

NATIONAL THRIFT NEWS

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Establish an Estate

Slogan Embodies Idea of Main Emphasis of National Thrift Week in January, 1929

J. B. E. Jonas married, began his professional career as a teacher 27 years ago at \$200 a year salary. Now he gets \$4,200. In the meantime he has established, as he says in *The Forum*, September, 1928, "an estate of over \$10,000" and well over that sum. The fact that he bought \$35,000 worth of a particular bond issue on one order indicates "well over that sum."

What J. B. E. Jonas, son of a Middle West preacher of the gospel can do, what many another mother's offspring from the North, East, West and South are doing, numerous less amply informed on money matters can be helped to accomplish.

That is why "Establish an Estate" represents the big emphasis for National Thrift Week, January 17-23, 1929. The goal set up, in consultation with local representatives, is to get some 20,000,000 people to spend some 5,000,000 hours in constructive consideration of establishing an estate—an average of 15 minutes each.

Inspiring the founding of some 20,000,000 estates is no small contribution to the sum total of human success and happiness. Yet in 1928 reports indicate that 19,575,000 people were given an incentive to more adequate money programs, that 4,981,250 hours were spent in this good character forming practice. As a matter of fact few people realize the extensive total accomplishment of the Y M C A in this field of Thrift. But when one small city reaches 65,001 people for a total of 17,940 hours in one week, it becomes more evident that 20,000,000 people for 5,000,000 hours is not an excessive goal for the Y M C A.

Three plans are in vogue: 1. A minimum plan involves conducting at least one Thrift activity and reporting on what was done. 2. Conducting an organized Thrift Program with registration service from National Headquarters. 3. Enrolling in the unit plan which helps develop a year-round Thrift Program.

10 Financial Commandments Still Going Strong for Thrift

Work and Earn
Make a Budget
Record Expenditures
Have a Bank Account
Carry Life Insurance
Own Your Home
Make a Will
Invest in Safe Securities
Pay Bills Promptly
Share with Others

SLEEPIEST AUDIENCES TO BE KEPT WIDE-EYED BY SPEAKERS' FIRST AID

"Ladies and gentlemen, I—, I—, Ladies and gentlemen, it—, it—." This stumbling attempt at speech might have happened anywhere except in Honolulu. A man had been called upon unexpectedly to make a Thrift talk. And why could it not have happened in Honolulu? Because the Thrift Committee of this enterprising city had published a 64-page *Speaker's Manual*, a booklet full of interesting information—just what one needs to have looked over before being called upon unexpectedly to "address us on the subject of Thrift."

"They all laughed when I sat down at the piano." So goes the advertisement. Then the player thrilled them all. He had taken such and such lessons. Nobody will be laughing at Mr. Speaker-of-the-Occasion next January when the toastmaster says "We have with us today—" Not if he has had a copy of "First Aid to Speakers on Thrift," now being published by National Thrift Committee.

This book is a revised and enlarged edition of a similar one used by the Honolulu Thrift Committee. It is dedi-

CASH AND CARRY AND OTHER ECONOMIC DRAMA TO AID LOCAL THRIFT WORK

Baking powder manufacturers are not frequently listed as promoters of thrift. Yet the experience of one, Mrs. Myra Willson of Pueblo, Colorado, indicates otherwise. Says she on the topic "How Did You Save Your First Money?" "I took an empty baking powder can, cut a slit in the top of the lid and every dime that came into my hands was dropped into the can. In a surprisingly short time I had 300 dimes, deposited it in the bank, opened my first savings account."

How others got their start financially, not housewives but members of the Y M C A National Council, Presidents of local Y M C As, outstanding General Secretaries and others prominent in the Y M C A family would doubtless make interesting and profitable reading. That is why the National Thrift Committee is busy collecting such data. Less experienced folks will be inspired no doubt by the information which will expound (a) Plans most helpful in getting ahead financially, (b) How first \$500 was saved, (c) Opinion of Ten-Point Financial Creed, (d) Best plan of giving to worthy causes.

Future issues of *National Thrift News* will reveal answers to this questionnaire, will be valuable information for use in Thrift Programs.

PROGRAM PROJECTS

Booklet Soon Off Press to Help
Plan Thrift Activities

To help observe the eleventh—count them, eleven—annual celebration of National Thrift Week, the 223rd birthday of Benjamin Franklin, "Program Projects" has been prepared. Every year new developments take place, new and better ways of getting results show up in reports, new materials are prepared. "Program Projects" has the latest and most thoroughly tested plans for carrying on Thrift activities with a minimum of time and expense involved.



NATIONAL THRIFT NEWS

"For Success and Happiness"

Published as a means of cooperation with local committees and participating members by the

NATIONAL
THRIFT COMMITTEE
OF THE Y. M. C. A.

347 Madison Ave., New York City

E. A. HUNGERFORD, Editor

Vol. 10

No. 2

Editorial

By ADOLPH LEWISOHN

What I like especially about this Thrift work, fostered by the Y M C A, is the practical way in which large numbers of people are encouraged to get ahead, to stand on their own feet economically, to become real assets to society. And I am interested especially in the fact that so many children, both boys and girls, and adolescent students in high schools are reached.

Now we look forward to the observance of another Thrift Week in January, 1929, and a full year of splendid help to youth in his financial problems. I understand that the idea of guidance is taking hold in a better fashion than ever in the Y M C A. The activities promoted by the National Thrift Committee and carried out so well in hundreds of communities are largely in the nature of guidance. What we are all after, I believe, is merely to guide people past some of the economic rocks on which so many have been wrecked, to guide them into channels which will benefit them vocationally, to help chart such a course as will eventually bring them to success.

I like the emphasis this season on establishing an estate. One can hardly be too young to give consideration to this important phase of life and make a beginning.

I urge all men everywhere, and women, too, to put forth an honest effort in helping to make our Thrift activities more worthwhile to the lives and character development of our people than ever before. We are engaged in a tremendously important piece of work. Everybody can surely have some part in it.

Executive Secretary Goodell Optimistic About Future'

Our loyal friend, Mr. Adolph Lewisohn, has given an important message in his editorial. Indications at headquarters seem to justify the prophecy that we are set for an exceptionally good accomplishment in Thrift activities during the next twelve months. It may be well to emphasize several points.

1. The major emphasis on "Establishing an Estate" seems to meet with universal approval. Push this idea hard.

2. Help us all you can to get the best possible return on our questionnaire on "How I Got My Start Financially." The information will be excellent for local committee use in inspiring your audience.

3. Be sure to have a copy of "Program Projects," our new plan book, off the press about October 1st.

4. With the cooperation of prominent cartoonists our advertising mat service to newspapers should be the best yet. Samples will be ready soon.

5. The new "First Aid to Thrift Speakers" will be a practical speaker's manual which should receive generous distribution among your workers. Be sure to get this latest help.

6. Our new poster for National Thrift Week, January, 1929, will be available early in October. It will be a dandy.

7. By having State Thrift Committee Chairmen added to the National Thrift Committee, we expect to greatly strengthen our whole movement.

8. Please give careful consideration to the possibility of using Mrs. Annie Peaks Kenny. She makes a wonderful impression on communities in which she works.

9. Remember the Vest Pocket Diary and Account Book will be ready for distribution November 1. Get your orders in early.

10. Not later than November 1 is the best time for having your plans for Thrift activities, especially the observance of National Thrift Week, well mapped out, committees organized and most of program details out of the way.

11. Please enroll either under Minimum Plan or Registration Service or Unit Plan.

12. Study carefully the folder "Are You Reaching All Members and Citizens?"

13. Write us if you can use our new Thrift Exhibit.

14. "Thrift Helps for School Work" is stimulating school officials to greater cooperation.

15. Success and happiness to you in this great cause.

JOHN A. GOODELL,
Executive Secretary.

CARTOONISTS VISUALIZE DESIRABILITY OF SAVING

Will Make Large Contribution to
Success of Thrift Week

When a fellow needs a friend is the cartoonist who has had to draw endless caricatures of Al Smith and Herb Hoover in the autumn of a national political campaign. The National Thrift Committee is the friend who has furnished diversion by asking several of the most prominent to forget politics for a little while, take pencil and paper and contribute a drawing appropriate to Thrift Week's observance. The Thrift movement is indebted to these men who are willing to devote their talents to this cause.

Among the cartoonists who have loaned their talents to the furtherance of Thrift are Clifford K. Berryman of the Washington Star, E. W. Gale of the Los Angeles Times, J. F. Knott of the Dallas Morning News, Grover Page of the

(Continued on page 4)

Thrift Week Days, 1929

Thursday, January 17:

National Thrift or Bank Day

Friday, January 18:

National Budget Day

Saturday, January 19:

National Life Insurance Day

Sunday, January 20:

National Share with Others Day

Monday, January 21:

National Own Your Home Day

Tuesday, January 22:

National Make a Will Day

Wednesday, January 23:

National Safe Investment Day

Note that Make a Will Day comes back into the fold after several years' absence, taking the place of Pay Bills Promptly Day.

Contest Planned

The economic virtues of Benjamin Franklin will, of course, be kept to the fore in the coming Thrift campaign in January. It is expected that a nationwide song-writing contest for high school students will be conducted, the composition to reflect some of Poor Richard's sayings. Further announcement of this will be forthcoming.

Mrs. Annie Peaks Kenny to Aid Thrift Program Will Be Available for Talks in Limited Number of Cities

Flappers are said to know their onions. It has been thoroughly demonstrated that Mrs. Annie Peaks Kenny knows her Thrift. She will be available for lecturing during October, November, January and February. Most of the first two months will be spent in New England largely on repeat orders. The later two months should find her campaigning in important centers of the Middle Atlantic States and points west.

One of Mrs. Kenny's best addresses has to do with the question, "Shall I Talk to My Husband About Making His Will?" This "Make a Will" emphasis is staging a big comeback in the Thrift Movement. It's too valuable to get lost in the shuffle. It fits right into the "Establishing an Estate" idea.

Mrs. Kenny has been Director of Personal and Financial Guidance Bureau of the Illinois Merchants Trust Co. in Chicago. She is a native of Maine, graduate of Wellesley College, budget counsellor of Department of Family Finance of General Federation of Women's Clubs. Her talks are based on wide reading and acquaintance but primarily on personal experience. They make a hit at Rotary Clubs, in factories, schools, etc.

Write headquarters for further information about securing Mrs. Kenny's time.

Little Acorns and Great Oaks

In this issue of Thrift News are two pictures of historic interest. One presents a picture of the Railroad Cooperative Building & Loan Association Building, which was born in the Railroad Y M C A in New York City on the spot now occupied by the Roosevelt Hotel. It was organized to help railroad men finance the building of homes. It is now a "sturdy oak," the largest in New York State, and has helped over 15,000 families to own their own homes.

The president and directing genius, Mr. George A. Martin, says it is well on the way to assets of over fifty million dollars and has 50,000 members.

Another baby born during National Thrift Week in the Pennsylvania Railroad Y M C A Building, just across the Hudson River in Jersey City, is the Pennsylvania Railroad Y M C A Building & Loan Association. This was organized during National Thrift Week, 1920, and in its short history has helped 164 families to own their own homes and already has almost \$700,000 in assets. Mr. M. S. Pine, one of the founders, expects it will have one million dollars in assets when it is ten years old in 1930.

Much important thrift work of this sort does not as a rule get into reports, yet every season National Thrift Week sees economic movements started that may have equally as wonderful futures.

NATIONAL THRIFT COMMITTEE TO BE ENLARGED

Representatives of Different States to be Added

How large should a committee be? The National Thrift Committee will not be large enough, so it seems to be the consensus of opinion, until it has a prominent citizen from each commonwealth of the U. S. A. as a representative of his state. This means at least 48, plus some representatives of cooperating organizations, plus some men of national interests such as have served during past years so effectively and still continue to help.

Just now the idea is to secure strong men to represent states, men who can interest the governor in preparing a Thrift Week proclamation, who can persuade mayors to make local statements favoring thrift, who can work with State Bankers' Associations and such organizations, who can secure the goodwill of editors and other civic leaders.

It can be seen at once what a genuine advance in the promotion of thrift will take place when about two score of these gentlemen become actively identified with this movement. This appears to be one of the most important moves attempted in the whole history of the National Thrift Committee's project.

June Meeting of National Thrift Committee Important

Well launched on its second decade of activity, the National Thrift Committee held its Eleventh Annual Committee Meeting June 28, 1928, at the Banker's Club, New York City. Mr. Adolph Lewisohn, Chairman, was also host at a very fine luncheon.

Thrift Helps for School Outlined in New Folder

To Teachers College, Columbia University, New York City, came men and women this past summer from various states. To the National Thrift Committee they gave advice as how best to meet requests from educators and Parent-Teacher Association officials for Thrift materials.

Three packages have been designed which are available at from 25 to 50 cents each. These are indeed Thrift packages, for what one gets for one's quarter or half dollar is an unusual bargain. See that your school leaders are advised of these offers which are described in a little folder entitled "Thrift Helps for School Work."



LEFT—"Tower of Thrift," New Home of Railroad Cooperative Building & Loan Associates.

BELOW—Penn R. R. Y M C A, Birthplace of Building & Loan Ass'n., Fast Becoming Sturdy Oak.

"MONEY" GOING STRONG

Boys' Secretary Writes Parents Enclosing Copy of Folder

Money—Most Interesting and Dangerous Thing in the World, pamphlet containing "Children's Allowances," by E. A. Kirkpatrick, and "Saving and Spending," by Angelo Patri, has been revised and a new edition printed. It seems to be one of the most popular leaflets put out by us.

Writes Walter Van Hine, Building Boys Secretary of Orange, N. J., Y M C A to parents of boys:

"From time to time we find material that we believe will be especially helpful to parents. It seems that teaching children the value of money is one of the most difficult and baffling experiences facing mothers and fathers.

"Recently there came to my attention the enclosed folder on 'Money' in which you might find a number of valuable suggestions.

"During the winter months, probably starting in October, we are planning to have a Parents' Forum similar to the one which met with such success last year. It is our earnest desire in this Forum to afford adequate opportunity for our parents, especially the mothers, to hear experiences on phases of boys' life that might interest them."

New Mat Service

Another benefit this season to local committees and Y M C A s registered with the Thrift Bureau of the National Coun-

THRIFT EXHIBIT WILL BE USED AT CONVENTIONS

Will Advertise Y Thrift Week at Meetings of Co-operating Organizations

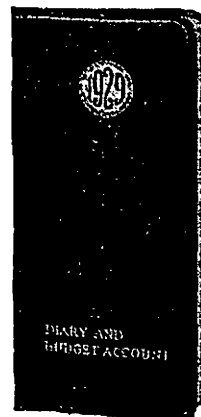
A new Thrift Exhibit has been prepared which is calculated will do valiant service in the interest of the Thrift movement. It contains 12 panels attractively mounted with various materials to be used in the observance of Thrift Week. This can be borrowed by local committees for use in connection with meetings held this Fall.

It will also be on display at several important conventions. The first will be at the Financial Advertisers' Association Convention at Utica, September 17-19. Then in October at the Morris Plan Bankers Association in Richmond, Virginia. Also during this month, October 1-4, at the American Bankers Association Convention. The exhibit will also be used for conferences at National Headquarters.

cil will be a new newspaper mat service. Edwin Bird Wilson, Inc., advertising agency specializing in financial publicity and long-time friend of the Thrift movement, will prepare the copy for seven advertisements. There will be one for each day of Thrift Week. The cartoons referred to above will be used as illustrations. Let your newspaper advertising representatives in on this chance for them to increase business and at the same time enhance the value of your Thrift program.

VEST POCKET DIARY AND ACCOUNT BOOK READY BY NOVEMBER 1

Meets Real Need. Get Orders in at Early Date



Probably nothing produced by the Thrift Bureau has been used with such steadily increasing appreciation as the Vest Pocket Diary and Account Book. To many it is a handy convenience of service to the owner 365 days in the year. Orders already indicate a larger demand than usual. Avoid disappointment by getting your order in now before the supply is exhausted. The price is 35 cents a copy.

Cartoonists to Visualize

(Continued from page 2)

Louisville Courier-Journal, Lute Pease of the Newark Evening News, C. H. Morris of the George Mathews Adams Service and H. P. Alley of the Memphis Commercial-Appeal.

Among the papers and services which this year will furnish cartoons for Thrift Week are the N. E. A. Service, the Los Angeles Times and the Washington Star. Mr. Berryman, of the latter paper, has supplied the cartoon again.

In addition to furnishing the cartoons, the country's newspapers enter wholeheartedly into the backing of the Week.

"No apology need be offered for the suggestion that a public sentiment should be cultivated in active sympathy with the organized movement to encourage Thrift among our own people," George W. Marble, former president of the National Editorial Association, recently asserted. "If 20 years ago each newspaper in this organization had begun a studied and constructive campaign to promote Thrift among its readers, each community in which such a campaign had been properly conducted would today be vastly more wealthy than it is."

Registration Service Improves with Increased Newspaper Help

In response to a widespread demand, the Newspaper Advertising Mat Service, so popular with local committees and newspapers, has been restored, greatly enriching this service. It is now included without extra cost to Registered Associations. Fill out and mail the coupon today.

THE NATIONAL THRIFT COMMITTEE OF THE Y M C A
New York City.

Gentlemen:

Please register our association for Thrift Service to include the special Thrift Materials and other helps in preparation for the Tenth Anniversary Program. This service to include special cultivation material sent regularly to fifteen of our leaders until Thrift Week, January, 1929. We understand we are to receive samples of all materials and other helps including literature, speakers and school manuals, plan books, newspaper mats, etc.

You may call on us for fifteen dollars to cover this cost after September first.

Name _____

Address _____