

SAVINGS
BUDGET
CALENDAR
★ 1941 ★



EMIGRANT INDUSTRIAL
SAVINGS BANK
NEW YORK

Midtown: 5 East 42nd St. ★ Downtown: 51 Chambers St.

THE selection of pictures to illustrate the 1941 Savings Budget Calendar was guided largely by the countless favorable comments with which the 1940 edition was received by our many depositors and friends. We were fortunate to obtain twelve additional outstanding canvases from the brushes of two of these great artists, who illustrated our last edition. In the following pages you will see full-color reproductions of these paintings.

1854 — HENRY P. SMITH — 1907

One of America's leading landscape artists of the last century, Henry P. Smith was born in Waterford, Connecticut, in 1854. Early in life he developed a natural talent for painting, and was entirely self taught. Many of his earlier canvases of beautiful Venice and the restless sea gave him an opportunity for expression of his mastery of color harmony. Later, however, his returning love for the rural scenes in which he had spent most of his childhood led him to devote his efforts almost entirely to landscape painting. His work had won wide recognition and appreciation by noted art critics before his death in 1907. Today his paintings are much sought after by art lovers.

1868 — DANIEL SHERRIN — 1940

Born in England in 1868, Daniel Sherrin demonstrated in his early youth his natural artistic ability. While working as a draper's apprentice, he found time to work at his easel from four o'clock until breakfast time every morning. Before long, he learned that happiness could come to him only through an artist's career, and he immediately abandoned his business endeavor to follow in the footsteps of his father, a member of the Royal Institute of Painters in Watercolors. Daniel Sherrin is best known for his paintings of Scotch and English rural landscapes, and his canvases have won many enviable positions in collections and exhibitions in Great Britain, the United States and many other countries. While his brush was forever stilled by his death early in 1940, his canvases will long outlive the man in tribute to his ability as an artist.

MANY SERVICES OFFERED TO DEPOSITORS

Ninety-one years ago the Emigrant Industrial Savings Bank was organized as a Mutual Savings Bank. Its purpose was not only to provide a place of safety for the savings of the thrifty, but also afford a medium through which these savings could be profitably invested.

Through these many years this bank has helped more than one million people to benefit through the habit of thrift and each year the number of depositors has grown until now its members number over 294,000. This bank has no stockholders. The depositors are the sole owners of the bank and the bank is the men and women who deposit their savings in it.

Many special services have been inaugurated for the convenience of the depositors, among which are several different forms of accounts:

Individual Accounts

Joint Accounts

Trust Accounts

Special Purpose Accounts

Fiduciary Accounts

Society Accounts

The following helpful service departments are maintained by the Emigrant Industrial Savings Bank for the convenience of its depositors. We cordially invite you to stop in and learn from one of our executives how you can benefit by their use.

BANKING BY MAIL DEPARTMENT

Those depositors who find it inconvenient to visit the Bank personally, may through the facilities of this department, transact all business with the Bank by mail.

TRAVEL DEPARTMENT

Information on Passports, custom regulations, also foreign and domestic travel is furnished to depositors without charge.

LOANS TO DEPOSITORS

Depositors may borrow against the balance in their Pass Books. Loans may be repaid in installments if desired and when fully paid Pass Books are returned to depositors.

BOND AND MORTGAGE DEPARTMENT

First mortgage loans on improved real estate may be arranged through this department.

SAFE DEPOSIT BOXES

Thoroughly protected in modern fire and burglar proof vaults, these modern safe deposit boxes are available in various sizes at surprisingly low rates.

INVESTMENT SERVICE

As a depositor, we offer you the services of our Investment Department. This department is prepared to assist you in securing reliable data necessary to an intelligent decision concerning the desirability of any security you contemplate purchasing.

FOREIGN DEPARTMENT

Letters of Credit, Traveler's Checks, Foreign or Domestic Money Orders, or assistance in the purchase, sale or exchange of foreign or domestic money may be secured through our Foreign Department.

IT PAYS TO RUN THE HOME ON A BUDGET!

Here is the Family Income:

RENT must have a part of it. CLOTHING must have a part. And FUEL. And RECREATION and HEALTH. FOOD must have a big part. And SAVINGS must have its part for the sake of future happiness.

Before you divide the family income, allot a certain percentage for fixed expenses, and say a firm "That's all you can have!"

In other words—make a budget!

Running the home on a budget, we are saved from spending too much for luxuries and not enough for necessities. We are saved from spending too much today and not planning enough for tomorrow.

We know what we can afford, and we are saved from uncertainty and worry about “how we’re coming out”: we **KNOW**.

The following budget is a rough suggestion, based upon many investigations. There are no stock percentages to fit all cases. They vary with every change in the family and with every change in the income. But thrifty families of average means will come somewhere near these figures.



It's the only way to make the income do everything it ought to do.

To Budget Your Income—we suggest this method:

First, taking your own monthly income as 100%, compute the various percentages in the table, and place the figures in the first blank column.

In the second column, place the actual figures of last month's spending as far as you are able.

Now, go into conference with all members of the family. Compare the two columns, and decide what percentages are right for you, in order that the family income shall be apportioned fairly to all concerned, both for the present and the future.

When you have decided what your proportions ought to be, place them in the third column, stick to them faithfully and give them a fair trial for six months or a year, before you attempt to revise them.

The table on the opposite page provides columns to note Budget Allowances and actual expenditures for a year. This is figured on the basis of the yearly income and expense, the annual budget allowance to be divided by twelve for the monthly allowance.

		LAST MONTH			PROPOSED BUDGET		
Total Income.....	100%						
Rent (or Charges on Home)	20%						
Food.....	30%						
Clothing	12%						
Savings (and Insurance)	15%						
Fuel, Light and Upkeep.....	8%						
Education, Health, Misc., Church, Recreations.....	15%						

KEEPING EXPENSES by the BUDGET SYSTEM BUILDS for HAPPINESS

[illegible]



A DEARER SPOT THAN ALL THE REST

BY HENRY P. SMITH

SPECIAL PURPOSE ACCOUNTS—Our special purpose accounts are designed to help you save toward some particular goal—building a home, educating your children, paying off a mortgage. Ask about them at either our Downtown or Midtown Offices.

1941	JANUARY						1941
SUN	MON	TUES	WED	THUR	FRI	SAT	
First Quarter 5th	Full Moon 13th	Last Quarter 20th	1 NEW YEAR'S DAY	2	3	4	
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30	31	New Moon 27th	

Birthstone for Month: GARNET

MEMORANDUM

Flower for Month: SNOWDROP

EMIGRANT INDUSTRIAL SAVINGS BANK

DOWNTOWN: 51 Chambers Street

MIDTOWN: 5 East 42nd Street

THIS BANK IS A MEMBER OF THE FEDERAL DEPOSIT INSURANCE CORPORATION



HOME'S SWEET TRANQUILLITY AMID OUR SHIFTING YEARS

BY HENRY P. SMITH

TRUST ACCOUNTS—Do you know that you can open accounts for your children? Each account remains in your name and under your control until you transfer it to your child. What a welcome coming-of-age gift such an account would be, when the child reaches 21!

1941

FEBRUARY

1941

SUN

MON

TUES

WED

THUR

FRI

SAT

First Quarter
4th

Full Moon
11th

Last Quarter
18th

New Moon
25th

1

2

3

4

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7

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11

12
LINCOLN'S
BIRTHDAY

13

14

15

16

17

18

19

20

21

22
WASHINGTON'S
BIRTHDAY

23

24

25

26
ASH WEDNESDAY

27

28

Birthstone for Month: AMETHYST

MEMORANDUM

Flower for Month: PRIMROSE

EMIGRANT INDUSTRIAL SAVINGS BANK

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MEMORIES OF HOME, SWEET HOME, BRIGHTEN ALL OUR YEARS

BY HENRY P. SMITH

INCOME TAXES—By March 15th your Federal Income Tax must be filed, and the New York State Income Tax is due April 15th. Both may be paid in installments. A representative from the Collector of Internal Revenue's office will be at the Bank to assist in the preparation of your Federal return.

1941

MARCH

1941

SUN

MON

TUES

WED

THUR

FRI

SAT

First Quarter
6th

Full Moon
13th

Last Quarter
19th

New Moon
27th

1

2

3

4

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11

12

13
PURIM

14

15
Federal Income Tax
Due Today

16

17
ST. PATRICK'S DAY

18

19

20

21

22

23
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31

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28

29

Birthstone for Month: BLOODSTONE - AQUA MARINE

MEMORANDUM

Flower for Month: VIOLET

EMIGRANT INDUSTRIAL SAVINGS BANK

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WHERE HAPPY MEMORIES CALL US HOME

BY HENRY P. SMITH

INVESTMENT SERVICE—When you are interested in buying securities, we invite you to consult our Investment Department. We can usually supply you with the facts necessary to reach an intelligent decision concerning the investment merits of a security.

1941

APRIL

1941

SUN	MON	TUES	WED	THUR	FRI	SAT
First Quarter 4th	Full Moon 11th	1	2	3	4	5
6 PALM SUNDAY	7	8	9	10	11 GOOD FRIDAY	12 FIRST DAY OF PASSOVER
13 EASTER	14	15 One-half N. Y. State Emergency Tax Due. One-half N. Y. State Income Tax Due	16	17	18	19 EIGHTH DAY OF PASSOVER
20	21	22	23	24	25	26
27	28	29	30		Last Quarter 18th	New Moon 26th

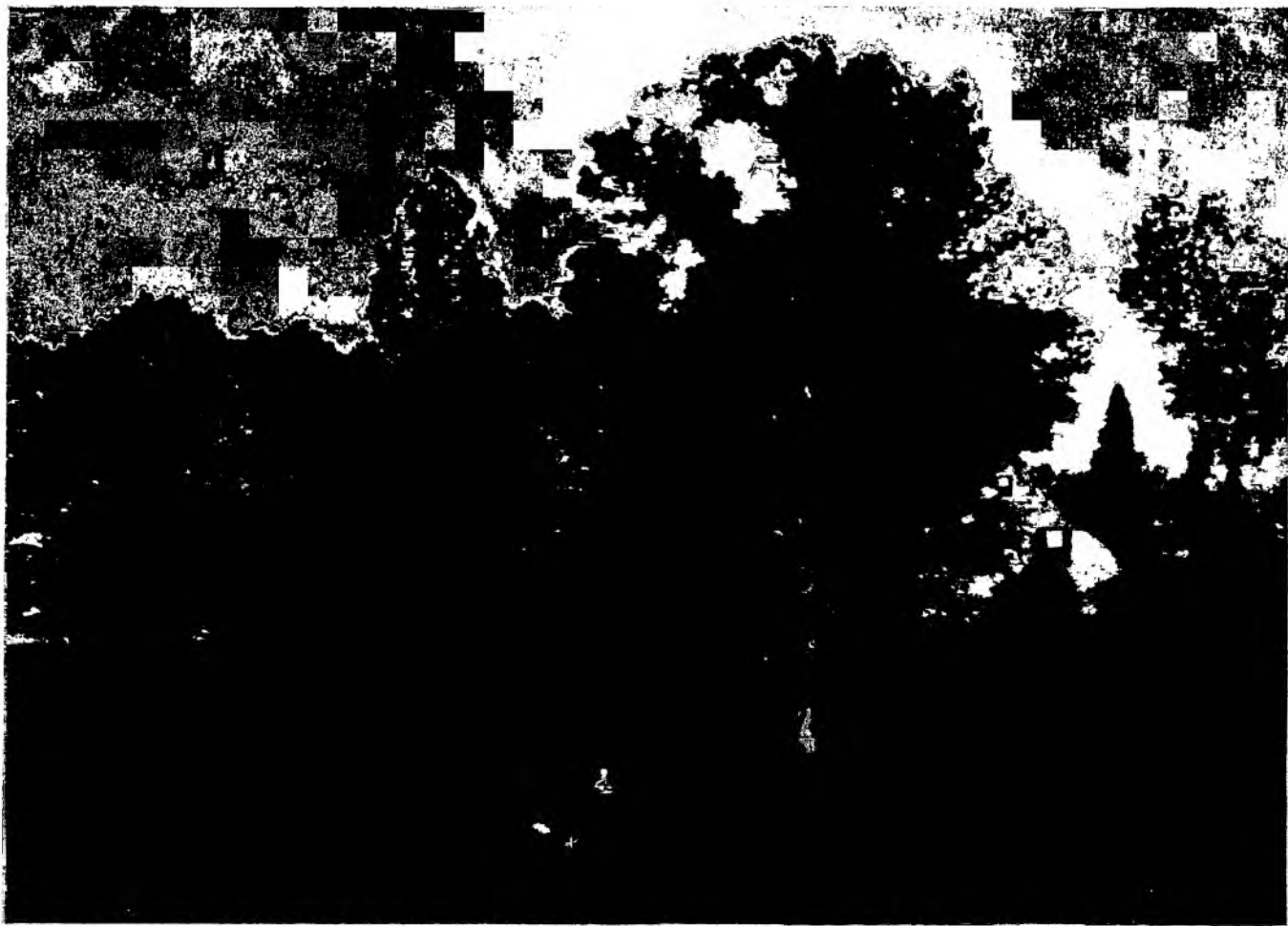
Birthstone for Month: DIAMOND

MEMORANDUM

Flower for Month: DAISY

EMIGRANT INDUSTRIAL SAVINGS BANK
DOWNTOWN: 51 Chambers Street
MIDTOWN: 5 East 42nd Street

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THERE'S NOUGHT TO COMPARE WITH MY OWN FIRESIDE

BY HENRY P. SMITH

TRAVEL DEPARTMENT—You can solve many problems about your next vacation with the help of our Travel Department. We can supply you with information concerning passport requirements, re-entry permits and the purchase of tickets.

1941
SUN

MON

TUES

MAY
WED

THUR

FRI

1941
SAT

First Quarter
4th

Full Moon
11th

Last Quarter
17th

New Moon
26th

1

2

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4

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10

11

MOTHER'S DAY

12

13

14

15

16

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19

20

21

22

ASCENSION
DAY

23

24

25

26

27

ROSH CHODESH
SIVAN

28

29

30

MEMORIAL
DAY

31

Birthstone for Month: EMERALD

MEMORANDUM

Flower for Month: HAWTHORNE

EMIGRANT INDUSTRIAL SAVINGS BANK
DOWNTOWN: 51 Chambers Street MIDTOWN: 5 East 42nd Street

THIS BANK IS A MEMBER OF THE FEDERAL DEPOSIT INSURANCE CORPORATION



WHERE TIME HAS BROUGHT PEACE AND CONTENTMENT

BY DANIEL SHERRIN

SAFE DEPOSIT DEPARTMENT—Your insurance policies, stock certificates and valuable personal papers are *safe* in our safe deposit vaults. This protection is especially valuable when you are away from home on vacation periods. The annual rent of a safe deposit box is less than two cents a day.

1941

JUNE

1941

SUN	MON	TUES	WED	THUR	FRI	SAT
PENTECOST OR WHIT SUNDAY 1 SHEVUOTH	2	3	4	5	6	7
8 HOLY TRINITY	9	10	11	12 CORPUS CHRISTI	13	14 FLAG DAY 2nd Installment Federal Income Tax
15 FATHER'S DAY	16 2nd Half N. Y. State Emergency Tax 3rd Quarter N. Y. State Income Tax Due	17	18	19	20	21
22	23	24	25	26	27	28
29	30		First Quarter 2nd	Full Moon 9th	Last Quarter 16th	New Moon 24th

Birthstone for Month: PEARL - MOONSTONE

MEMORANDUM

Flower for Month: HONEYSUCKLE - ROSE

EMIGRANT INDUSTRIAL SAVINGS BANK
DOWNTOWN: 51 Chambers Street MIDTOWN: 5 East 42nd Street

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WHERE TIME AND THE WORLD PASS SOFTLY BY

BY DANIEL SHERRIN

PASS-BOOK LOANS—If you have an account with us you can obtain a loan on the balance in your pass-book without disturbing your accumulated savings. Your book is held by us as security, and you repay the loan in convenient installments.

1941

JULY

1941

SUN	MON	TUES	WED	THUR	FRI	SAT
First Quarter 1st-31st	Full Moon 8th	1	2	3	4 INDEPENDENCE DAY	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25 ROSH CHODESH AB	26
27	28	29	30	31	Last Quarter 16th	New Moon 24th

Birthstone for Month: RUBY

MEMORANDUM

Flower for Month: WATER LILY

EMIGRANT INDUSTRIAL SAVINGS BANK

DOWNTOWN: 51 Chambers Street

MIDTOWN: 5 East 42nd Street

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HER WAYS ARE WAYS OF PLEASANTNESS

BY DANIEL SHERRIN

VACATION FUND—Next year's vacation will be more enjoyable if you begin paying for it now. Our Travel Department will help you determine the amount you need for the kind of trip you wish to take. Regular small weekly deposits, beginning now, will provide the needed funds when the time arrives . . . and will save last minute financial worries which might detract from your vacation enjoyment.

1941

AUGUST

1941

SUN

MON

TUES

WED

THUR

FRI

SAT

Full Moon
7th

Last Quarter
14th

New Moon
22nd

First Quarter
29th

1

2

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FAST OF AB

4

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23

ROSH CHODESH
ELUL

24

31

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30

Birthstone for Month: SARDONYX - PERIDOT

MEMORANDUM

Flower for Month: POPPY

EMIGRANT INDUSTRIAL SAVINGS BANK

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SCOTLAND BY THE SEA

BY DANIEL SHERRIN

COLLECTION DEPARTMENT—Notes and drafts on other banks may be collected through us. Our Collection Department will gladly supply you with full particulars.

1941

SEPTEMBER

1941

SUN	MON	TUES	WED	THUR	FRI	SAT
Full Moon 5th	1 LABOR DAY	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Third Installment Federal Income Tax	16	17	18	19	20
21	22 ROSH HASHANAH	23	24	25	26	27
28	29	30	Last Quarter 13th		New Moon 20th	First Quarter 27th

Birthstone for Month: SAPPHIRE

MEMORANDUM

Flower for Month: MORNING GLORY

EMIGRANT INDUSTRIAL SAVINGS BANK

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ON THE COAST OF INVERNESS

BY DANIEL SHERRIN

MORTGAGE DEPARTMENT—Depositors of this bank wishing to build homes are invited to take advantage of the many services offered by our Mortgage Department. We can give you competent help in the selection of desirable building locations, and can provide funds for first mortgage loans. Your mortgage can be liquidated over a long term by monthly payments until you become sole owner of your home.

1941

OCTOBER

1941

SUN	MON	TUES	WED	THUR	FRI	SAT
Full Moon 5th	Last Quarter 13th	New Moon 20th	1 YOM KIPPUR	2	3	4
5	6	7	8	9	10	11
12 COLUMBUS DAY	13 SHEMINI AZERETH	14 SIMCHATH TORAH	15 Final Quar. N. Y. State Income Tax Due	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31 HALLOWE'EN	First Quarter 27th

Birthstone for Month: OPAL - TOURMALINE

MEMORANDUM

Flower for Month: HOPS

EMIGRANT INDUSTRIAL SAVINGS BANK

DOWNTOWN: 51 Chambers Street

MIDTOWN: 5 East 42nd Street

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WHERE THE HIGHLANDS MEET THE SEA

BY DANIEL SHERRIN

BANKING BY MAIL—You may find it inconvenient at times to come to the bank to make deposits or withdrawals. Our Mail Department will gladly supply special forms to help you do your banking by mail.

1941

NOVEMBER

1941

SUN

MON

TUES

WED

THUR

FRI

SAT

Full Moon
3rd

Last Quarter
11th

New Moon
18th

First Quarter
25th

Thanksgiving Subject
to Change
by Proclamation

1
ALL SAINTS
DAY

2

3
ALL SOULS
DAY

4
ELECTION
DAY

5

6

7

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11
ARMISTICE
DAY

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30

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27
THANKSGIVING

28

29

Birthstone for Month: TOPAZ

MEMORANDUM

Flower for Month: CHRYSANTHEMUM

EMIGRANT INDUSTRIAL SAVINGS BANK

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IN THE LAND O' BOBBIE BURNS

BY DANIEL SHERRIN

FOREIGN DEPARTMENT — We can help you in transmitting money through the medium of travelers' checks and domestic or foreign money orders.

1941	DECEMBER						1941
SUN	MON	TUES	WED	THUR	FRI	SAT	
Full Moon 3rd	1	2	3	4	5	6	
7	8	9	10	11	12	13	
14	15 Final Installment Federal Income Tax FIRST DAY OF HANUKAH	16	17	18	19	20	
21	22	23	24	25 CHRISTMAS	26	27	
28	29	30	31	Last Quarter 11th	New Moon 18th	First Quarter 25th	

Birthstone for Month: TURQUOISE

MEMORANDUM

Flower for Month: HOLLY - POINSETTIA

EMIGRANT INDUSTRIAL SAVINGS BANK
DOWNTOWN: 51 Chambers Street MIDTOWN: 5 East 42nd Street
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