NATIONAL THRIFT WEEK

THE national character of this movement is often lost to the worker in local fields. Yet the realization that National Thrift Week is not confined to your city is a big factor in our future development. At the same time that you are spreading the gospel of "success and happiness" to your own friends and townfolk, hundreds of others are doing the very same thing, in every state of the Union. Many of these other leaders are known to you. There is inspiration in the realization that, actually, they are working by your side. In the short paragraphs which follow we try to give you an insight into the broader phases of thrift endeavor.

Amsterdam, N. Y.

Banks supplied the money which made the wheels of progress go round in this city. L. J. Tompkins reports a most successful observance of Thrift Week featured by daily meetings in factories with a total attendance of 10,000.

Dallas, Texas

Mr. S. J. Schreiner, secretary of this committee, reports the biggest year on record. A perusal of the report shows good reason for this. Dallas knows and practices the first principle of success which is: Get started early. Complete organization was worked out long before activities started. This made it possible to go into practically every phase of thrift work. Speakers covered every section of the city. Radio carried the message far into the outskirts. The complete "day by day" schedule was carried out. Added to this there was much thrift work among the boys and girls. Details on the separate branches of activity are given in other parts of this report. Dallas always has been a thrift leader and 1926 proves that she intends to hold her place of leadership.

Hattiesburg, Miss.

Third annual celebration and best of all. Bankers paid the bills and were most enthusiastic about results. Newspapers used mat service, did special articles of their own and ran advertising. Poster and essay contests were held.

Brooklyn, New York

Central "Y" of this borough took an active part in National Thrift Week, 1926, and, according to newspaper reports, the work was well received. A series of speeches by important Brooklyn men was the keystone of this campaign.

Tulare, Calif.

Again every phase of thrift activity featured the work of this enterprising community. D. T. Frymire in charge. Proclamations, editorials, news stories filled local papers. Merchants tuned in with thrift advertising. Luncheon clubs were active and banks gave out budget books.

Emporia, Kansas

Every merchandizing firm in the city, excepting one, co-operated. A complete program was carried out. The Y. M. C. A. took its place as the thrift leader and received much commendation for the work in the daily press. A page advertisement containing names of all Emporia sponsors appeared in the *Gazette* and attracted much comment.

Santa Ana, Calif.

Work carried forward by a standing committee of twenty men. A new phase of the 1926 endeavor was distribution of printed matter on Thrift Week in the public schools. Most of the expense of the campaign was underwritten by the banks and building and loan associations. The *Santa Ana Register* also contributed.



Honolulu had a park meeting every night of National Thrift Week. Here, Ed. Towse, veteran printer and Benjamin Franklin enthusiast, is directing American children of all nationalities in the ways of thrift and helping them along the road to "success and happiness."

The "Y" was recognized as the thrift promoter. The local association considers thrift work an important part of its development.

Honolulu, Hawaii

Another big year here. Approximately 33,000 people listened to thrift addresses. Every other thrift week activity was given full attention. According to the report of J. Leslie Putnam, chairman of the committee:

"The 1926 thrift program has unquestionably been the most successful that we have ever had. More speakers have spoken to larger numbers; more paid advertising has been in the daily papers; more school children have written essays; more meetings have been held and, in general, more attention has been given to the message of the week than at any previous time."

To those who have followed the previous work of Honolulu this means much for, during the past few years, nowhere has the thrift program been carried forward on such a consistently high standard as in Hawaii.

Marion, Indiana

J. M. Davis, general secretary of the Y. M. C. A., estimates that 5,000 people were reached by the thrift message. Budget day was the feature point. Women's clubs co-operated to put it over. Thrift day also important. Full page advertisements were run each day of the week.

Balboa, Canal Zone

Another progressive outpost of thrift is the Y. M. C. A. here. Reports show a complete program carried out. Each day a thrift address was given at the "Y" by some prominent man. The "Y" Bulletin carried full thrift week announcements.

Rock Island, Ill.

A high-pressure compact campaign which reached practically every home (30,000 according to estimate) is reported by C. J. Shaw. Budget day was the feature and many budget books were distributed.

Lafayette, Ind.

Banks here underwrote one-half of thrift week expense. Merchants, realtors and insurance men also contributed. Newspaper publicity and advertising space was used. 30,000 people were reached by the thrift message.

Detroit, Mich.

A well-rounded campaign of restricted scope. Feature: co-operation of women's clubs and Parent-Teachers Associations. Budgeting was emphasized in elementary grades of schools and talks were given over the radio. A small amount of literature was distributed through the mail and 5,000 thrift seals were used.

Wausau, Wis.

A well-rounded program under the direction of W. A. Koch. Features were: radio programs, special Thrift Week pages in the *Record-Herald*, five window displays and many four minute speeches in the high schools. A thrift proclamation was given by Mayor Flatter.

Lexington, Ky.

Quite an extensive program was carried out. Twelve local co-operating organizations combined to finance the budget. An essay writing contest was held and display advertising appeared in newspapers.



Thrift booklets made by school children of the lower grades was a feature of the Thrift Program of Wausau, Wisconsin and New Haven, Connecticut. A new feature with splendid possibilities.

Jersey City, N. J.

A well-executed program under the direction of Ralph W. Fister, industrial secretary of the local "Y." Diary and budget books were given out, six shop meetings were held, three newspapers carried daily stories on the campaign.

Paterson, N. J.

A proclamation was issued by Mayor Colin McLean through the efforts of the Association. A screen exhibit was placed in the lobby and kept there throughout the week. A table and a section of the lobby was decorated and hung with all kinds of Thrift Material, representing the days of the week. Posters and literature were placed in the Boys' Division rooms and talks given at the discretion of the Boys' Work Secretary. Literature was distributed in various ways to young men entering the building. Vest Pocket Diaries were kept on sale at the counter. Over 1000 calendar posters were mailed out by the Chamber of Commerce to its members. 1000 Thrift Blotters were used in mailing to Educational Students and distributed throughout the Association. 200 window cards were posted largely in the regular places where theatre posters are hung by a Mr. Curran. Several of the same posters were also placed on Army and Navy signs and class rooms of the Association Building, Cafeteria, Boys' Department, Lobby and special Thrift exhibit. 2000 Thrift Folders stating "Seven Days With a Purpose" were broken up into small bundles and delivered by the secretary, personally, to the grade schools of the city. 1000 inserts entitled, "Measure Yourself" were used by the Public Service in outgoing statements during Thrift Week. 500 were used by the Second National Bank, 500 were used in the various departments of the Association.

Tulare County, Calif.

Here's how one county-wide campaign went over according to the report of Charles L. Crumly, county secretary: 4,200 school children heard talks on thrift; 525 school children visited banks; 1,050 adults heard thrift talks; 1,100 inches of special advertising was used; 25 thrift window displays by merchants; 10 luncheon clubs arranged special programs; 20 pastors cooperated in sermons; six communities took part. And these are only a few of the "high-lights."

Topeka, Kansas

Good local committee organized and small compact celebration conducted. Twenty speakers were furnished to different civic clubs, merchants associations and every high school in the city. A unique feature: playlet by Life Underwriters and trust officers entitled, "Thy Will Be Done."

Salem, Oregon

The county organization carried on the work here. Emphasis placed on thrift in the schools, according to B. J. Kimber, secretary. A feature was visitation of rural schools. Seventy-five speakers went into as many different schools, throughout the county.

Fort Scott, Kansas

Geo. A. Kassabaum reports enthusiastically on first celebration of thrift week in this town. Newspaper advertising was used and speakers addressed large gatherings. Essay contests were also held in senior and junior high schools.

Schenectady, New York

Work on a restricted scale which brought most satisfactory results. Realtors, insurance agencies and merchants cooperated by using advertising space. In this way practically the whole city was covered by the thrift message.

A REVIEW OF JUVENILE THRIFT WORK, 1926

ONE of the biggest factors in the development of thrift work during recent years, has been educational activity as it pertains to boys and girls. Under the leadership of J. Robert Stout, chairman of our juvenile thrift committee, many new and interesting phases of the work have been developed. The "Detroit Plan" of school children visitation to banks again found an important place in the 1926 program. Essay and poster contests were also used extensively. Added to this there was, this year, the great national essay contest on the "Many Sided Franklin," participated in by hundreds of communities which was sponsored by the National Thrift Committee in co-operation with the International Benjamin Franklin Society. The major developments in the juvenile field are indicated in the paragraphs which follow.

Honolulu, Hawaii

One outstanding feature was the organization of Junior Thrift Clubs in each of the schools. Records show that many boys saved as much as \$150.00 through the year. Several hundred boys are on the honor list with savings ranging from \$10.00 up to \$100.00. Essay contests also gained wide attention. V. Neale Maricle, secretary of the committee, reports that 16,000 pupils took part in this contest.

New Haven, Conn.

Stress was placed on juvenile work. Many prize contests were conducted. A thrift poster contest brought a large number of entries. The best posters were exhibited at the Public Library. A new idea, the Thrift Booklet Contest, was highly successful. Another new idea: "Construction Project." In this contest exhibits showing thrifty rooms, gardens and other subjects were constructed in three dimensions by Fifth Grade children. "Slogan Contest"; several hundred slogans were submitted. The prize slogan was "Spend some, save some, share some." New Haven also produced 100% participation in the national essay contest. Co-operative essay contests in which the children of a given room worked out thrift ideas, were also conducted. Of course, the Home Message system originated in New Haven and now used so extensively elsewhere, was con-

tinued. These simple but appealing home messages are written on the blackboard by the teachers each day, then copied by scholars and carried home to parents. This year, 71,710 thrift messages of this type went to the homes of New Haven city through the children.

Meriden, Conn.

The New Haven School Message Plan was successfully used here. A high school essay contest brought 600 contestants. The "Detroit Plan" of school children visitation to banks was used extensively; 769 children made tours of local banks. Bankers and city officials made speeches before assembly gatherings; 2,845 children heard these talks.

Trenton, N. J.

Under the leadership of Dr. Wm. J. Bickett and Clarence T. Gordon, much creditable work was done. A juvenile thrift poster was printed and distributed. Also 1000 juvenile budget book leaflets. An entirely distinct juvenile thrift week was virtually established with a re-vamping of the days of the week to suit the requirements of boys and girls.

Oshkosh, Wis.

A thrift poster contest (7th and 8th grades) featured the work in this city. Banks directed the contest. Winning posters were displayed in windows of leading merchants. Thirteen prizes were awarded.



Each Thrift Week, hundreds of thousands of school pupils make educational visits to business and financial institutions. A scene from a Wausau, Wisconsin, bank.

Dallas, Texas

Savings Contests in the schools were continued. Three cups were awarded as prizes to those schools which were able to show the largest percentage of pupils holding bank accounts. A fourth cup was presented to the school which showed the best thrift spirit. In addition to these awards, a pennant was given to the school which was able to report the largest amount of money saved by its pupils. An honor roll was instituted. On it was placed the names of those pupils who made deposits in savings banks of the city once every month in the year. All of these awards were made at an annual thrift matinee held at the Palace and Melba Theatres. Attendance was limited to pupils who possessed a bank book. There were three thousand children present. The following statistics are interesting: There are now 4250 savings accounts open through the School Thrift Association as compared with slightly more than 1000 accounts, last year. The average amounts in these accounts is in excess of \$5.00 as compared with \$4.50 last year. The number of accounts opened during Thrift Week, this year, was 1040, as compared with 479 last year. The total number of deposits this year amounted to \$3036.03 as compared with slightly over \$1000.00 last year.

Pomona, Calif.

The "High-Y" Club took charge of juvenile activity. Newspaper comment points to pronounced success. Inspirational addresses by local financiers were given at all assemblies. One of the features was the distribution of a questionnaire which carried the following questions:

Do you earn any money outside of school hours?

Do you receive a regular allowance from your parents?

Have you a garden, rabbits, poultry, etc., from which you obtain any income occasionally?

Have you a bank account?

Have you any money invested in a building and loan association?

What per cent of the money you receive do you save?

Would you be willing to save five cents, regularly, every week?

Winston-Salem, N. C.

Work among the boys and girls a dominant feature. Discussion groups in the public and high schools. There were 350 sessions along this line in which 11,000 scholars took part. Eight thousand essays were written and 300 thrift posters submitted. Fifty different school groups met for specific discussion of the School Savings Plan.

Hartford, Conn.

Groups of boys and girls from the high schools formed speaking teams and presented the thrift message to all of the grade schools. This speaking group consisted of eight girls and four boys. Through the use of this novel plan, thrift was presented to 10,000 children by speakers of their own age and the results indicate that thrift education in this form is most helpful.

Colton, Calif.

A huge poster contest was conducted by the Colton National Bank. One hundred and sixteen Thrift Week posters, designed and finished by pupils of Lincoln school, of which Miss Oliver is principal, were submitted to the committee without any information on the names of the young artists, and after the three winning posters were picked, the names were revealed. The first prize poster features a cake, in colors, and bears the legend, "You can't eat your cake and have it."

As a reward for the excellent work accomplished the Colton National Bank will start savings deposits of one dollar each for the three fortunate students, and in those instances where they have present accounts one dollar will be added to the deposits.

HONORS TO FRANKLIN HELP THRIFT PRESTIGE

THIS year, National Thrift Week opened on Sunday which is "Share With Others Day" on our program. But the interest in Benjamin Franklin is gaining so strong a hold on the public mind that celebrations of his birthday on the following Monday were quite as wide-spread as in previous years. Benjamin Franklin's birthday is an important asset to National Thrift Week because it connects our program with a well-beloved historical character and, in that way, adds prestige from the public's point of view. The following paragraphs show how Benjamin Franklin was honored throughout the country.

New Brunswick, N. J.

The post office department, under the leadership of Postmaster Morrison, made Benjamin Franklin's birthday the occasion for considerable educational work. One phase of the work was the placing of a thrift leaflet in every home. On it was inscribed one of "Poor Richard's" most famous sayings: "Never forget to have a penny when all thy expenses are enumerated and paid."

Trenton, N. J.

The Benjamin Franklin Committee under the direction of Dr. J. M. McCallie functioned with high efficiency. Articles were prepared and published. A special film was made. It depicted the presentation of the key of Trenton by Mayor Frederick W. Donnelly to J. Harry Hearnan who was dressed as Benjamin Franklin. It was shown in moving picture theatres. A bust

of Franklin was secured and used as a window display in the Mechanics National Bank. Essays on Franklin were written in schools. One insurance company distributed a large number of booklets.

Washington, D. C.

A novel idea: because Benjamin Franklin's birthday came on "Share With Others Day" (Sunday) the committee decided to give the money usually spent on a wreath for Franklin's statue, to some local charity.

Pontiac, Mich.

One of the civic leaders, Dr. Peterson, in Colonial costume, appeared before Parents' and Teachers' Associations and Luncheons Clubs as the "spirit of Benjamin Franklin." His appearance and message was especially stimulating to child thought and, as a result, one of the school principals has stated that never before has there been so much interest in the "Autobiography of Benjamin Franklin," one of the school library books.

Ashland, Wis.

Thrift Sunday in the First Congregational Church, Rev. Claude W. Warren, was observed in a unique manner. It was a "thank you" service to the postal employees who were present in a body for their loyal, hard service to the community during the holiday rush period. The Pastor's topic was, "Benjamin Franklin, Our First Postmaster General." Letters of commendation were read from the pulpit from Postmaster General New, Herbert Hoover and other government officials.

Philadelphia, Pa.

National Thrift Week and Franklin Week were celebrated simultaneously here. Wreaths were placed on two Franklin statues in town. A pilgrimage to Franklin's grave was made by the "Poor Richard" club and an annual Franklin dinner was held at the Bellevue-Stratford Hotel.

Boston, Mass.

School children take charge of the Franklin celebration here and students in intermediary grades where printing is studied always raise the money for the wreath to be placed on the Franklin statue.

New York City

Prominent among the officials who publicly honored Franklin was J. Robert Stout of the National Thrift Committee. A wreath was laid at the Franklin Statue in Park Row and a dinner was held at the National Arts Club in the evening, at which the leading speaker was Dr. Talcott Williams of the Columbia University School of Journalism, the toastmaster being Mr. John Clyde Oswald, President of the International Benjamin Franklin Society.



Prominent Thrift leaders at Pontiac, Mich. Dr. Peterson, the central figure, dressed as Benjamin Franklin helped reveal "Poor Richard" as a real human being to citizens of Pontiac.

ADVERTISING AND PUBLICITY FEATURES OF MAJOR IMPORTANCE

THE improvement in the thrift material provided by thrift headquarters was the first advance step in this realm of activity during 1926. Another point of progress was the syndicated publicity service provided by the Y. M. C. A. Bureau of Information. The series of thrift cartoons, donated by leading cartoonists of the country, were also the subject of much commendation. Inspired by this excellent work, the newspapers and periodicals carried the thrift banner forward with fine spirit. How publicity and advertising work was carried out in various parts of the country is explained in the following paragraphs.

Summit, N. J.

E. S. Christman reports unusual success in the use of our standard blotter as a publicity medium. Many thousands of these blotters were distributed from house to house during Thrift Week and Mr. Christman considers this advertising stunt the best stimulant to thrift thought ever used in Summit.

Trenton, N. J.

A feature advertising stunt occurred on "Pay Bills Promptly Day." Nineteen thousand inserts on this subject were distributed. A special window display was also arranged by this committee, Edgar Van Dyke in charge.

Pontiac, Mich.

So powerful was the publicity program here that E. G. Wilson, thrift committee chairman, reports, in a letter dated a month after Thrift Week, that articles of commendation are still appearing in the public press.

Dallas, Texas

A new means of attracting attention was used successfully. The secretary of the Thrift Committee sent several hundred letters to a large group of business and professional men throughout the city. The letters asked their aid in encouraging thrift among friends and patrons. This stunt caused much comment and did considerable good because it brought thrift to the attention of a selected list of the most influential men in town. All other forms of publicity and advertising were also used; articles and paid space in daily newspapers, window cards; and distribution of leaflets.

Meriden, Conn.

This novel advertising idea brought big results: An industry pay envelope insert. It was a card containing an acrostic thrift message on one side and the thrift ten commandments on the other. It went into the pay envelopes of 36 concerns. This card was also used by the Meriden Gas and Electric Company for insertion in monthly bills and approximately 25,000 of the cards were issued as book-marks, placed in all books taken from the Public Library during Thrift Week.

Washington, D. C.

Twenty feet of column news appeared in the newspapers. All of them gave daily space to an advertise-

ment written by Mr. Geo. A. Lewis. Signs reading, "For Your Sake, National Thrift Week," were carried on the dash-boards of street cars. 41,142 pieces of printed matter were distributed.

Sheridan, Wyoming.

Thrift Week was made the occasion of a good welfare and publicity stunt by the *Post-Enterprise* of this town. On the first day of the week, this newspaper announced the outright sale of its city newspaper routes to the regular carrier boys, thus virtually giving each one of them a business of his own. This program went forward under the slogan, "Better Business Boys." By giving them a greater amount of responsibility a forward step is made toward the foundation for successful business careers.

BUDGETING GAINS CONVERTS

Three Rivers, Mich.

Budgeting was the main feature of thrift work here. James G. Rand reports that 1800 books were distributed and attracted much interest and comment. Three Rivers is a town of 7,000 people so this is a mighty fine record.

Trenton, N. J.

Budget Day under the direction of Carl K. Withers was very well handled. As a result of widespread distribution, a continual call for budget books is still being received. Distribution of budget books by merchants has been the most successful method here.

Pontiac, Mich.

As a result of budgeting activities, the women of this community have formed a budget league: an organization which, it is expected, will be permanent and function, on behalf of budgeting throughout the year.

Hartford, Conn.

63,000 pieces of budgeting material distributed. The first 53,000 pieces sent out were Financial Memos merely intended to attract interest. A return envelope was enclosed. Those who answered received the more comprehensive budgeting material. In this way a certain check could be made of those acutely interested.

CO-OPERATING ORGANIZATIONS SHOW INCREASED INTEREST

ONE of the most inspiring parts of National Thrift Week endeavor is that while your community campaign is in progress, co-operation on a large scale is also being carried forward through channels of nation-wide scope. There are forty-seven organizations which have endorsed National Thrift Week and they push its message in their own way while you are doing your work. One of the newest of these co-operating organizations is the National Congress of Parents and Teachers which has 900,000 members.

Davenport, Iowa

Co-operation on a high plane here. Committee consisted of two bankers, two insurance men, two realtors. Each group financed own features. Then bankers added the high-spot. They financed a quarter page in each of the daily papers three different days and instead of advertising their own business, they devoted one day to thrift in general, one day to life insurance and one day boosting Own Your Own Home. This advertising was conducted under the name: "The Associated Bankers of Davenport" and it created a splendid co-operative spirit.

Des Moines, Iowa

You can't beat this kind of co-operation! There were three radio talks over station WHO. One was given by a Protestant minister, another by a Jewish rabbi and one by a Catholic priest. All on thrift!

Trenton, N. J.

Through the co-operation of J. Harry Hearnen, chairman of the Merchants' Committee, a special thrift bulletin went out from the Chamber of Commerce to all the merchants of the city. Many of the merchants co-operated in their advertising and their association contributed to the thrift budget to the amount of \$245.00.

Washington, D. C.

Wholesale and retail credit men who made up the "Pay Bills Promptly Committee" distributed 17,000 slips which spread the message of faith as the basis of credit.

Wausau, Wis.

The Rotary Club here worked out an original and distinctive use for our standard stickers. They were pasted to every issue of the *Rotary Club News* along with a display announcement of Thrift Week.

Gloversville, N. Y.

This committee was particularly successful in gaining co-operation from outside sources, according to the report submitted by C. S. Schoonmaker. A speaking and poster contest in the high schools was fostered by the Kiwanis Club. The Fulton Gas & Electric Company purchased and mailed about 7,000 thrift circulars. Department stores engaged in similar distribution and the banks gave out about 8,000 budget books. The campaign chairman was Hon. W. Ellison Mills.

Butler, Penna.

The "Y" here didn't give the merchants a chance to forget National Thrift Week, but kept after them



Juvenile Thrift Committee Movement now extends from New England to Honolulu. One of many delegations of Trenton, N. J. school children is shown visiting banks in that city.

with form letters and in this way aroused considerable interest. J. Knox Montgomery is the wide-awake secretary responsible for this interest-stimulating idea.

Dallas, Texas

Unusual interest was displayed by outside organizations here. One department store distributed 15,000 leaflets in their outgoing packages. Another store used 25,000 stickers. The Mayor issued a special proclamation.

Salem, Oregon

Because of the good work of this committee a governor's proclamation with state-wide effect was possible. This is a very important co-operating feature. In his proclamation Governor Walter M. Pierce said: "There never has been a time in our history when our people, as a whole, were so prodigal of their income and, apparently, so oblivious to the necessity of laying up a competence for old age." The proclamation asked for the whole-hearted support of the people of Oregon for the thrift program. This annual proclamation of National Thrift Week was instituted several years ago and has steadily grown in its scope and application.

Galveston, Texas

President of Chamber of Commerce headed committee to secure 60 four-minute speakers. They covered all leading churches, schools, stores, industrial plants, theatres and other places where groups could be gotten together.

Knoxville, Tenn.

Another proclamation with noteworthy effect comes from this city. It was given by Mayor Shinn. A full program was carried out and the thrift message was brought to the minds of thousands.

New Haven, Conn.

Women's organizations co-operate extensively. Under direction of Mrs. Chas. G. Morris many successful meetings were held. Addresses were made by Miss Agnes Donham, specialist in income management. Those represented: principals, teachers, normal school representatives, school bank assistants, business women, school thrift speakers.

Lathrop, Mo.

Merchants supported the week by offering unusual purchasing opportunities. One store offered everything at a big reduction in price. Full page newspaper space was used to tell about this sale.

NEW IDEAS WHICH POINT TO PROGRESS

Dallas, Texas

Here is a special feature which other communities might use to advantage. The women of Dallas conducted a Thrift Style Show of Made-Over Clothes. There were 26 entries beside a number of other exhibits of schoolgirl work in domestic science courses. The exhibits included dresses, hats and coats. The prize winner was a dress made over five times. This show was arranged by the Mothers' Council and the Housewives' League.

Topeka, Kansas

Business men here helped thrift by staging a theatrical production entitled, "Thy Will Be Done." It was a thrift play and, because of the prominence of the actors, the message was given additional force. Much credit is due the originators of this unusual stunt.

Montclair, N. J.

A novel idea was "Thrift House." It was a tangible demonstration of practically applied thrift. The only articles with which the house was furnished were those of practical thrift value. Interest increased day by day. There was 2,488 visitors of whom 1,343 registered and about 2,400 took away the lists of furnishings and articles made to serve as models of what every householder should prepare and keep in the safe deposit box for assistance in determining the amount of loss should fire occur.

Bisbee, Arizona

An interesting new thrift idea here is the Merchants' Bureau for Free Debt Assistance. This bureau undertakes to act as a clearing-house between individuals and their creditors. According to the plan which has been put into operation, the debtor agrees to pay the bureau a specified amount of money each pay day and the

credit bureau arranges with various merchants who are owed bills, to distribute this amount among them regularly in proportion to their bills. Through the use of this arrangement many wage earners are systematically getting out of debt and a number of garnishments have been averted.

Malvern, Arkansas

"Thrift Day" proved to be such a popular institution in this city that it is to be continued once every month according to the *Malvern Journal*. The monthly celebrations will be conducted under the direction of the Chamber of Commerce and on "Thrift Day" all merchants will be expected to offer some unusually attractive bargains.

Sherman, Texas

Under the direction of N. T. Lee, physical director of the Y. M. C. A., a full week's program was conducted here. Juvenile work featured the activities. A Boys' Savings Club was organized.

Fargo, N. D.

An interesting feature which is always used in this town is the thrift window exhibit contest which most of the merchants enter. This year the contest was won by the Merchant's National Bank. The caption of the prize-winning poster read: "To ask yourself where it went—that's shiftlessness. To tell your money where to go—that's thrift."

Joplin, Mo.

A simple but effective publicity plan used in this city was made possible through the co-operation of laundries. Arrangements were made to permit boys to place a thrift leaflet in each bundle and a sticker on the outside.

Billings, Montana

This is the place where the "shopping dollar" idea originated and it was used here again with telling effect. One interesting phase of the travels of the Billings dollar was that it found its way to the church collection plate.

STATE-WIDE ACTIVITY

ONE of the most interesting phases of National Thrift Week development this year has been the co-operation effort put forth in many states between state Y. M. C. A. organizations and State Bankers' Associations. A few of the "high spots" of this work as conducted in some of the most active localities, are detailed below:—

Some Facts About the Kansas State Thrift Campaign

State Y. M. C. A. Secretary West addressed 800 of the most progressive bankers at 8 district conferences in company with State Bankers' Secretary W. W. Bowman. Marco Morrow, Newspaper Associate of Senator Capper and George W. Marble, Fort Scott, former President of the National Editorial Association, secured the help of all leading newspapers. Governor Paulen issued a Thrift Week proclamation. Printed in practically all Kansas newspapers. Kansas State University

and State Agricultural College placed radio stations used daily by the State Thrift Committee. Approximately 100 Hi-Y Clubs conducted programs in various communities throughout Kansas. Organized Thrift Program conducted in all cities where Y. M. C. A. is located. About 100 Hi-Y Clubs in smaller cities conducted thrift programs. Messages on Thrift from distinguished citizens were widely circulated. Dr. Charles M. Sheldon, Congregational Minister and editor of the *Christian Herald*, said: "Urged greater national and international Thrift through the abolishment of war."

Oregon

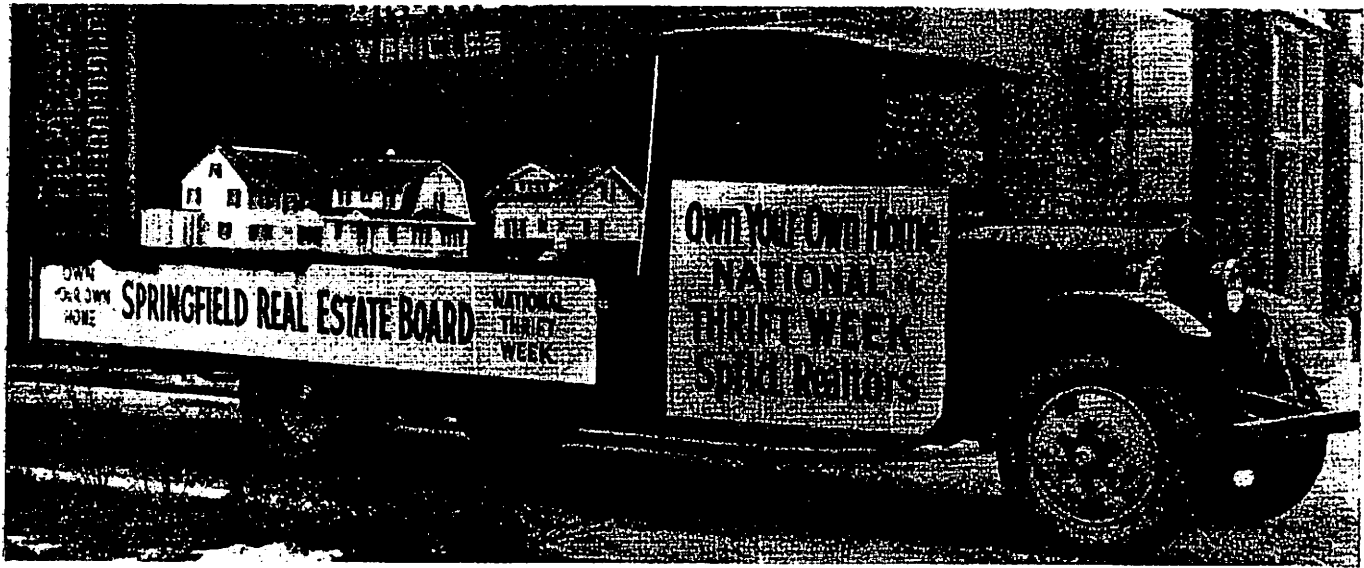
The co-operation of the Oregon Bankers' Association and the State Y. M. C. A. worked out better than ever before. The state-wide committee was enlarged to sixty men, thus enabling the extension of the work from the twenty points of last year to fifty this year. Mayor Baker of Portland issued a proclamation. The Portland "Y" put on a lobby thrift exhibit. General finances were easily raised. Funds were provided by banks, building and loan companies, trust companies and the Y. M. C. A.

Indiana

The committee was made up of 30 men and women from five different districts. It consisted of representatives of the State "Y," banks, building and loan associations, women's clubs. During the first week of December five district conferences were arranged. In this way the message was broadcast to all points.



A delegation of bright youngsters from the Bowery district, New York City, visiting one of the mutual savings banks, (The Metropolitan Savings Bank) during National Thrift Week.



Traveling exhibit sponsored by the Real Estate Board of Springfield, Mass., which brought the "Own Your Home" idea to the attention of many citizens.

REALTORS AND BUILDING & LOAN ASSOCIATIONS SHOW ACTIVE INTEREST

Home ownership is one of the basic principles upon which the economic stability of our country depends. One of the most encouraging signs of future prosperity is the increasing interest in home ownership which has swept over the country during the past few years. Millions of people, today, are striving toward the objective of a home which they may call their very own. And for this interesting wave of popular appreciation, practical educational methods are responsible.

Real estate organizations all over the country have been quick to see the educational possibilities of "Own Your Home" day of National Thrift Week. Realtor cooperation has been much more vital a thing than mere approval.

The picture at the head of this page illustrates one instance of how realtor cooperation was carried out during National Thrift Week, 1925. The truck depicted is one which Springfield, Mass., realtors sent out to awaken the city on behalf of "Own Your Home" day and the value of its message.

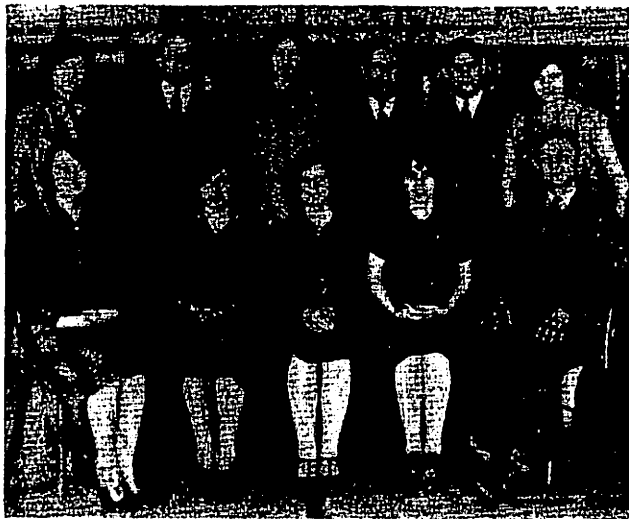
This parade idea has been used many times by realtors and always with telling effect. Several years ago the same idea was carried out by the Real Estate Board

in Washington, D. C. One hundred and fifty vehicles and floats were in the line of march on that occasion.

Building and Loan Associations, too, have been most helpful in awakening public sentiment for the "Own Your Home" idea. This year, in Ohio, the Building & Loan Associations joined with the State Committee in the forwarding of an educational program the results of which have exceeded the highest expectations of even the most enthusiastic leaders. In New York City, cooperation was also carried out on an extended scale.

One feature which gained much comment was an Own Your Home dinner held at one of the leading metropolitan hotels. The speeches at this dinner were broadcast by one of the city's powerful radio stations and, in this way, the influence of the affair was scattered over a wide area.

Still another example of the fine results which may be obtained comes from Greensboro, N. C. There, during the celebration of one National Thrift Week, the Building & Loan Leagues decided to help actively and as a result of this effort, more than one million dollars worth of home mortgage money was developed.



Four minute speakers of Hartford, Conn., recruited from high-school class-rooms, who made thrift addresses before 10,000 school children.

National Cooperating Organizations

American Bankers' Association
 American City Bureau
 American Constuction Council
 American Home Economics Association
 American Library Association
 American Life Convention
 American Management Association
 American Paper & Pulp Association
 American Red Cross
 American Society for Thrift
 Associated Advertising Clubs of the World
 Association of Life Agency Officers
 Association of Life Insurance Presidents
 Boy Scouts of America
 Bureau for the Advancement of Music
 Camp Fire Girls
 Chamber of Commerce of the U. S.
 Community Service, Inc.
 Council of Y. M. H. & K. Associations
 Farm Mortgage Bankers' Association of America
 Federated Council of Churches
 General Federation of Women's Clubs
 Girl Scouts
 The Kiwanis Club—International

Music Industries Chamber of Commerce
 National Association of Life Underwriters
 National Association of Mutual Savings Banks
 National Association of Real Estate Boards
 National Association Retail Clothiers
 National Association Retail Druggists
 National Association Retail Grocers
 National Board of the Y. W. C. A.
 National Budget Committee
 National Congress of Parents' & Teachers' Associations
 National Education Association
 National Federation of Construction Industries
 National Fraternal Congress of America
 National Kindergarten Association
 National Retail Dry Goods Association
 Retail Credit Men's National Association
 Retailers' Commercial Union
 Save the Surface Campaign
 Savings Bank Association of the State of New York
 Savings Division U. S. Treasury Department
 U. S. League of Building & Loan Associations
 United Stewardship Council of Churches
 United States Post Office Department

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 Topeka, Kansas
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 Walter W. Head
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