

THRIFT

FINANCING THE WAR
THROUGH THRIFT



RECONSTRUCTION
THROUGH
CONSERVATION

Proceedings of the
Committee on Thrift Education
National Council of Education
N. E. A. July, 1918, Meeting

INTRODUCTORY NOTE.

The papers and addresses in the accompanying bulletin were prepared by the members of the Committee on Thrift Education of the National Education Association for presentation at the meeting of the National Council of Education at Pittsburgh, July 29, 1918. The paper of one member of the Committee is missing—that of the late John D. Shoop, Superintendent of the Chicago schools. Only a few days before his sudden death, Mr. Shoop had written the Chairman of the Committee that his paper on the subject "Modernizing Courses of Study to Meet New Conditions," would be in our hands at an early date. We take this opportunity to attest to the great service rendered the Thrift Movement by Mr. Shoop. His judgment, vision and loyalty have been a valuable aid to the Committee.

Following the meeting of the National Council of Education at Portland in July, 1917, a bulletin was issued carrying the papers given at the session on Thrift. This bulletin, under caption "Agricultural Preparedness and Food Conservation: A Study in Thrift," had wide circulation throughout the nation. It was the first concrete expression of the Thrift idea as embodied in meeting the problem of food stuffs,—production, preparation, use and waste, and adapted for study in the schools. An outline of the work already accomplished or undertaken by the school boys and girls of America was included. Requests, far beyond our ability to supply, have come for copies of this bulletin from school and government officials of this country and from England and France.

The papers herein contained were given under two general topics: "Financing the War Through Thrift" and "Reconstruction Through Conservation." They are here offered in the firm conviction that their practical nature and the ready application of their materials to the problems of war winning and the subsequent rebuilding, will render them valuable in the highest degree.

Two imperative matters face us—the war must be won, and the schools must be maintained at their highest point of effectiveness. Thrift and Conservation are the most essential factors in the securing of both these objects.

To the members of the Thrift Committee is due the appreciation of the Chairman for their interest and support at all times.

To the patriotic generosity of the President of the American Society for Thrift, Mr. S. W. Straus, of New York City, the publication of these papers and addresses in the present form is made possible.

Copies of this bulletin may be obtained from the Chairman of the Committee on Thrift Education, Monadnock Building, San Francisco, California, or from the American Society for Thrift, through its Secretary, Mr. H. R. Daniel, 220 West 42nd Street, New York City.

ARTHUR H. CHAMBERLAIN,
*Chairman Committee on Thrift in National
Council of Education; Educational Director
American Society for Thrift.*

CONTENTS.

	Page
Introductory Note	Inside Front Cover
Thrift Education in the Public Schools—Arthur H. Chamberlain	1
The Patriotism of War Savings—S. W. Straus	4
The War Savings Plan and the Schools—Milo H. Stuart	7
The War Garden Movement—R. H. Wilson	9
Food Saving and Winning the War—Henrietta W. Calvin	11
The Conservation of Humanity—Katherine Devereux Blake	14
Club Work and Salvage—Henry R. Daniel	17
Thrift and Commercial Supremacy—J. A. Bexell	19
The School's Part in Meeting After-War Conditions—Clarence H. Dempsey	24
Text Books for Thrift Teaching—Lillian E. Tingle	28

THRIFT EDUCATION IN THE PUBLIC SCHOOLS

Arthur H. Chamberlain,
Executive Secretary California Council of Education.

THE need for public school instruction in the principles of thrift education was never so great or apparent as at the present time. The Americans are a most prodigal people bordering on the spendthrift. Personal loss and wastage in time, money and energy, and the almost criminal neglect shown in our handling of the resources of nature, prove a source of wonder and comment to the observant of the entire world. Our great material wealth and tremendous possibilities for growth and development have made us careless and wasteful to a degree. We have almost unlimited resources in extent of territory, diversity of soil and climate and variety of production. Our supplies of mineral wealth used so lavishly have seemed inexhaustible, especially in the metals of common use—iron, copper, tin, lead, gold, silver, coal. With gas and oil in supposed abundance, we have used these extravagantly. Our forests, widely and conveniently scattered, would, if care were substituted for criminal neglect and control for individual selfishness, be adequate for our use for all time to come. We have wonderful rivers to be used for navigation and for irrigation and power; great lakes useful to commerce and for fisheries. There are extensive railway systems; cities and manufacturing plants that have sprung into existence as if by magic; industrial, social and economic institutions rivalled nowhere in the world.

Because of our great extent; our natural wealth in forest and sea and soil, our civil and educational institutions and the ingenuity and energy of our people, as shown in undreamed of progress in the application of science to the arts and industries, we have become wasteful of our natural resources, imprudent of personal health, blind to the probable financial demands of the future. So much so indeed, that nothing before our people today is of greater importance than is the matter of thrift instruction in the schools. A thrifty nation means a prosperous and enduring nation. To educate a nation, you must educate her children. As are the children of today, so will be the nation of tomorrow. The principles of thrift instruction are of vastly greater import than is much of the grammar and algebra and history as now taught in the schools.

The suggested changes in our mode of living and in our courses of study, which for three decades have had ample exponents in theory, are now for the first time finding practical application. The coming of the war and the lessons taught in a concrete and severe way by the great conflict, serve as an object lesson in bringing to light many weaknesses in our social fabric and in our schools. Thrift must be practiced by our people. Upon the schools is to be placed the responsibility of so training the rising generations, and of shaping public opinion, that thrift and economy shall be substituted for waste and extravagance.

Money Values

Aside and apart from thrift as applied to natural resources, the proper saving and use of money is of the utmost importance. Lack of knowledge of the real value of money and of how wisely to spend, save and invest, rather than the small or inadequate salaries they receive, is the cause of the meagre

financial circumstances in which many persons find themselves. Hosts of men and women are poverty stricken chiefly because of ignorance of money values. Every boy and every girl should early be taught the dignity of labor, the necessity for earning, and of saving a little regularly from the earnings. Proper thrift instruction should clearly demonstrate that these savings are made not with any selfish purpose as the animating motive, but that the boy or girl may now, and later as man or woman, be better able to serve his fellows and himself.

Merely putting money in the savings bank, however, will not make for thrift. It is the *habit* of saving which, if taught in the schools, will pervade the home. There will thus be established a habit valuable personally not only, but one that will serve as a wholesome example to others. The school should teach that to squander money is not dignified but it is vulgar. It should at the same time teach that the thrifty man is not the one who hoardes. It is he rather who saves, and from his savings, spends wisely.

Common Sense In Dress

A beginning has been made in our schools in teaching thrift in relation to dress. Sons and daughters from the homes of the wealthy vie with each other in dress and adornment. Inded it may be said that fully as great lack of judgment is oftimes displayed by fathers and mothers of the less well-to-do classes in permitting their sons and daughters to dress beyond their means. In a democracy such as ours, where equality is presumed to prevail, the temptation is great for boys and girls from modest or poor homes to desire to emulate their more fortunate fellows in dress as in other things. Fathers and mothers are constantly called upon for outlays far beyond their ability to meet. Sacrifices are made in money, time, energy, health, that the natural pride of these boys and girls need not suffer. Thus all are injured, the rich and poor alike.

It is these practices that bring on discontent and discord and that produce characters that are flabby rather than sound. Extravagance, whether in matters of dress, food, speech or social or physical behavior whatsoever tends to develop traits of character through establishment of wrong habits, these detrimental in the highest degree. It is the duty of the school to so direct the boys and girls that correct attitudes and habits of thrift be early established.

Conservation of Food

The war has clearly shown the necessity for conservation in food. There has been waste in food stuffs beyond ability to estimate. Not merely in hotels and restaurants or in the homes of the wealthy has this waste been taking place. Indeed it is in the rural communities where frequently the greatest sources of waste are noticeable. The garbage pail and a false economic system have been persistently and surely robbing the future of its food heritage. The school must teach how to increase the food supply; must lend itself in the present extremity to the making of gardens and the harvesting of crops. It must offer instruction in how rightly to conserve food, how to use leftovers, what constitutes a balanced ration, how to choose food substitutes. It must emphasize right eating and discourage overeating. Under-nourishment is caused more frequently by eating the improper foods than by eating too

little food. Proper thrift instruction dictates that every boy and every girl shall know how to plan and prepare a meal. Indeed no boy or girl can be said to have creditably completed the common school who can not cook a palatable meal.

Time an Asset.

Thrift in use of time and the proper employment of the leisure hour is given all too little attention in the schools. Concentration of effort leads to accomplishment. The husbanding of energy, the conserving of reserve forces, economy in organization and in order of procedure—these have a place in the public school course in thrift. (The moral phases of development, the work of character building, the entire field of health and body betterment have a thrift setting and significance difficult to estimate.) Health and sanitation; proper heating, lighting, ventilating; sleeping, eating and drinking; working and playing are to be emphasized as matters for scrutiny in any satisfactory thrift course. Temperance should be practiced in all things.

(The public school course in thrift must show that personal thrift should be developed into community thrift, and this again into national thrift. Neither individual nor community should be niggardly in dealing with other individuals or communities. A thrifty man or a thrifty nation is not the one who hoards. True thrift may imply large expenditures. The thrifty boy and the thrifty man will establish habits of proper earning and saving and investing; will economize time and energy; will husband physical forces and guard the health; will practice conservation both of human and natural resources; will learn concentration of powers to the accomplishment of the most of which they are capable.

Regular courses in thrift instruction have as yet been introduced in but few schools. It seems wise that thrift be taught through its application to other school studies and activities. Arithmetic, history, biography, geography, domestic economy, household art, the industries, agriculture, health and hygiene, etc., may be used as valuable avenues for thrift instruction. Already a start has been made. Through the work of the Thrift Committee and the American Society for Thrift, there have been carried to successful completion thrift essay contests in the schools. In various school systems there have been special school contests and the writing of essays on thrift.

In all schools the country over, effort is made to teach economy and to help in prosecuting the war, through the collection of waste materials. Old papers, magazines, iron, lead, copper, tinfoil, bottles, containers of all sorts, stamps and various other materials are collected by school children. Unused garden plots have been brought under cultivation, discarded clothing is renovated and repaired, problems in arithmetic have been given a thrift setting through application to food supply, preparation and use. The work of the Junior Red Cross and of War-Savings has shown that the school's part in financing the war is beyond our most far-reaching surmise of a few months ago. All this is but a suggestion of the possibilities for thrift instruction in our public schools.

Some day the war will be won. The allies will be victorious, but not before some severe lessons have been learned by the United States. Our disposition to waste rather than conserve, has through lack of proper teaching

in the schools been a sad handicap, and one which it has taken months to overcome. The slogan "Work or Fight" will put many unemployed, idle members of society into the class of producers. In the great period of reconstruction that shall follow the war, the United States will, through proper training in her schools, be in a position to lead forward to industrial liberty, to civil freedom, to educational emancipation. If we assume and hold our place as a virile, fearless, aggressive, sympathetic leader, it will be because we have learned amongst other virtues, the value of thrift in developing character and in shaping American ideals. These lessons the public school must teach.

THE PATRIOTISM OF WAR SAVINGS

S. W. Straus,

President American Society for Thrift

AMERICA today stands in the position in which all her economic problems must be solved through thrift.

Whether we consider plans for the successful defeat of those sinister forces that are pounding at the very foundations of civilization, or whether we have in mind the smallest details of home and business routine, the answer remains the same.

And unless America can learn the full and solemn truth of these facts—unless our people gain a deep, sincere appreciation of the absolute necessity for thrift, we can not hope to hold the proud position we occupy as the flag bearer of nations—the leader in the fight for the lofty ideals of human betterment.

I do not utter these words in any spirit of pessimism. If I were a pessimist I would not be thrifty, for thrift gives a man first of all the proud courage and dauntless persistency of optimism.

America, because of her boundless resources, has been the last of the nations to turn to thrift. Today, happily, she is learning the value of this virtue and the folly of improvidence. We have learned that through economy in food, labor, money and materials we have made such mighty progress that the whole world marvels at our strength; our enemies are trembling at our might and the gallant allies of our cause have gained new heart—the heart to win—in this fight for human liberty.

Because we are learning thrift in America we are sending wheat to Europe and we are eating corn, barley and rye at home. Because we are learning thrift in America we are saving fats and sending grease to our makers of munitions. Because we are economizing on steel we are building ships and guns; because we are economizing on wool and cotton we are sending uniforms to our soldiers in the field and bandages to our suffering heroes in the hospitals; because we are economizing on non-essentials we are pouring our wealth into the mighty war chest of a united republic.

This is the patriotism of war savings—the thrift that is winning the war.

The necessity of yesterday has become the luxury of today. The necessity of today will be the luxury of tomorrow. Yet we will live and thrive—for constructive thrift will show the way.

Tremendous accomplishments have been made in the last year and as we review them we can in all truth and fairness say—through thrift have we risen to our lofty opportunities. And through these practices of thrift and these sacrifices we will continue to fulfill the mission that with just pride, we have assumed among the nations of men.

Thrift of sacrifice is the spirit of war-savings.

It is the same spirit that makes glorious the heroism of our boys in the trenches. For patriotism is the same, whether it be over there or back here. The same flag that floats at the head of the khaki columns in France flaunts the breeze from twenty million homes in America today!

• We have come into a new order of things. The day of right by might is ending. Military autocracy belongs to an age that is gone.

This war marks the darkness that precedes the dawn of universal Democracy—a Democracy lifted to the lofty level of brotherhood.

Into the statesmanship, the politics, the business of the day that is breaking just ahead, there will come a new spirit—a spirit of honesty, generosity and gentleness.

The statesmanship of the world will be successful only insofar as it is honorable and just. The politician who achieves success will attain his ends by worthy deeds alone. The business man must stand on the broad ground of real brotherhood. The attitude between employer and employee will be that of man and man, not master and slave.

Every man must practice thrift and every man must have the chance to practice it. It will be the duty of every man no matter how menial may be his employment to practice this virtue and it will be the duty of every employer to see that his employees *do* practice thrift—that, the conditions of employment are such that they *can* practice it.

This is the spirit, I say, of the day whose morning sun is breaking now. With the fall of the German military autocracy we shall have turned to that chapter of history where begins the annals of naught save Democracies.

The autocracy of politics, the autocracy of business have reached the day of reckoning. The dollar sign is passing as the insignia of ruthless power, the day is dawning when it shall stand also as the symbol of protection for the weak and help to the worthy.

Are we fighting this war merely to crush the power of a coterie of madmen whose hearts are beating in unison with the cruelty and treachery of medievalism and whose standards of life are those of Frederick the Great?

Is it alone the objective of this war to demonstrate that the feudal spirit of the eighteenth century was wrong? Are we fighting merely to prove the fallacy of autocracy? No, we are fighting this war for a democracy that shall reach down and take root in the heart of every citizen in every country.

There is no such thing as a democracy that is not universal any more than there is an autocracy that is tolerant.

These things are to be the fruits of this war. And into this order of life the universal practice of thrift must come, for thrift is the very essence of democracy itself.

Thrift is upbuilding and constructive—essentials without which no true republicanism can permanently endure. These are the lessons we must learn from the great textbook of passing history. Unless we rise to these newer ideals—unless we catch the sweep of this new spirit of brotherhood—unless we perceive the necessity of intelligent thrift in this new and brighter day ahead—we are far out of step with the times.

There never can come a time in our national life when thrift will not be a necessity. It is as vital to our success in winning the war as powder and steel. And in that critical period of readjustment which will come with the beginning of peace, thrift will be just as necessary. Millions of men will come back from the fighting front prepared again to take up the occupations of peace. The acute scarcity of labor will be at an end. The pressing demand for war supplies will be over. The inflation that now exists will subside rapidly. In this readjustment there will be need for thrift and economy to preserve the equilibrium. Living conditions will be revolutionized, over night as it were. Gone will be the days of abnormal wages. Merchants will find the values of their stocks suddenly depreciated. It will be a period of acute readjustment, and only through practices of thrift will the economic effect of the shock be tempered.

And as the years go on the prodigious losses of this era of devastation must be made up by thrift. Humanity must save then what it is destroying today. There is a law of supply and demand that can no more be changed than the waves of the sea can be commanded to be calm. Rapidly humanity's supply of all material things is being destroyed today. But mankind's stern demands go on just the same. The supply must be restored—through thrift.

The time when thrift shall not be needed—needed as vitally as food itself—will never come.

And so out of the spirit of our patriotism in our war savings, let us coin a new term—the patriotism of peace savings. After the days of bloodshed are ended and peace again shines upon us as in the happy days of yore, we still shall need thrift. For the nations must bind up their wounds—through thrift. Through thrift alone can the rebuilding come—the rebuilding of America—the rebuilding of the world.

Through thrift the world will rise from her ruins; the nations will emerge from the chaos of devastation and debt, and set forth again on the great highways of destiny.

Thrift is patriotism because it is the elimination of every element that tends to retard—the embodiment of every essential that contributes to our betterment morally, mentally and materially—the sacrifice of every vicious habit of life.

Thrift is mental development because it imparts poise—the self-assurance of a mind unfettered by the petty annoyances that result from improvident ways. It is financial rehabilitation because it bestows those substantial benefits that can not fail to result from systematic savings.

In peace or in war, thrift is the strong right arm of civilization.

Through it we have made splendid progress in the year of our belligerency. Through it victory will come to us—victory and peace, which, let us hope, shall mark the end of all wars for all time.

And through thrift, we shall attain the ideals of our national destiny—the broad democracy of statesmanship, the honest democracy of politics, the generous democracy of business. With these as our standards our pathway shall lead ever upward and onward, and high on the scroll of honor, History shall write the proud and worthy word—AMERICA.

THE WAR SAVINGS PLAN AND THE SCHOOLS

Milo H. Stuart,

Principal Arsenal Technical Schools, Indianapolis, Ind.

WE have all been realizing for some time that the American children ought to be better taught in lines of thrift. There has been just one big thing in the way. That is the fact that they are young Americans and have our ideals to maintain. Now, one of the most striking of our American ideals is generosity. I believe that 99 out of 100 of our boys and girls would rather be called extravagant than stingy. This feeling extends to the parents, too. They look with extreme indulgence on a boy who is "a young spendthrift rascal," or a girl "who loves pretty things," but they are a bit ashamed of miserly tendencies in one of their offspring. "I don't know where Harry gets it. He really seems a bit selfish." Stinginess and economy are as far apart as vice and virtue, but it has puzzled the wisest of us to know how to convince our boys and girls of that fact. "The Youth's Companion" and other wholesome publications for young people have printed story after story setting forth the nobility of withstanding the jeers of comrades and steadfastly saving for a worthy purpose, the unselfishness of which is dramatically disclosed at the last. But, the habit of saving has continued to be too lonesome a virtue to attract many.

Thrift Stamp Helps

Along comes the Thrift Stamp with a reversal of all this. Self-indulgence suddenly looms up in its true light as selfish. The taboo of a slacker is on the candy-eater, the movie-fiend, the over-dresser—the lazy. The halo of patriotic service rests on the one who contrives to be most economical. Extravagance is pitifully lonesome now. The sweet comradeship of millions of other patriotic boys and girls adds to the momentum of every youthful worker. There is rivalry, a call for originality, and energetic zest in the practice of those small economies which formerly proclaimed cramped circumstances financially.

Will Be Abiding Virtue

The reason that all this will not vanish as a fad is that it is founded on the truth. The government does need these youthful supporters. This is not "busy work." The children are rendering a tangible, real service on entirely

too big a scale to be called babyish. Moreover the government is going to need such support long enough to fix in the minds of at least one generation the civic service of private economy.

At least one set of children are going to know that stinginess and generosity are matters of *purpose*. I can not conceive of a greater boon to our country educationally. To learn to sacrifice present individual comfort or desire for the ultimate common good is a pretty big slice toward the training of a perfect man. Perhaps this is wrongly stated. They do not sacrifice their present desire. Their present desire is to *serve the ultimate good*. To help their country appeals to them as a more glorious thing than to serve "a spread" or buy a new hat.

This is what I call a finer lesson in proportion than anything that arithmetic or algebra contains. It gives a deeper insight into the value of our material world than does a whole course in textiles and fabrics. It teaches the inter-dependence of the welfare of individual and state, better than can any book in civics. It forms a right habit action instead of giving drill in the study of preachments.

Boys and Girls Benefitted

The methods of entering into this campaign are as varied as are the minds of the American teachers and pupils. All the plans agree in their fundamental teaching of the individual and civic value of thrift. Aside from this, every system has its own by-products of training. Do the boys and girls make four-minute speeches in other rooms on the subject? They are learning purposeful public speaking. They are learning to value oratory by results. Do they hold a rummage sale in a neighbor's barn? They are learning the value of comparatively waste products. Do they do their level best and fall behind some other room? They are learning good natured respect for competitors. Do they enter into races—make dials which show the relative achievements of each side every day? They are learning the value of sustained effort. Do they make submarines, battle ships, and submarine chasers and carry on a war campaign? They are learning to look on an all-too-tragic series of events without hysteria and haste, but with the zest of loyal sportsmen. Do they make a flag as a trophy to the victor? They are learning the concrete beauty of the loveliest combination of colors in the earth and sky.

Whatever plan they follow, however it is carried out, they are coming to know that our schools are a bit of the state, and that their humdrum routine is thought out with a view to serving that sweet presence we call America. Whatever plan they follow, they are acquiring that last lesson of Midas—not how to turn life into gold, but how to turn gold into life.

THE WAR GARDEN MOVEMENT

R. H. Wilson,

State Superintendent of Public Instruction, Oklahoma

AS a means of financing the war through thrift, the war garden offers exceptional opportunities. The money spent for canned vegetables by people who can just as well produce these products at home may be and is being released for war service in communities where war gardens flourish. The labor, cargo space and expense of transporting these canned products from the canning factories to the consumers is saved by home production and released for war service.

Several years ago the home garden was emphasized in the campaign for thrift among our people in Oklahoma. Some notable progress was made in the beginning, but it required a world war to bring the people fully to realize the importance of this work. In the beginning the work was done largely through the schools and school children, the propaganda being distributed largely by the State Department of Education and the Agricultural and Mechanical College. With the advent of the war it became necessary to have this work directed by some central authority. The Oklahoma State Council of Defense, and the State Superintendent of Schools as a member of this State Council, undertook to organize this garden work. The State University and the Agricultural and Mechanical College each contributed a member of its faculty, one to serve as the Director and the other to serve as Garden Specialist. A Garden Bureau was organized with these two specialists in charge, provided with sufficient clerical and stenographic assistance.

Enlarge Thrift Movement

These specialists, working under the State Council of Defense, built up and enlarged the garden movement that had been progressing in the state as a part of the thrift movement started some years ago. The State Department of Education has co-operated fully with this Garden Bureau.

Beginning with the Garden Bureau and extending down, a close organization has been formed. Each county has a county garden director appointed upon the recommendation of the county farm agent, the woman agent, the County Superintendent of Public Instruction, the City Superintendent of the County Seat Schools, and the Presidents of the several committees engaged in war promotion work. This county director appoints local directors for each community and supervises their work.

The garden movement is not confined to the children. The adults are being reached through the agency of the county councils and war committees.

Military Plan and Organization

The military plan of organization has been adapted as largely as possible to the local organizations. This proves very effective, especially among the children. Many devices have been employed to stimulate interest and impress upon the people as a whole the importance of producing as much food as possible at home, whether that home be a small city lot or a large ranch. Rubber

stamps bearing such suggestions as "Food Will Win the War; Help Produce It," "Grow a Garden," etc., have been used freely on outgoing mail. Posters with specific directions for planting, cultivating and conserving garden vegetables have been distributed. The public press has generously devoted pages of space to the movement, the articles printed being prepared by the specialists in charge of the Garden Bureau.

The results of this campaign and organization have been very gratifying, indeed. The back yards in cities have become productive vegetable gardens. The farms where heretofore no vegetables were produced are now supplied with home gardens, some of them planted in the middle of fields where they will be undisturbed by chickens. This is the first year such farms have seen fit to grow their own vegetables. Reports received up to June 1st, 1918, showed that there are 338,500 war gardens in Oklahoma, having an estimated value of \$16,000,000.

Cannery Clubs Help

Of course, a great deal of surplus products will be raised in these gardens and, as practically every family has its own garden, there will be only a limited market for these surplus products. The matter of conserving the surplus for winter use is being attended to by the State Council of Defense organizations in co-operation with the Extension Department of the Agricultural and Mechanical College. The Girls' Canning Clubs are playing an important part in this work, and married women are taking more interest than heretofore.

Oklahoma Movement Typical

This home garden movement in Oklahoma is typical of the movement throughout the Nation. It grows more rapidly now than heretofore because it is a war measure and is necessary. The spirit and necessity of the times demands that we practice thrift. The war garden represents that practice which, like charity, must begin at home. It is a potent agency among the many complex and inter-related agencies having for their purpose the winning of the war. But the home garden is so important as a means of teaching thrift that we as school men and women should begin now to plan to inherit the organization that has been built up and administer it, if necessary, in the future that will follow the war as a means of keeping alive those impulses of thrift that have been born amidst the storm of war.

The problem of financing the war will not be solved by a treaty of peace. Years after the guns have ceased to thunder, our people will still be financing this war. How many years will be required will depend largely upon the thriftiness of our people after the war as well as during the war. France in 1870 gave us the example we need of the healing powers of thrift. Let us as school men and women prepare to keep alive those organizations devoted to thrift teaching and thrift practices to the end that our Nation may furnish the brilliant example of the healing powers of thrift during the twentieth century.

FOOD SAVING AND WINNING THE WAR.

Henrietta W. Calvin,

Specialist in Home Economics, Bureau of Education, Washington, D. C.

AMERICANS have long cultivated a disdain for frugality and small savings. In order to be able to express this scorn they have acquired a fairly liberal vocabulary of adjectives such as "little," "close," "narrow," "stingy," "near," and "penurious." Because there has been large land holdings, a superabundance of foods and raw materials, unlimited fuels and unexhaustable supplies of building woods, stones and cements; carelessness in small matters has become a habit of mind. Tangible wealth has come so easy, physical comfort has been so general, constant watchfulness in small matters has seemed so irritating and annoying, why should not Americans continue to think in large numbers and disregard small matters?

Even now, after a year and a half of war, after reminders by every paper that there is need of care in the use of foods, fuel and textiles, after urgent appeals by the Secretary of the Treasury that the many littles make the much and that the nation depends upon the aggregate of the many small savings for financing the war; the majority of Americans find it difficult to break long standing habits of wasteful practices.

The average citizen withholds from expenditures or saves from waste with the mental reservation that it is only for a little while, that necessity will command this and soon he can return to the temporarily abated habit of free use.

The meatless meal, the wheatless day, the lightless night, the gasless Sunday have all educated toward a comprehension of the importance of any one action when taken by 100,000,000 people.

No better illustration of the effect of united action can be given than that afforded by the wheat situation of last year. The small self denials of the American people multiplied the supply of exportable wheat by six. At the close of the 1917 harvest there were 20,000,000 bushels of wheat available for export to the allied nations. Since that time one hundred and twenty million bushels of wheat went overseas to sustain the friendly people, yet no American suffered for the lack of bread. Each made a small sacrifice, and 100,000,000 bushels were gathered for exportation.

During the past year every farm produced a few more pigs than ever before. Every pig went to market a little heavier, every household ate a little less bacon and ham and, as a result, America's storage houses are filled with cured ham and bacon, the man in the trenches receives liberal allowances and, for the first time in three years, these foods are seen on the tables of England. Ham and bacon are both meat and fat. They keep while ships are building. They remain in good condition during periods of delayed distribution, they are still at their best when they reach the man in the trenches. And all America can be proud that though no one did any great deed toward accumulating this, so much needed reserve supply of food, all contributed a little and, altogether, saved it all.

Beef is needed to add variety to the diet of both civilian and soldier in the foreign countries. The cattle supply of France, England and Italy has

been greatly depleted and that of Belgium has become Germany's. This depletion will continue throughout the period of the war for there has been, unavoidably, a vicious cycle established; the breeding cattle have been consumed, a smaller number of young cattle has been produced, and from this condition an increased necessity for further consumption of the parent stock has resulted. This, in turn, has further decreased the number of young animals born.

The killing of the matured stock was made necessary by the impossibility of importing cattle feed and also by the need of a greatly increased quantity of home produced meat, owing to the inability of England to obtain meat from her usual sources, Australia, Southern Africa and India. If each American will reduce his consumption of beef to the minimum and use in its place the perishable parts of pork and the non-transportable meats such as chicken and fish, it will be possible to secure an adequate supply of fresh beef for the armies of America and the allied countries and to spare some beef to the needy civilian population of the suffering nations. One quarter of a pound of beef used or saved each day by each American amounts to 25,000,000 pounds daily.

There are those who will never save; others regard more highly their table pleasures than their country's needs; some there are who merely do not think. Because of all of these, loyal, intelligent men and women must more rigidly conserve and sacrifice beyond the average need.

The growing child may well be held to a rule of no waste and no luxuries. The sick and convalescent must be encouraged to eat both wisely and well, for sickness is a luxury that can not be indulged in under present conditions. The nation needs well citizens. The healthy adult is the one who must most severely discipline himself and who may safely make the most radical changes of food habits.

This year all allied and neutral countries will eat bread of like quality and composition. It will be good wholesome bread, and there will be enough for all if each eats no more than he actually needs and wastes no smallest particle. Each wasted portion, each unnecessarily consumed portion will deprive some hungry child or some needy adult of his rightful share.

The most vital truth to be instilled into the minds of the children is that of the importance of the action of each individual—each one *does* count and from the action of the *ones* comes the effect of *all*. One slice of bread saved, one helping of sugar untaken, one service of butter untouched, and the daily saving is 1,000,000 pounds of bread, 800,000 pounds of sugar and 200,000 pounds of butter—enough to meet the need in these for an army of a million men for a day.

During the present year, the need of saving beef and sugar will be of paramount importance while the fat situation will cause constant anxiety.

Owing to the destruction of the beet sugar lands in France and Belgium, the sinking of ships needed to carry sugar from Java and India to England and the absence of German sugar from the trade lists of the world, the peoples of the Allied Nations look to America to divide with them her large share of sugar. With the avowed policy that all of the people of the allied countries shall eat at a common table, each American is asked to spare a little of his

usual sugar supply for the children, laboring civilians and soldiers of England, France, Belgium and Italy.

Sugar adds palatability to other foods and is especially craved by hungry children. It is a valuable food for men doing hard work under cold and wet conditions such as exist on the battlefields. It is not necessary to the well-being of ordinary adult people, nor is it needed in the quantity that has heretofore been used by American children.

To abstain from the use of all candy made from sugar, to eat less sugar at meals, to demand fewer desserts and to satisfy a hunger for sweets by eating sweet fruits such as dates, figs and raisins and such other sweet foods as molasses, syrups and honey, will injure the health of no one.

One-half pound of sugar conserved each week by each American equals 200,000,000 pounds per month saved for exportation to our men overseas and to those for whom and with whom they are risking their lives. One level tablespoonful of sugar left off the breakfast cereal, one level teaspoon from each cup of coffee or tea and the necessary saving can be made.

Each chocolate cream eaten means that some little Belgian child was deprived of just that much needed and desired sugar.

The beef situation changes rapidly. A severe drought forces the cattle-grower to turn his cattle onto the market and since cold storage facilities can not be quickly expanded, there is a sudden excess of beef which American people are recommended to consume. Later in the year, when those prematurely marketed cattle would naturally have come to supply the demand, there will be a shortage of beef and Americans must lessen the eating of beef and satisfy their needs with other kinds of meat or with fish, poultry, eggs, milk or milk products.

The varying advice given in regard to the consumption or restriction of consumption of different foods, may at times be confusing but is unavoidable when so many factors affect the food situation.

The rapid building of ships may make possible the importation of large quantities of food from the now inaccessible supplies of Australia and India and thus the strain upon this nation's supplies may be relaxed. The sinking of an increased number of food carrying ships, may, at any time, necessitate stricter rulings as to home consumption. Fall planting of gardens and increased home preservation of perishable foods may increase the available supply of transportable foods, or early frosts and intense drought may cut short the growing season and make necessary the reduction of consumption to the minimum consistent with the maintenance of health.

By the combined efforts of 100,000,000 Americans the first lap of the race with Germany's recognized ally, hunger, has been run and food supplies have kept even with needs. The second lap is about to be started. The winning will depend upon the constant, consistent conservation of foods by each individual American. From the savings of spoonfuls of sugar, of slices of bread, of portions of beef, of services of butter, will accumulate great stores of food with which the soldier will be kept strong and well, with which the workman will be kept vigorous and content, with which women and children will be sustained and invigorated, with which will be vanquished hunger and Hun.

THE CONSERVATION OF HUMANITY.

By Katherine Devereux Blake,
Principal Public School No. 6, New York City.

EVER since the beginning of this terrible war the gospel of thrift has been preached unceasingly to the women and children. Wheat, sugar, pennies, must be saved—but tobacco, whisky, beer, are not mentioned by the economy leaders. Because of this I have been the one extravagant member of the Thrift Committee.

Three hundred thousand children under five years of age die in this country every year, and many of those who survive grow up to enfeebled maturity. The greatest need for thrift is not in pennies, nor sugar, nor any material substance, but in humanity itself. For this reason I took as my work for the year an experiment in feeding a group of children, giving them a balanced meal at lunch time cooked by the children of the cooking class.

Permission for the experiment was granted by the Board of Superintendents, provided that the course of study was followed and that it did not cost any more than the usual cooking lessons. These two provisions made the experiment very difficult; indeed it would have been impossible had it not been for the kindly help of the Director of Domestic Science, and the devotion of the teacher of cooking, who was scientifically trained so that she was able to make the calculations necessary so that each meal would provide the exact amount of nourishment for lunch for a child of twelve.

The children were weighed at the opening of the experiment in October, and have been weighed every two weeks since. It was explained to them at the outset, that each meal would be a balanced meal, scientifically prepared so that they would receive the exact amount of nourishment proper for them in proportion to the other two meals, and that in order to be in a healthy condition, all of the luncheon must be eaten.

We have literally obeyed Mr. Hoover's "Clean plate" request. Each luncheon has provided between six and seven hundred calories.

Some of the children have paid for their luncheon, others were rather bad cases of mal-nutrition. Most of them had the habit at home of eating what they chose and rejecting anything that did not please their fancy. Some of them drank an excess of water at each meal.

For six months I myself presided each day at the luncheon, ate with the children, measured the food in their presence, and gently but firmly insisted that all the food must be eaten no matter how long it took to consume it. At the beginning some of the children pecked at their luncheon the entire hour. At the end of the year they ate everything without question, had learned to like things they would never touch before, and were happy at being permitted to be the subjects of this rational feeding experiment.

The most interesting cases are: A little girl who had had infantile paralysis, and because of her long illness had been permitted to eat as she chose. She has gained eleven pounds and a half during the year, eats everything and has even asked for a second helping. A little newsboy who came from a very poor home; he gained fourteen and a half pounds in six

and a half months. The normal gain for a child of his age is less than half a pound a month. A little sub-normal girl; she gained six pounds in six months and grew almost, if not quite, normal. She was placed in a regular class and did the work fairly well.

There has been a marked improvement in the class work of a number of the underweight children. A hungry stomach does not provide an alert brain.

I have tabulated a set of menus used in our lunch room with the measurements, calories and costs, which I submit for those who desire to try a similar experiment. The food was bought as the ordinary housewife buys it in New York, in small quantities, from the nearby grocer, so that the expense is exactly what the average housekeeper would be obliged to meet there. The cheapest luncheon served cost 7.39 cents, the most expensive one, 13.01 cents, and the average for the past six months is 9.83 cents. This provided an average of 641.39 calories.

From a pedagogical standpoint the experiment has been of great value to the girls in the cooking classes. They have gained in power because they were handling materials in family amounts, and with the knowledge that their work was important as the food would be served to hungry children.

In order to discover what relation undernourishment bore to poor work in school, we weighed all the children in the school once a month. In rating the children as normal or underweight for their age, we used the scale of measurement and weight found in the Ninth Yearbook of the National Society for the Study of Education, Part I, Health and Education, by Thomas Denison Wood, 1910.

One thousand one hundred and seventy children were classified and their weight record was compared with their class standing at the end of May. There were 825 pupils rated as normal, 70 per cent of the school; 345 were underweight, 30 per cent of the school.

The underweights, though forming 30 per cent of the school, gave but 27 per cent of the successful pupils the end of May, yet they provided 43 per cent of those who had not done satisfactory work. The 70 per cent of normal children gave but 56 per cent of the failures. Taking the normal children as a class by themselves 88 per cent had done satisfactory work, and 12 per cent had a poor rating; while 22 per cent of the underweight children were rated as unsatisfactory. In other words the underweight child has almost twice as many chances of failure as the normal child.

The terrible effect of under feeding on our children was brought home to me by my work in the cooking room, serving lunches. In May I discovered quite by accident that a little boy, a disagreeable little boy, had gone without lunch the whole year. He bravely said that he did not need lunch because he had a very good dinner. He was fed for a little more than a month, gained 2½ pounds in that time, the roses came into his cheeks, and he learned to smile. What might it not mean to our nation if a simple, balanced meal were served at luncheon to all our school children.

We have been happy in doing the extra work required by this experiment, for it has been a real pleasure to help the unfortunate children in this way. But our experiment is of little value except to the individuals helped, unless it may serve as a guide to others.

Long ago a great missionary bishop, after a visit to India, said, "You must feed the Hindus before you can convert them." And so I say, "You must feed the children before you can teach them." We teachers cannot question, as Cain did, we must say, "*I am my little brother's keeper.*" We must insist as our patriotic duty, that the children who come to us to be taught shall first be fed.

You members of the council can be the leaders of educational thought in America. I appeal to you to see that this work is expanded in this children's war so that every child in our great country may be fed physically to the end that he may assimilate the mental and moral food that we in the schools provide. Then, indeed, will our future citizens be the leaders of the whole world.

Sample Lunches With Amounts, Calories, and Costs.

Corn Chowder	1/3 cup	214.5	Calories 2.8	cts.
Bread	1 slice	50	Calories .58	cts.
Butter	1/2 tablespoonful	50	Calories .80	cts.
Baked Custard with Soft Custard	1/3 cup	231	Calories 2.8	cts.
Sauce	1/8 cup	86.6	Calories 1.05	cts.
		632.1	8.03	

Macaroni and Cheese.....	3/4 cup	150	Calories 4.2	cts.
Bread	2 slices	100	Calories 1.16	cts.
Butter	1 tablespoonful	100	Calories 1.6	cts.
Milk	3/4 cup	127	Calories 2.25	cts.
Apple Sauce	1/2 cup	134	Calories 1.62	cts.
		611	10.83	

Creamed Potatoes and Peas.....	1 cup	234	Calories 3.13	cts.
Bread	2 slices	100	Calories 1.16	cts.
Butter	1 tablespoonful	100	Calories 1.6	cts.
Ice Cream	1/2 cup	200	Calories 3.2	cts.
		634	9.09	

Spaghetti and Tomato Sauce.....	1 cup	200	Calories 2.86	cts.
Bread	2 slices	100	Calories 1.16	cts.
Butter	1/2 tablespoonful	50	Calories .58	cts.
Chocolate Junket with.....	1/3 cup	90.6	Calories 1.5	cts.
Soft Custard Sauce.....	1/4 cup	173	Calories 2.1	cts.
		613.6	8.20	

Cream of Celery Soup.....	3/4 cup	156	Calories 3.025	cts.
Tea Biscuits	2 large	197	Calories 2.23	cts.
Butter	1 tablespoonful	100	Calories 1.6	cts.
Baked Apple	1 large	200	Calories 1.73	cts.
		653	8.585	

CLUB WORK AND SALVAGE

Henry R. Daniel,
Secretary American Society for Thrift

THE various phases of thrift work being accomplished by organizations are so manifold that complete enumeration of these activities is impossible in the course of this brief space and one can give only the general trend of these accomplishments.

In the matter of increased food production our war gardens last season produced crops valued at \$350,000,000. Much of this work was organized by the various State Councils of Defense, with valuable aid from the Food Administration, school organizations and farm and garden clubs.

The vast amount of new food products produced by war gardens, serves as an illustration of the limitless food producing possibilities of the United States, working under conditions of thorough organization.

In the matter of salvage—the elimination of waste—the same condition is presented; namely, that we have only been able to scratch the surface. Notable results have been accomplished here and there, and a citation of some of the most interesting is as follows:

Junk Salvage \$900,000,000

At a recent meeting of the Waste Paper Dealers the announcement was made that since the war the junk business in America has grown from one hundred million dollars annually to a billion; in other words, there is an increased salvage of nine hundred million dollars a year. Club activity has been responsible for much of this; particularly in saving and selling waste paper. At Des Moines, Iowa, for example, the school children gathered and sold \$2,000 worth of waste paper in a week. Similar results were obtained in many other American cities where various organizations assisted the schools in gathering junk of all kinds and placing it on the market.

Before the war it was necessary for us to import \$2,600,000 worth of old rags, old metal and old rubber, which illustrates our thriftlessness at that time.

Cheap Fish Prices Secured

The Council of Defense in Milwaukee has successfully inaugurated a plan of getting fish in large quantities from the lake and selling them to the poor people of the city at prices ranging from five to seven cents a pound. We believe this plan could be operated in many other places under club management, thus permitting many poor people to save money, who can not now do so, because of the high cost of living.

Early in the war, fish dealers of Northern California formed an exchange and appropriated five per cent of their gross sales as an advertising fund. The public was given instructions in the food values of varieties of fish that hitherto had little or no market demand.

As a result the average price of the fish to the consumers in Northern California was lowered ten per cent. This result was secured at an average

cost of about two per cent on wholesale sales in a single month. The plan was so successful that it was taken up with the State Legislature, which gave the State Market Director control of the fish industry, with power to license dealers and to spend the license fee in advertising. The result is that hundreds of tons of good fish are now being used as food, which formerly were dumped back into the sea, or were used in the manufacture of glue and fertilizer, being sold for these commercial purposes at five to ten cents a pound, while the public was paying a high price for halibut, salmon, striped bass, smelt and tenderloin of sole fifteen days after the fish had been caught in Northern waters.

Save Garbage: Raise Hogs

In Hull, Mass., an organization has been formed which takes the town garbage and feeds it to a drove of over three hundred hogs owned by the town.

In Omaha, Neb., the garbage from a chain of restaurants is fed to four hundred hogs, of which one hundred are ready for slaughter every three months.

The Cotton Seed Crushers' Association, of New Orleans, is developing the possibilities of cotton seed for food, and at a recent banquet served cakes, cookies and pastry of various kinds, made of a combination of cotton seed flour and white flour. A process of producing wood alcohol from sawdust has been worked out by the Forestry Products Laboratory, of Madison, Wis., by which one ton of dry sawdust, worth fifty cents, will produce fifteen to twenty-five gallons of 190 proof spirit. A plant large enough to distill from 2,500 to 3,000 gallons of alcohol daily, can manufacture wood alcohol at a cost of from 14 to 20 cents a gallon.

The State Dairy and Food Department of Michigan has found that alfalfa contains a fat resembling fresh butter, which may be used as food.

Vinegar From Watermelons

In Mobile, Ala., a brewery has been turned into a factory to manufacture vinegar from watermelons. The juice is used for this purpose, and the rinds are fed to stock. It may be said parenthetically, that this is a form of thrift that is not popular with our colored friends of the South. In their estimation no watermelon was ever intended as raw material for a vinegar factory.

A plant has been installed at Omaha, Neb., to make buttermilk powder from buttermilk, the powder being used by bakers in cakes, cookies and all kinds of pastry.

In the same city a plant is now in operation which makes coffee, tea and flour from alfalfa. As a by-product in this same plant a health food, which is said to have much merit, is also produced.

At a number of places on the Pacific Coast whale meat is now being packed and shipped, while along the Atlantic Coast shark meat is coming into general use. We are told that at a recent banquet given by the Chamber of Commerce at Raleigh, N. C., a mysterious dish planned and served by the Bureau of Fisheries, proved to be creamed shark.

In several cities market organizations have been introduced with a result of greatly reducing the cost of living, and the salvage of much food. An organization known as the Co-operative League of America has this work in hand and is doing particularly good work in New York City.

The Co-operative Problem

The Jefferson Market, which has been operated there since 1832, has for many years meant a loss to the tax payers of more than \$18,000 a year, but now bids fair to be turned to a profitable venture. How far the co-operative idea can with success be carried in America is a problem. In England we have the spectacle of co-operators buying sugar in their own stores at one-third or one-fifth the price their neighbors pay the corner grocery.

Kerensky recently was quoted as saying "The hope of saving Russia lies in the development of co-operative societies." The co-operative idea has been developed with success in France. One society in the Lyons district reached a membership of 2,000 and the turn-over of one million dollars within the three months after its organization.

We are told by statisticians that French co-operative societies, most important of which is the French Wholesale Society, represents a total co-operative trade of more than five million francs a year, and the saving of about ten per cent to the consumer, not all of which comes out of the retailers' pockets, but is largely accounted for in the elimination of waste through unscientific and improvident methods of distribution.

However, as we say, it is a question how far the co-operative plan could be introduced in America with successful results.

Salvage Possibilities Limitless

The instances of salvage as the result of various phases of club activity have been given not as an indication of complete enumeration, but rather to show the widespread possibilities of thrift work along these lines. We believe the Government, both during the period of the war and afterward, should foster and encourage all public organizations which have for their object the increase in salvage of food and other materials. It will take generations to develop a system of organization which would bring about a condition in the elimination of waste such as existed in France before the war. But we are now on the right road. Time, patience and persistency will bring about the desired results.

THRIFT AND COMMERCIAL SUPREMACY

J. A. Bexell,

Dean School of Commerce, Oregon Agricultural College

IF a bank starts its fiscal year with a capital of \$100,000 and closes the year with a capital and surplus of \$110,000; if no capital has been added and no extraordinary transactions have been made, one must account for the gain by earnings and good management. Every good business man knows that the growth of the surplus is one of the most reliable barometers of the progress

of any business. "Increase the surplus," is one of the safest slogans any business house can adopt.

The increase of surplus is accomplished in any ordinary business by at least four fundamental methods: first, by an increased volume of business; second, by a decreased ratio of operating expenses to the volume of business; third, by utilizing more effectively the capital employed and every facility used in carrying on the business, including labor, material, and equipment; and, fourth, by the employment of new methods and education.

The old economic doctrine that growth of wealth depends on the ability and disposition of people to save is the foundation upon which every successful business rests; but this involves a very much larger conception and interpretation of the idea of saving than is commonly understood by this term. It involves all the four fundamental methods just named, as the requisites to the growth of every successful business.

Nation Duplicates Individual

What has been said regarding the success of an individual business is also true of larger units, and it is also true regarding the growth of the wealth of nations. If we examine the balance sheet of the United States we find that the per capita wealth increased from \$308 in 1850, to \$1,965 in 1912, which is vastly in excess of the increased cost of living. In 1900 the national wealth was something over eighty-eight and a half billions of dollars; in 1912 the national wealth had risen to about one hundred and eighty-seven and three-fourths billions, and today it is estimated at something over two hundred billions. Thus, in 12 years there has been a growth in capital of approximately eight billion dollars annually. This represents the gross annual national surplus.

Our Balance of Trade

Now, just as in the individual business the growth of the surplus depends upon increased volume, decreased ratio of expenditures, increased efficiency, and improved business methods and education, so in the nation. Our increased volume may be represented by the growth of exports. In 1900 our exports were one and four-tenths billions of dollars, while in 1916 they were four and one-third billion. The balance of trade was one-third billion in 1900, and three billions in 1916. The ratio of the national expense, exclusive of war expenditure, to the exports, has been decreasing regularly, being about 31% in 1900, and 27.2% in 1916; while the ordinary expenditures per capita were about \$7.00 in 1916, and \$8.00 in 1900. Whether there is increased efficiency throughout the ramification of the Civil Service is a matter of speculation. It is to be doubted if one is to accept the current denouncement of political critics.

War to Improve Methods

That the war will exert a profound influence on the improvement of business methods there can be no doubt. The national control of railroads, food administration, centralized administrative functions, and greatly improved banking facilities are among the most hopeful signs. It is claimed that price-fixing alone has saved the nation over three billion dollars a year. The best

evidence of the improvement in business methods and education is found in the enormous increase in teachers' salaries and in patents and copyrights. In 1900, we spent one hundred and thirty-eight million dollars for teachers' salaries, while in 1914 we spent three hundred and twenty-four million dollars. In 1900, 26,499 patents were issued, while in 1916 nearly 44,500 new patents appeared. The increase in saving deposits is another evidence of greater economic progress. In 1900 over six million persons deposited two and four-tenths billion dollars, while in 1915 eleven and one-fourth million persons deposited nearly five billion dollars.

National Wealth Grows

We thus find that making the most liberal allowance for war conditions and for the increased cost of living, and the decreasing purchasing power of money, we have done very well nationally, and that there has been an uninterrupted growth of the national wealth; and on this premise we may safely predict a still more rapid expansion in the near future than in the past.

But, if we examine the national income and expense account in detail, we find that we have come far short of having managed the nation's business as efficiently and as economically as could have been done. Thus, we find on the expense side the stupendous total of over two billion gallons of alcoholic beverages consumed in 1916, the retail cost to the consumer of this is claimed to exceed thirteen billions of dollars. In 1917 we invested in pleasure vehicles something over a billion dollars, in which we used over twenty million gallons of gas, driving upward of fifteen billion miles. And yet, the actual cost and upkeep is perhaps the smallest item. The loss in time, in accidents, and in incidental unproductive expenses, is by far the larger item. The national waste in tobacco is almost beyond computation. In 1916 one and a half million acres were used in growing tobacco, the tax on cigarettes alone was twenty-six million dollars, and there was an increase of four billion cigarettes consumed in 1916 over the preceding year. For cheap shows the American people expended not less than two billion dollars in 1917, and no one pretends to estimate the time wasted in this useless form of amusement. The expense items do not include the incalculable sum which represents the total waste in our domestic, commercial and political economy. The waste in fuel, food, and labor is so stupendous that figures fail adequately to express it.

Half Income for Luxuries

On the income side we find that we have roughly forty billion dollars from all sources. It is estimated that we have less than half left for the necessities of life after allowing for luxuries and savings.

The greatest single item of waste is undoubtedly the waste of labor. This takes the form of absolute idleness, occupations which are worse than idleness, misdirected labor, and soldiering on the job. Nearly a hundred years ago John Stewart Mill wrote, "We look in vain among the working classes in general for the just pride which will choose to give good work for good wages." This reads as if it might have been a commentary on the soldiering in our own shipyards and on our own farms. In his last report Roger Babson says, "We are convinced that it is idleness and indifference which have caused the demand for conscription of labor."

Unequal Distribution

To our amazement and dismay he proves that with the increase of wages there has been a regular falling off of output per man. He suggests as a solution of this problem that every man of working age should be compelled by law to carry a work card, showing that he has worked 48 to 54 hours per week at useful, productive labor, from the date of the enactment of the law. That labor troubles are due largely to the unfair distribution of the fruits of labor, there can be no doubt. According to reliable statistics the very rich, 2% of the people, own 60% of the wealth; the middle class, 33%, own 35%; the poor, 65%, own 5%. Thus, less than two million people, representing a city with a population less than Chicago, own 20% more of the nation's wealth than all the rest of the one hundred million. According to the income tax returns, 44 families, whose members perform little or no useful service, receive an aggregate annual income of at least fifty millions, equivalent to the earnings of one hundred thousand wage earners at \$500 each. ("Wealth and Income," W. I. King.)

Work or Fight

Since the above was written the hopeful order of Provost General Crowder has been issued compelling every person of draft age to "do war work or fight." Showing the necessity for the step the General said: "One of the unanswerable criticisms of the draft has been that it takes men from the farms and useful occupations and marches them past crowds of loafers and idlers. The remedy is simple—to couple the industrial basis with other grounds for exemption and to require that any man pleading exemption on any ground shall also show that he is contributing effectively to the industrial welfare of the nation. We shall give the idlers and men not effectively employed the choice between military service and effective employment. Every man in the draft age at least, must work or fight."

This is the greatest single step toward national efficiency ever taken by this nation. More than anything else, if properly enforced, it will stimulate national thrift and insure not only victory over the foes of freedom, but insure for us commercial supremacy.

Wealth Product of Labor

One of the most remarkable passages in John Stewart Mill's "Principles of Economics," is his explanation why nations so rapidly recover from war and devastation. The possibility of rapid repair, he says, mainly depends upon whether the country has been depopulated, meaning, thereby, of course, that all wealth is the product of labor, and that the greatest waste of all is the waste of man power. The nation which places the highest value on the individual life is certain to gain, not only commercial, but political supremacy. The problem of national vitality deals with two fundamental questions: (a) protection against mining accidents, forest fires, floods, protection of streams, the fertility of the soil, etc., and (b) the prevention of disease and increasing productivity. In this hour of unprecedented legalized murder, when the cheapest thing under the sun is human life, it seems almost ridiculous to talk of human conservation. Says Irving Fisher in his report on National Vitality: "The actual economic saving annually possible in this country by preventing

needless deaths, needless illness and needless fatigue, is certainly far greater than one and a half billion dollars, and maybe three or more times as great."

Strength From Thrift

From what has been said, we infer that one of the greatest lessons which will be driven home by the world war is that a nation's strength is not only proportional to its resources, but to its resourcefulness, to its willingness to sacrifice and to its ability and disposition to save, and this in turn will determine the commercial supremacy of the nation. It was the ability and the disposition to save the surplus wheat of the fat years which made Egypt the leading nation, and which enabled it to sell wheat to its less prudent neighbor during the lean years which Joseph knew would surely follow. It is the ability and disposition on the part of the misguided German people which has enabled the war lords to all but subdue the world. After the treaty of peace is signed it will be the nation which is guided by the golden rule in its international relations, and which raises the moral and educational standards of its citizenship, and which by prudent self-restraint lives within its income, and annually shows a substantial balance on the income account that will be the ruling nation of the world.

It is claimed by economists that the potential power for saving of the American people is upward of fifteen billion dollars annually, which means that every man, woman and child should be able to save \$1,300.00 a year and still maintain the present standard of living. Of course thousands would save more than \$1,300.00 and many more thousands would save much less. But the fact remains that we could maintain our present standard of living and national wealth, and pay off the entire debt of the present war in three or four years, even if it should last that much longer.

This should dispel the gloom of calamity howlers who claim that the world is going to the "bow wows," and that civilization is doomed to destruction. It was said of San Francisco after the catastrophe of 1906 that it would take fifty years for her to recover. In three years she was a finer city than before the fire. The same was true of Chicago and Baltimore.

One of the most important considerations before the nation is to study post bellum problems; and one of the most pertinent of these problems is to organize for a general campaign for saving, so that the awakened national consciousness for thrift and sane living may not again slumber, but be quickened by a national organization for service of all mankind.

THE SCHOOL'S PART IN MEETING AFTER-WAR CONDITIONS.

By Clarence H. Dempsey,
Superintendent of Schools, Haverhill, Mass.

THE recovery of our lost progress, the rebuilding of dis-organized industry and trade, the renewal of international intercourse, the re-establishment of righteousness and justice—to be brief, the task of reconstruction after this war is—except the supreme task of winning the war itself—the most stupendous problem humanity faces.

What Will After-War Conditions Be?

1st. RE-ADJUSTMENT OF HOME CONDITIONS. *Labor, production, manufacture and consumption, must be turned from war to peace pursuits. Great industrial plants and commercial organizations now engaged in producing and shipping munitions must be abandoned or diverted to other work. Inflated and abnormal wage-schedules and price lists must be restored to a reasonable and permanent basis. The problem of paying off staggering war debts must be solved. Our home markets must be protected from being disastrously flooded with foreign products sent to help pay off war debts of other nations. And there will be a long list of other economic, social, and governmental problems to confront us in home life and civic relations.*

2nd. FOREIGN TRADE AND COMPETITION. *It is commonly agreed that the struggle for the world's trade will be tremendously intensified after the war. Some men of broad experience and keen judgment even go so far as to predict that the commercial fight will be more severe and bitter than the present conflict in arms. Such would indeed be a disaster from which all nations may well pray and make every effort to be delivered. But whatever the trend of the development of world trade, it will manifestly be among our most important after-war problems—what part America ought to play and the extent to which she should participate in shipping, in exchange of products and manufactures, and in the great task of rebuilding and re-establishing Europe industrially and financially.*

3rd. AMERICA'S PLACE IN INTERNATIONAL POLITICS. *We have lost our isolation forever. We have assumed a leading position among the nations of the world in political as well as industrial relations. We are committed to the cause of righteousness against crime, of brotherhood and security among nations against world supremacy through military force. We have joined hands with our allies across the sea to destroy aggression and false doctrine, and to ensure for all the world those democratic ideals of life, liberty, and justice, that are the foundations of our republic.*

The General Function of the Schools.

The function of the school then—be it elementary, public or private—in meeting after-war conditions becomes very clear. It must cease to be chiefly a literary institution, dealing with the accumulated knowledge of the

past in an intellectual and historical method, largely remote from and unrelated to the vital, throbbing life of the nations and the world. It must cease to be a local or sectarian institution with its scope, its support and its character determined and limited by individual or community interests. It must, instead, be one great nationalized institution that, through every member, from the remote one-room rural school to the greatest city system and most powerful university, shall teach one thing above all else—American ideals and the duties of good citizenship. Nor may this be merely verbal acquiescence and theory, but instruction that shall crystallize into character and action. The determining question as to the nature and content of instruction must be "What does the Nation most need of every individual?" The answer to the question will determine the kind of instruction that should be given the individual. This conception does not mean that present courses of study must be given up or radically changed, but rather that the value placed upon much of our traditional work must be reduced and that the individualistic treatment must give place to a communistic and national point of view.

Specific Tasks of the Schools.

To be very specific, a vital part of school work, hitherto almost entirely neglected, must be made prominent and compulsory everywhere—physical training and promotion of health and vigor. There are few ways, indeed, in which the schools could better aid in meeting after-war conditions, whether we consider the brief period of re-construction or the long years to come, than by assuring the nation of sturdier, more vigorous men and women, strong to take up and carry on the tasks of life. Through neglect, which the schools can in large measure remedy, we have wasted instead of conserved our physical man-power.

A second task of the schools should be the development of latent or unused powers, particularly in the manual and industrial arts. We are going to need greater productive powers than ever in trade competition after the war, and it can be gained most economically through increase of personal skill. The person who can raise his own vegetables, do his own small jobs of carpentering and tinkering, care for his own automobile, or who can do her own cooking, dress-making and home-keeping, is making a direct contribution to the welfare of the nation. Beyond this, the person who through practice and vocational guidance can with some initial skill and knowledge, and with a keen interest choose a calling for which he is adapted, will add even more to the wealth of the nation and subtract from the sum total of waste. Industrial training and vocational guidance must be a larger function of the school.

This suggests at once a third phase of school work that is but yet in its infancy—the continuation school, providing extended education both in general knowledge and special training for those whose regular schooling is cut off by the necessity of working. Our educational system is now giving practically no aid to those who need it most—the struggling but deserving poor. Yet I do not hesitate to say that the great mass of delinquents, defectives and dependents, and the great majority of ineffectives—in short, the bulk of our human waste comes from this group. It is the

most fruitful field of labor for conservation of human resources, and at the same time the most urgent in its call, for it is here that pernicious propaganda, disloyalty, and poor citizenship flourish, and where ambition and high ideals are most quickly lost.

A fourth duty of the schools is instruction in civic duties. In communities with fascinating problems of business, society and public administration, and in a country teeming with the most thrilling of achievements and evolutions, we placidly pursue our courses in technical grammar, arithmetic, algebra, Latin, college English, etc., until the bell for dismissal rings. Only within the last twelve months have we school teachers as a body come into vital touch with the life of the nation, and that in but small measure, through Red Cross work, war gardens, intensified current events, War Savings Stamps and the like. Can we not take advantage of the opening, and develop this phase of appropriate school work through our really effective and complete organization? If we, the people, are to slough off our indifference to public welfare, if we are to have official probity and efficiency instead of exploitation and incapacity, if we are to have real preparedness for civic service, both as private citizens and public servants, we must come to these things through knowledge and practice, provided by the one institution authorized and organized for this purpose—the school system. The public should demand this service and make adequate provision for its realization, and we as educators should do all in our power to promote it.

A fifth important task of the schools is the promotion of thrift and conservation in every department of private and public life. This is going to be of greater value than ever during and after the war. We must confess that individually and nationally we have been improvident and wasteful. We have been able, in a way, to afford it through the wealth gained by exploitation of natural resources and the expansion of a young nation in a great and fertile land. But well-being and prosperity through exploitation—in a rising market, as it were—must give place to a welfare based on efficiency of individuals and conservation of natural, acquired and human resources. Here again the school has a most important part to play. The lessons in thrift and conservation forced upon us by precept and practice within the last year, should become a permanent part of the school curriculum, with constantly increasing success.

Coupled with this the schools should afford fuller courses in commercial and industrial geography, home and foreign trade, world products and occupations. Not only through home conservation and national thrift but also through an adequate share in the world's commerce, can we maintain permanently a satisfactory balance of trade and financial influence, and stability of business. From every consideration of material well-being, industrial independence, political influence and national prestige, we must possess and use a knowledge of world-business equal to that of any and every competitor. Whatever after-war economic conditions may be, two things will be absolutely essential for America—conservation of all natural resources and wealth, and expansion of our world business. The school must take hold of this problem, both through general instruction of all the people, and through special training of experts. This latter task should manifestly fall to the lot of our higher institutions, colleges, technical schools, and the like. Government and national business of every sort

must be handled by experts on sound principles, rather than by politicians or novices on partisan lines or personal fancies. On no other basis can we meet the keen competition of trade after the war, particularly when we bear in mind our relatively high scale of wages and high costs of production and manufacture.

The last duty of the schools which I shall mention in this connection is one which is at present impossible of performance because of insufficient support—the extension of its services to all youth of the country. Both illiteracy and that incomplete education that goes no further than the third or fourth grade are too prevalent throughout our country. Thousands, if not millions, of people cannot avail themselves of free governmental instructions for bettering their own conditions and helping the country. Their progress is absolutely blocked, and they can contribute only a small fractional part of their possible service because of ignorance and lack of training. This fact is so well known that it needs no discussion here. The enlarged services of the schools, referred to in preceding paragraphs, invaluable as they undoubtedly are, are for a large part of our population out of the question until elementary education and even housing quarters are greatly improved. The crying need here is one that has frequently been urged of late in the deliberations of this Association—nationalization and the liberal national support of public schools.

Summary.

It is very evident that to accomplish the task of rebuilding after the destruction and demoralization of war, to maintain our economic welfare at home and our proper position in world trade, and to fulfill our probable mission in world politics of assuring peace and righteousness among nations, a very great increase in our individual and national knowledge, judgment and power must be attained. Policies of drifting, of local independence and self determination, of indifference to national problems, needs, and ideals, must be displaced by a policy of universal training and expanded education that shall weld the whole people into a real, unified, effective nation instead of the present rather heterogeneous, casually schooled mass of individuals.

This preparation through the schools must, furthermore, be adequately financed both by localities and by the nation. It must include, to be effective, the improvement of our health and vigor; the development of unused manual as well as intellectual powers; the extension of educational opportunities both to places now poorly provided with schools and to youths and adults now at work; the instruction and training of all our youth in civic duties and privileges; the promotion of thrift and conservation in every direction; a fuller knowledge of home and world affairs; and the training of specialists for the effective performance of our share of the world's work.

TEXT BOOKS FOR THRIFT TEACHING

By Lilian E. Tingle,

Director Department of Household Arts, University of Oregon

IN looking out a bibliography on thrift I have selected such books as would appeal to three classes of readers:

1. The thoughtful teacher or parent who is instructing himself or herself on the great principle of thrift in order to inculcate it into the youth of the land.
2. The average young worker, man or woman, in the business or mechanical world.
3. The student, especially the grammar and high school student.

From the list of books with which I have been able to acquaint myself, I have chosen to review briefly several that seemed worth-while. There is appended to this report a practical working bibliography. I am sure that any book in this list would have lent itself to a brief review of equal interest, but these ten made an especial appeal to me and I pass on my comments hoping they may serve the purpose of so quickening interest that many will scan the pages of the books themselves.

Thrift—SMILES

"It is not what a man gets that constitutes his wealth, but his manner of spending and economizing" is the theme of Samuel Smiles' well known book entitled "Thrift." This book, antiquated so far as figures, facts and incidents are concerned, is yet valuable as a *theory* of saving. In principle Samuel Smiles is economically sound, but of course, any thinking person realizes that labor conditions have altered so completely since 1875, the date of this text, that the book can be used only as a work of inspiration for saving, or studied as a record of human experience in Thrift.

Chapter VIII is especially pertinent for these days of war strain and war savings. One is amazed to find how truly Samuel Smiles has worked out the psychology and principles of our War Savings Stamps in his discussion of "penny banks," as auxiliaries to savings banks.

The book sweeps over a wide field, touching lightly, quaintly, it seems to us, on every aspect of sociology and hygiene, but in the midst of the ornate style and sentimental expression of this Mid-Victorian, there are many lessons in Thrift graphically told. These convince us that we cannot yet afford to shelve Samuel Smiles' "Thrift." Especially do we need to arouse our boys and girls to the emphasis he lays on *Manners* as a means to Thrift—see Chapter XI and Chapter XVI.

Smiles' eloquence on the "Worthlessness of Ill-managing Wives" with his frequent reiteration "Great would be the gain to the community if cookery were made an ordinary branch of female education" prepares us for the practical, down-to-date little volume by Bertha H. Richardson entitled "The Woman Who Spends."

The Woman Who Spends—RICHARDSON

This text was first put on the press in 1904 and is a startling commentary on how 30 years of theory dating back to Smiles' "Thrift" has at last borne fruit.

In her first chapter, Mrs. Richardson treats intelligently "Sight and Vision." This essay is really scholarly although so simply told that any woman will respond to the truth as Mrs. Richardson utters it. After explaining woman's larger aims which she terms "*vision*," the author draws us down to "The nearer demands of our own home sphere," the commonplace, everyday "*sights*" near at hand, and proceeds to show us vital needs as food, clothing, shelter, air, and sunlight, in their proper perspective.

The biological point of view is always Mrs. Richardson's starting point for women's training in any field, and she employs it in showing modern women how to spend. A wholesome chapter follows on "Imitation versus Independence." Let us quote: "Imitation, in its biological sense, is a means of development which is protective. Imitation of color, form, habit and environment in the biological world is always for the preservation of the life of the imitator, and therefore aids its chance of development." Likewise independence in a biological sense is a means of development, because "The independent organism while it draws strength, beauty and life from its environment still contains in its own roots or being, the essential life requirements and in using its own power to the uttermost adds to the strength of its own life." Thus we see that imitation and independence are not opposed, "but forces of which the true combination makes a mighty weapon in the struggle for life."

Immediately Mrs. Richardson applies this to the economic life of women, showing how the most independent is she who draws from the life about her all that aids to a greater freedom. Likewise she must be able to distinguish the use and abuse of the law of suggestion. Thrift demands a wise listening to clerks and a wise reading of advertisements.

This little volume, "The Woman Who Spends," contains further thoughtful material on "Choice," "Satisfaction," "Responsibility" and concludes with an entirely practical, direct and simple solution in a chapter entitled "How?" In this chapter a plain treatment of *accounts* makes emphatic the only sure means of a wise expenditure, the daily account book.

Book of Thrift—MCGREGOR

T. D. McGregor's "Book of Thrift" is more general in its application. Women and girls will care especially for "Stories of Thrift"—Chapter VI, "Women and Money"—Chapter XII, "Household Efficiency"—Chapter XIII; and boys will find interest on the "Earning Power of Money," which is a simple, popular treatment of "*interest*," and Saving Banks.

"The Get-rich-quick Folly" is a chapter replete with sound economic principle told in a narrative manner. School teachers will rejoice in the last chapter "Watchwords of Progress," a complete collection of *saws* on saving—Blackboard mottoes from Franklin down to William H. Taft. The

book really is worth while, especially for the shelves of a high school library.

How to Invest Money—HENRY

A good book by George Garr Henry is "How to Invest Money." This volume presents in clear form the simple principles of investments and affords the reader a working knowledge of various securities—stocks, bonds, mortgages, which are available and their relative value and adaptability to different requirements.

How to Save Money—FOWLER

N. C. Fowler's "How to Save Money" is a very frank avowal of a discussion from a purely materialistic point of view. But from the first you feel that the writer has a true sense of the comparative importance of the materialistic world and the spiritual values.

Fowler's style is direct, crisp and practical, but underneath is a sense of ordered English, and so fine an appreciation of the spiritual values that he sees money as an end to these. The book is extremely readable and is frank and original in its statements of quite commonplace material. It stimulates with its epigrammatic manner and arouses the reader's attention with its paradoxes. Facts seem indisputable as Mr. Fowler presents them.

The chapters on "Owning a Home," "Fake Investments" and "Buying Stocks on Margin" are written in a sufficiently popular manner to be understandable to women, yet the assurance with which the writer speaks shows that his "words are loaded" with life and that he knows first hand the marts of the world. "How to Save Money" might be a compilation from a series of practical articles from "The American" or the "Saturday Evening Post" so far as general interest goes. This book, in its essay form, makes an appeal to the average adult reader.

The Use of Money—KIRKPATRICK

E. A. Kirkpatrick's "The Use of Money" on the other hand reveals the "textbook." It is obviously didactic and shows at once that it is intended for a parent or a teacher. Practical principles of thrift to be observed in the home and the school are here laid down, in paragraph form, in a manner easily caught because of the large captions which touch off with telling phrase each topic under discussion. The book is the result of Professor Kirkpatrick's long investigations through questionnaires to adults; questionnaires relating to their experiences with money when they were young and the results of different methods of instruction and training. The work undoubtedly has its value in a course of pedagogy and seems thoroughly scholarly in its treatment.

To us the most unique chapter is the XVII, "Arithmetic is a Motive." Arithmetic in connection with school gardening, the real office business of the school—estimating the cost of work actually being done are all ways that Mr. Kirkpatrick advocates for teaching arithmetic as a means to

Thrift. All of the suggestions in this chapter are based on actual teaching experiments which have been successful.

Food Problems—FARMER AND HUNTINGTON

In connection with the teaching of "living arithmetic" the recently published little volume "Food Problems" by Farmer and Huntington will be welcomed by every patriotic teacher. Both the "suggestions" and the "problems" afford most valuable material that will be effective not only in teaching thrift and patriotism to the children, but also in bringing to the home a stimulating influence towards food conservation in particular and towards thrift in general.

Stories of Thrift for Young Americans—PRITCHARD AND TURKINGTON

For the children of the grammar grades we have found no books on thrift so tempting as the "Stories of Thrift for Young Americans," by Myron T. Pritchard and Grace A. Turkington. The opening sentence catches the youngster with its conversation between Esther Madison and her mother as they are washing dishes together. Esther is a real little girl with a child's judgment of a certain Emma Jones who doesn't go in for soda water. Out of this situation grows an interesting tale explaining Thrift.

Another story points to saving Health. The "Saving Bank" reveals a boy's first approach to banking, with a William Hayes, a very real boy, hating the ordeal of the first \$5.00 given over to an account, when he is eager for a punching bag. And so the tales go on from the purely personal concerns of a child; through "Thrift in the Home" up to "How a Nation Helps to Save."

Home and the Family—KINNE AND COOLEY

Material for Thrift stories for little girls can also be obtained by teachers and parents from the series of three volumes, "Home and the Family," "Clothing and Health," "Food and Health," by Kinne and Cooley. These are listed as "domestic science" books rather than as texts for thrift, but are valuable from both standpoints and are specially helpful for the rural teacher.

Everyday Business for Women—WILBUR

In actual practice, we have found "Everyday Business for Women" by Mary Wilbur, of special value in giving to high school girls that elementary knowledge of money matters which every young woman is supposed to possess, but which unfortunately is too often omitted from her training. This book has proved most useful in connection with a high school course on "Home and Personal Budget Making" given in the Home Economics Department.

Succeeding With What You Have—SCHWAB

"Succeeding with What You Have" by Charles M. Schwab is a small book, written with "Franklin simplicity," with abundant anecdote to empha-

size the principles of thrift and is suitable especially for boys of technical schools, young machinists, business men and people in manufacturing plants. Much personal, biographical citation gives the book a convincing tone.

Home Training Bulletins—McKEEVER

The pamphlets put out by Wm. A. McKeever, Professor of Philosophy, Kansas State Agricultural College are valuable. The series is known as the "Home-training Bulletins." Bulletin No. 7, "Teaching the Girl to Save" is especially vigorous and makes direct suggestions for handling the difficult problem of getting the girl to co-operate in the matter of expending judiciously the family income.

The parent or teacher today who is striving to inculcate the duty of thrift has the tremendous advantage over the teacher of the past, in that patriotic and altruistic motives can be made so strongly appealing that there is little danger of the word Thrift becoming connected in the child's mind with the ideas of selfishness, meanness, and parsimony. Thrift is to be emphasized as a national and social rather than a purely personal virtue.

Selected Bibliography.

AUTHOR.	TITLE.	PUBLISHER.
1. Samuel Smiles.....	"Thrift"	Harper & Brothers.
2. Bertha Richardson.....	"The Woman Who Spends"	Whitcomb & Barrows.
3. T. D. McGregor.....	"Book of Thrift".....	Funk & Wagnalls.
4. George Garr Henry..	"How to Invest Money".....	Funk & Wagnalls.
5. N. C. Fowler.....	"How to Save Money".....	A. C. McClurg & Co.
6. E. A. Kirkpatrick.....	"The Use of Money".....	Bobbs-Merrill.
7. Myron T. Pritchard and Grace A. Turk- ington	"Stories of Thrift for Young Americans".....	Charles Scribners Sons.
8. Charles M. Schwab..	"Succeeding with What you Have".....	Century Co.
9. W. A. McKeever.....	"Teaching the Girl to Save"	Home Training Bulletin No. 7.
10. Farmer & Hunting- ton	"Food Problems".....	Ginn & Co.
11. Mary A. Wilbur.....	"Every Day Business for Women"	Houghton Mifflin & Co.
12. A. W. Awood.....	"How to get Ahead".....	Bobbs-Merrill.
13. C. C. Bowsfield.....	"How Boys and Girls Can Earn Money".....	Forbes & Co.
14. L. C. Farmer.....	"A-B-C of Home Saving"	Macmillan.
15. W. W. Brown.....	"Development of Thrift"	Macmillan.
16. Bolton Hall.....	"Thrift"	Huebsh.
17. John B. Leeds.....	"The Household Budget"	Leeds, Philadelphia.

NEW BOOKS ON THRIFT.

A book soon to issue from the press of the J. B. Lippincott Company, Philadelphia, carries title: Thrift and Conservation, with Application to Education. It is under the joint authorship of Arthur H. Chamberlain, Chairman of the Thrift Committee in the National Council and James F. Chamberlain, Authority on Conservation and Head of the Department of Geography, Los Angeles State Normal School. The book is in response to repeated demands from school people the country over for a treatment of the meaning and field of Thrift and Conservation; what to teach and how to teach it. It is the first authoritative text issued and follows a resolution of the National Council that the schools introduce the subject into the curriculum and that a proper text be prepared through the Thrift Committee.

The book will be for use in training classes in Normal Schools and Colleges, in high schools, in Reading and Study Circles, and in the home.

In accordance with resolution of urgent request by the Thrift Committee of the National Education Association, Mr. S. W. Straus, the leading exponent of the Thrift movement and President of the American Society for Thrift, is preparing for publication a volume on the History of the Thrift Movement in America. This book may be used in Normal Schools, Colleges, in the home and by men and women in the various trades, industries and professions. This book will also be published by the J. B. Lippincott Company.

