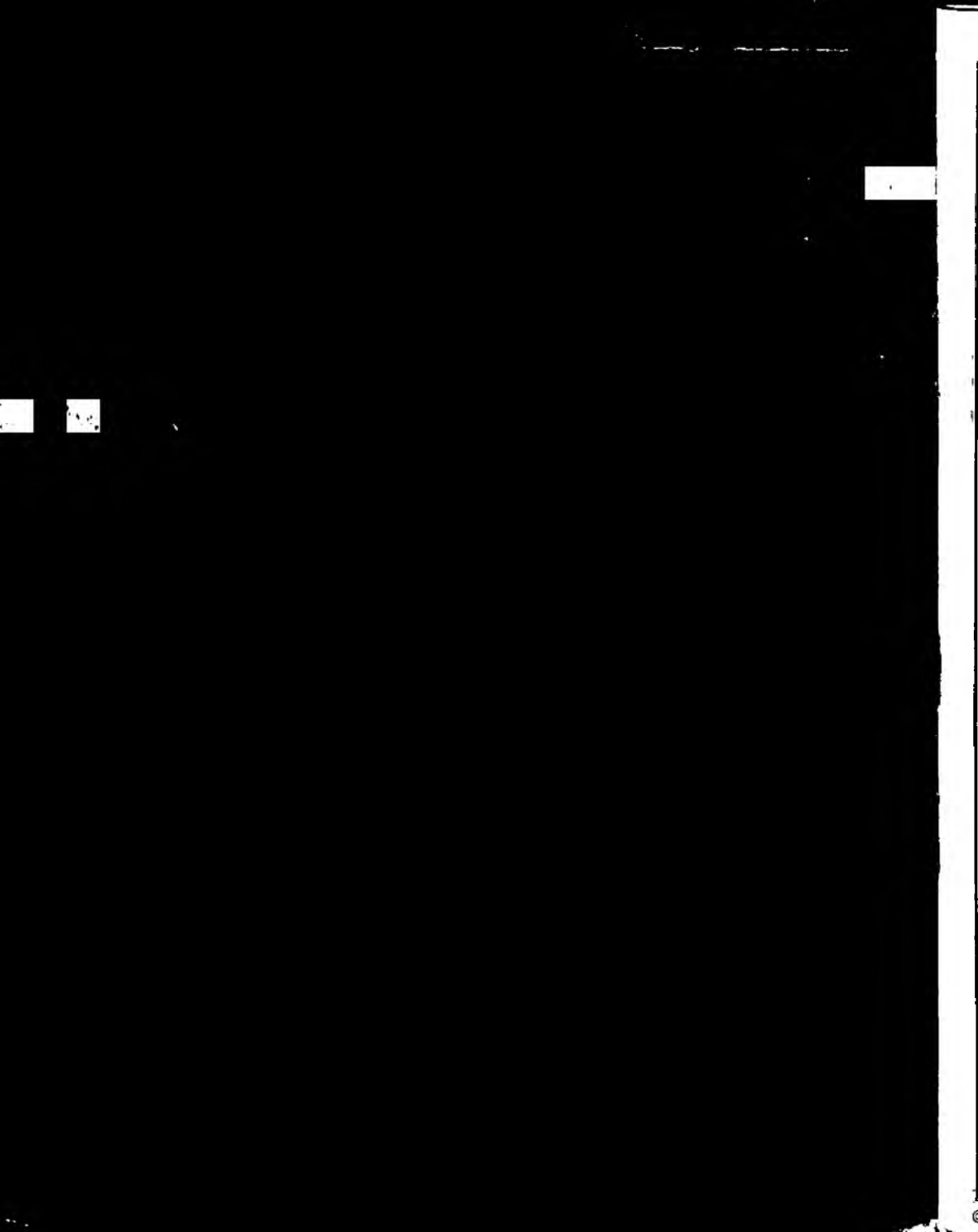
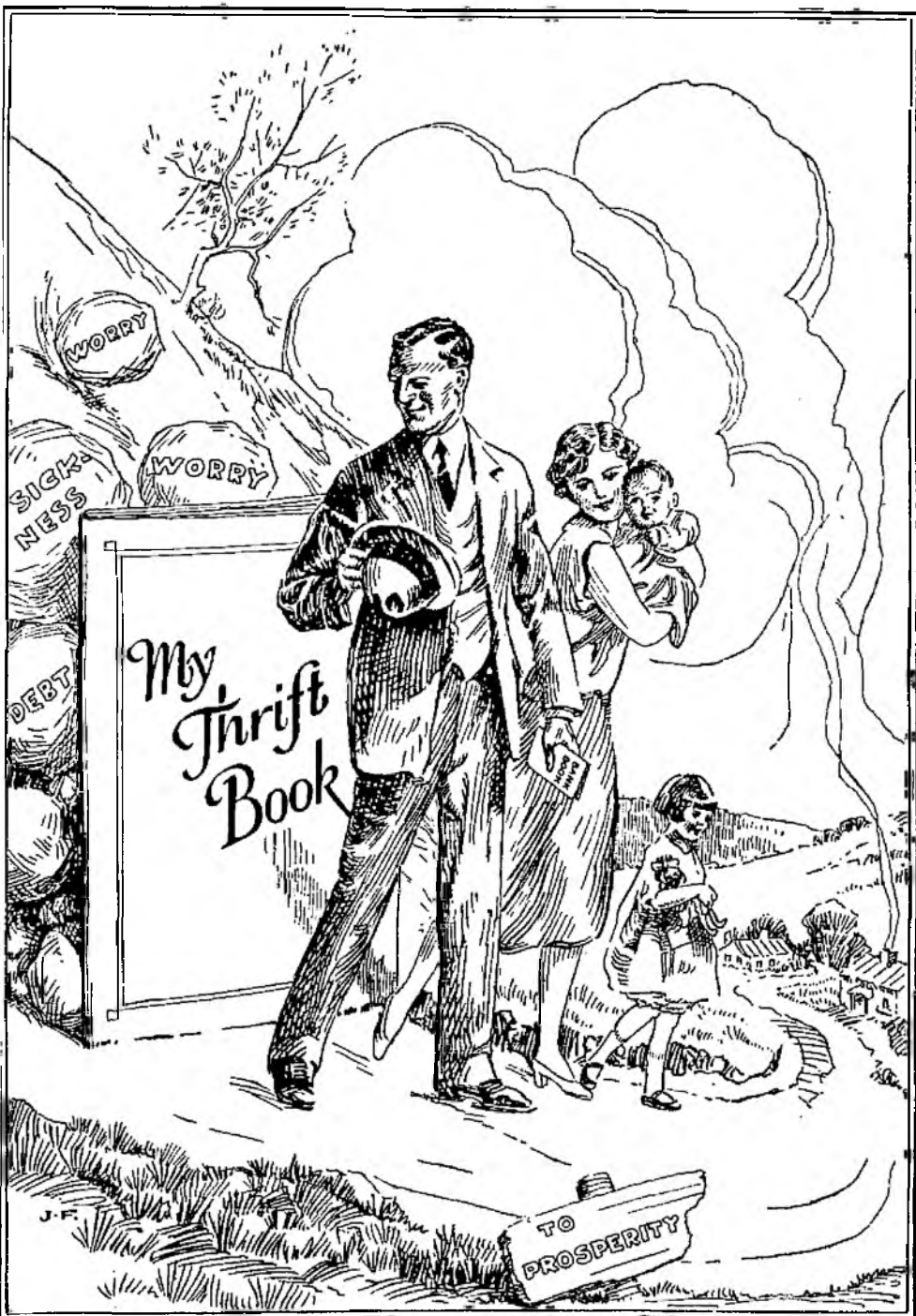


My Thrift Book

*Compliments of
Personal Finance Company Ltd.*





THRIFT is a dog burying a bone, a squirrel hiding a nut, a child depositing a penny in its bank or an adult so managing his expenditures that he not only keeps out of debt but manages to lay aside each week as much as he can against the day when his earning power will be diminished.

The purpose of this Thrift Book is not to limit your expense, nor to deprive you of the things you need for the full enjoyment of life. It has been planned to help you keep track of what you spend in order that you may always know where your money goes.

Once you begin to get a clear picture of what it is actually costing you to maintain your family, then you will discover where fifty cents or a dollar may now and then be saved. As you grow more accustomed to keeping track of household and personal expenses the wastes will quickly appear. Soon the real joy of saving will make itself felt; and before long you will be the owner of a Savings Bank book. Week after week, as the deposits grow larger, which they are sure to do, you will begin to realize that *at last Money is working for you!*

Just remember that as all the biggest buildings are based upon stones buried out of sight, the biggest bank accounts are based upon early dollars saved, to be put away and used as foundation stones for a future financial structure.

John D. Rockefeller says the two greatest words in "Success" are "Patience" and "Economy." Some 2,500 years ago Confucius said: "He who will not economize must agonize."

So we suggest that you use this Thrift Book in the same way that a business man keeps records for the purpose of controlling expenditures. At a glance they tell him why he is making money or losing it.

Your first step is to establish the habit of keeping track of expenses. Don't try, at first, to burden the family with a strict accounting for every cent. The desire to be accurate will develop of its own accord. Fix a certain time each day when each member of your family will hand you a



"THRIFTY BILL"

"It's mighty fine to be out of debt, thanks to you," he says.

slip of paper on which will be recorded all expenditures made since the last slip was turned in.

The next step is to consolidate all of these expenditures. Thus, all money spent for bus fare, car-fare, taxis or train would be added together and entered in the proper space. By consolidating and classifying expenditures under several different headings it enables you to know the total sum spent each day and each week for shelter, food, clothing, operating, health, advancement, incidentals and all financial obligations.

If you are in doubt as to just where an item belongs you will find on a following page an alphabetical list of common expenditures and the classification to which they belong. When in doubt as to any item first look over the entire list carefully and if you do not find it mentioned then enter the expense under a heading of your own selection, or under Incidentals. Do not omit the expense from your record just because no specified place has been provided.

The first week you save one dollar or more deposit the amount in a *Savings Bank*. Our manager will be pleased to personally introduce you at a bank and assist you in every way to start your savings account, if desired. This is a service we gladly render to every user of our Thrift Book, our constant aim being to help people to get out of debt and become financially independent. Statistics show that over 47,000,000 people in this country have savings accounts and that the Savings Banks now have on deposit \$212 for every man, woman and child in the United States. What a wonderful tribute to the *Habit of Thrift*.

Start your Thrift Book at once. Week by week, as you make up your record, enter the totals on the last page. It will give you a progressive record of your income, expenses and savings. At the end of 26 weeks you will have a semi-annual record. Then ask us for a new Thrift Book and try to beat your record.

By that time, and long before, no doubt, you will be managing your financial affairs with the skill of an experienced business man and be



"A GOOD IDEA"

"Let's keep a Thrift Book and
save to buy a home."

enjoying a *Profit* from your income in the form of *money and interest earned in a Bank*.

Should you wish to study the best way to budget your income send five cents in money to the United States Department of Agriculture, Washington, D. C., for Miscellaneous Circular No. 68. This circular contains many helpful suggestions on ways to save money and plans for budgeting your wages.



THRIFT BRINGS HAPPINESS

Why Character Is the Basis of Credit

Borrowing money is a business proposition. Banks lend money upon first-class security, but even then you must be a person of good character to get it. One of the greatest detriments to a good reputation is to owe a lot of bills, big and little, to the doctor, dentist and tradesmen of your neighborhood.

When you want to borrow money for some household emergency, what security can you offer?

Have you unmortgaged real estate? No! Have you good stocks and bonds? No! Have you an income from an estate? Probably not! What then can you offer as security to guarantee the return of what you borrow?

Will a bank lend you money solely upon your character? No!

Will a pawn broker advance you money on your good, honest reputation? No!

Will friends lend you \$100 or more just on your promise to repay? Not likely.

May we suggest that you open a Loan Account with us sufficient to pay up all of your old debts at once—then use this Thrift Book to save the money with which to pay us back. Immediately you will establish a good reputation with those whom you owe. Your debt to us will be in strict privacy, all loans being between husband, wife and ourselves. Repayment can be made in small monthly instalments according to your income. Once you are out of debt the Thrift Book will help you to stay out forever. Ask our manager to explain to you the splendid service we render in making Family Loans. Your own good name will be sufficient.

Classify Your Expenditures According to This List

Before you consolidate and list your expenses look over this page carefully.
It will remind you of money spent and guide you in keeping a more complete record of where your dollars go.

Accident Insurance— <i>Financial</i>	Ice— <i>Operating</i>
Amusement— <i>Incidental</i>	Income Taxes— <i>Financial</i>
Assessments— <i>Financial</i>	Instruction— <i>Advancement</i>
Athletics— <i>Health</i>	Interest on Mortgage— <i>Shelter</i>
Automobile Expense— <i>Incidental</i>	Investments Made— <i>Financial</i>
Bakery— <i>Food</i>	Kitchen Expense— <i>Operating</i>
Barber, Bootblack, etc.— <i>Incidental</i>	Laundry— <i>Operating</i>
Books— <i>Advancement</i>	Lectures— <i>Advancement</i>
Building and Loan Dues— <i>Financial</i> (Not Interest)	Life Insurance— <i>Financial</i>
Bus Fare— <i>Incidental</i>	Light— <i>Operating</i>
Candy— <i>Food</i>	Loan Payments— <i>Financial</i>
Car-fare— <i>Incidental</i>	Lodge Dues— <i>Advancement</i>
Charity— <i>Advancement</i>	Lunch Out— <i>Food</i>
Church— <i>Advancement</i>	Magazines— <i>Advancement</i>
Cigars, Tobacco— <i>Incidental</i>	Medicine— <i>Health</i>
Cleaning Clothes— <i>Clothing</i>	Movies— <i>Incidental</i>
Cleaning House— <i>Operating</i>	Newspapers— <i>Advancement</i>
Clothing— <i>Clothing</i>	Nurse— <i>Health</i>
Club Dues— <i>Advancement</i>	Optical Expense— <i>Health</i>
Coal— <i>Operating</i>	Painting— <i>Shelter</i>
Contributions— <i>Advancement</i>	Payments on Home— <i>Financial</i>
Dentist— <i>Health</i>	Physician— <i>Health</i>
Dinner Out— <i>Food</i>	Postage— <i>Incidental</i>
Doctor— <i>Health</i>	Prescriptions— <i>Health</i>
Domestic Help— <i>Operating</i>	Pressing— <i>Clothing</i>
Dresses— <i>Clothing</i>	Property Taxes— <i>Operating</i>
Dressmaker— <i>Clothing</i>	Railroad Fare— <i>Incidental</i> (If Commutation— <i>Operating</i>)
Drinks— <i>Food</i>	Recreation— <i>Health</i>
Drugs— <i>Health</i>	Rent— <i>Shelter</i>
Education— <i>Advancement</i>	Repairs to House— <i>Shelter</i>
Electricity— <i>Operating</i>	Savings— <i>Financial</i>
Entertaining— <i>Operating</i>	Shoes— <i>Clothing</i>
Excursions— <i>Advancement</i>	Sports— <i>Health</i>
Fire Insurance— <i>Operating</i>	Stationery— <i>Incidental</i>
Flowers— <i>Incidental</i>	Tailoring— <i>Clothing</i>
Fruit— <i>Food</i>	Taxes— <i>Operating</i>
Fuel— <i>Operating</i>	Telephone, Telegrams— <i>Operating</i>
Furniture— <i>Operating</i>	Theatre— <i>Incidental</i>
Garage— <i>Incidental</i>	Tires— <i>Incidental</i>
Gas— <i>Operating</i>	Toilet Articles— <i>Operating</i>
Gasoline— <i>Incidental</i>	Travel— <i>Advancement</i>
Gifts— <i>Incidental</i>	Tuition— <i>Advancement</i>
Groceries— <i>Food</i>	Union Dues— <i>Advancement</i>
Health Insurance— <i>Health</i>	Vacuum Cleaner— <i>Operating</i>
Heat and Light— <i>Operating</i>	Vacation Expense— <i>Health</i>
Help, Household— <i>Operating</i>	Washing Machine— <i>Operating</i>
Household Supplies— <i>Operating</i>	Water— <i>Operating</i>

Expenses for week of _____, 193____ This week we aim to save \$ _____

Day of Week	Shelter	Food	Clothing	Operating	Health	Advancement	Incidental	Financial
SPENT ON SUNDAY								
SPENT ON MONDAY								
SPENT ON TUESDAY								
SPENT ON WEDNESDAY								
SPENT ON THURSDAY								
SPENT ON FRIDAY								
SPENT ON SATURDAY								
TOTAL THIS WEEK								

Week's Income \$ _____ Total Expenses \$ _____ Saved \$ _____

(Transfer totals to last page of Thrift Book)

Are you buying more food than you can readily use? Does some of it spoil?
Are the leftovers used to best advantage?

Expenses for week of _____, 193__ This week we aim to save \$ _____

Day of Week	Shelter		Food		Clothing		Operating		Health		Advancement		Incidental		Financial	
SPENT ON SUNDAY																
SPENT ON MONDAY																
SPENT ON TUESDAY																
SPENT ON WEDNESDAY																
SPENT ON THURSDAY																
SPENT ON FRIDAY																
SPENT ON SATURDAY																
TOTAL THIS WEEK																

Week's Income \$ _____ Total Expenses \$ _____ = Saved \$ _____

(Transfer totals to last page of Thrift Book)

Could you save more in the long run if you economized now and purchased labor saving devices which would save both health and energy?

