

National Thrift Budget Book



NATIONAL THRIFT WEEK

January 17th - 23rd
Benjamin Franklin's Birthday

Forge These Links of Success
Into Your Character



NATIONAL THRIFT COMMITTEE

347 MADISON AVENUE
NEW YORK CITY

Ten Financial Commandments

To Help the Individual in the Business of Making a Life

The National Thrift Program of the Young Men's Christian Association is based on the following Ten Financial Commandments. Every one is character building in its results.

1. **Work and Earn.** An increase in production helps to lower the cost of living and stabilize the economic situation. Every individual can help by putting maximum energy into the day's work.
2. **Make a Budget.** Careful thinking people recognize the need of a budget in business finances. It is of equal importance that the individual citizen plan expenditures in advance by making a personal or family budget.
3. **Record Expenditures.** Having made a budget, it is essential that careful spending be followed by keeping a record of expenditures. This enables one to check all actual outgo with the budget estimates.
4. **Have a Bank Account.** It is simply good business judgment to deposit the income in a bank. Part of it may be put in a savings account where it will be safe and draw interest; the balance in a checking account for a safe and convenient method of paying bills.
5. **Carry Life Insurance.** The individual has a moral obligation to create an estate which will be available for the support of loved ones in case of unexpected disaster. Life insurance offers a splendid medium to this end.
6. **Own Your Own Home.** The increased happiness in family life which comes through home ownership can be readily secured through the cooperation of reliable builders, building and loan associations, bankers, and real estate dealers.
7. **Make a Will.** The individual going on a long journey naturally arranges that his affairs be properly conducted in his absence. Making of a will is simply having the foresight to arrange one's affairs in such a way that they will best serve the interests of loved ones in case death cuts off the regular financial support.
8. **Pay Your Bills Promptly.** The curse of debt has put the goal of success beyond the reach of many men. It has destroyed self-respect and ruined credit. Such a disaster can be avoided by rigidly adhering to the policy of paying bills promptly.
9. **Invest in Reliable Securities.** Among those securities which may be put down as absolutely reliable are government bonds. Reliable advice should be secured when investing in securities.
10. **Share With Others.** The individual is under obligations to treat all material resources as a sacred trust and to share a definite and liberal proportion of them with others by giving to the church and to worthy individuals and causes.

Now Take Your Own Case

Whether you are in debt or saving money; whether creditors are hounding you or your savings bank book balance is growing larger; whether you can never make both ends meet or whether you have a bit left over at the end of each week—a budget system will help you!

Take the Case of Sam Bostwick

Sam Bostwick laughed at a budget. He owed \$4,416.69, and his weekly salary was only a drop in the bucket against this well of debt into which he was sinking. What good to budget a salary that was spent before it was received? What use to systematize the spending of a income which disappeared weekly in a big chunk to satisfy one of the many insistent creditors?

Sam Bostwick laughed—bitterly, it's true—at the futility of a budget system. Then he woke up—and thanked the day he discovered the budget idea.

Bostwick's Budget.

How Sam and Lucy Bostwick climbed out of the well of debt—how their salary became their own each week—how they found what a bank account looked like—and felt like!—forms a sane, practical, and absorbingly interesting narrative. Told with a happy touch of humor, yet packed full of facts and hints that will be worth dollars to you, Bostwick's BUDGET, by Henry Payson Dowst, will answer those questions in your mind about the real, practical working out of the budget system.

Thousands of copies of Bostwick's BUDGET have already been sold—and resulted in calls for more. Originally a \$1.00 book, it is now available in a handsome board binding at 35 cents, three for \$1.00. Address National Thrift Committee, International Y. M. C. A., 347 Madison Avenue, New York City.

National Thrift Week

NATIONAL THRIFT WEEK is an activity of the Young Men's Christian Association's program to help young men and boys to think straight on money matters.

If you have personal or family problems you would like to talk over with some one of experience, speak about them to a local Y. M. C. A. Secretary. He may be able to arrange for an interview with lawyer, banker, real estate dealer, building and loan associations, priest, rabbi, or minister, as you may desire.

For those desiring a more complete budget book, including a system to teach children about money matters, *How to Get on Two Payrolls*, a budget book by E. A. Hungerford, the author of *The National Thrift Budget Book*, is suggested. Paper bound, 30 cents per copy, four copies \$1.00; cloth bound \$1.00 per copy.

Additional copies of *The National Thrift Budget Book*, 10 cents each, \$7.00 per hundred, or *Expense Record Books* for unmarried people, 5 cents each, \$4.00 a hundred, can be secured through local Y. M. C. A. or from

Industrial Department

Y. M. C. A. INTERNATIONAL COMMITTEE

347 Madison Avenue

New York City