



The Thrift ADVOCATE

PUBLISHED PERIODICALLY BY THE ROCHESTER SAVINGS BANK TO ENCOURAGE
THRIFT IN THE SCHOOL AND HOME.

Vol. 2

Rochester, N. Y., February, 1926

No. 7

Washington and Lincoln

EDITOR'S NOTE: Mr. Pierce was graduated from the University of Rochester in 1860. He entered the service with Company H, 3rd New York Cavalry, and rose to the rank of Lieutenant-Colonel. At Reams Station, Va., on June 29, 1864, he was taken prisoner and confined in the officers' prison at Salisbury, S. C. In July, 1865, he was mustered out of the service.

He was appointed principal of School No. 17 in 1873 and remained there for a year, when he was appointed to No. 4 School. Here he served until 1903.

Mr. Pierce is now Commander of the George H. Thomas Post of the G. A. R. This is the post that has charge of the transfer and presentation of flags in the public schools.

Mr. Pierce has seen Lincoln twice—once when Lincoln stopped in Rochester on his way to Washington after being elected President, and again as he and his troops passed the White House in review before President Lincoln and his son Tad.

We are greatly indebted to Mr. Pierce for writing this very helpful paper and we feel sure that the boys and girls of the schools will appreciate it the more, knowing that one of Lincoln's soldiers wrote it.

FOUR years ago, while in Kentucky, I visited Hodgenville, a small village about sixty miles south of Louisville. On the brow of a hill a short distance from the village stand two buildings—one enclosing the other. The larger is a beautiful marble edifice of classic design, approached by a flight of broad steps leading up from the road below. As one enters he sees before him a small one-room building, rudely constructed of logs, with the openings between them chinked with clay. In this log cabin, and on this spot, amid the discomforts and privations of pioneer life, Abraham Lincoln was born on February 12th, 1809. Here he spent the first seven years of his eventful life.

Standing before his humble birthplace, our hearts fill with thanks to our Heavenly Father, that this infant of lowly parentage, as time gave him years, should have been chosen by his fellow-citizens to fill the highest office in their power to bestow. While serving as Chief Executive he erased the black stain of slavery and is known



COLONEL SAMUEL C. PIERCE

to the world as the Great Emancipator. He and his loyal soldiers wiped out Secession, and today the united people of the forty-eight states re-echo the high resolve "that government of the people, by the people, and for the people shall not perish from the earth."

Another special date in the calendar of this month marks the birthday anniversary of a man whose origin, life, opportunities, condition, and character are in sharp contrast with those of Lincoln. The name of Washington, the Father of our Country, is dear to every American heart. There may have lived greater generals than Washington; there may have been greater writers; there may have been greater statesmen; but this earth has not yet seen a greater patriot.

Space will not permit, nor is there any real need that I should attempt to sketch for the readers of the *Thrift Advocate* a history of the life of Washington. In every school there hangs his portrait; in every school there is displayed our country's flag—the gift of veterans of the



Civil War. The first presentation was made thirty-seven years ago. At that time Professor William C. Morey, a veteran, said in speaking of Washington: "This is the man whom we wish you to keep before your mind if you would learn how much your country is worth, and how much its flag should be honored. Keep before your eyes a picture of his noble face. Keep in your hearts an image of his noble life. Remember his love of justice, and his hatred of wrong. Imitate his truthfulness and his courageous spirit. But above all things else, do not forget that next to his God he loved his country."

It is indeed strange that these two men, born in such widely different conditions of home and circumstances, should both rise to the leadership of their country. Surely they must have had some very important characteristics in common.

If we study the lives of both men we find that each guarded his resources very carefully. What each had he made the most of. They recognized thrift as indispensable to the successful and preached it, each in his turn.

I find in my dictionary among the definitions of "thrift" the following: Care and prudence in the management of one's resources; frugality; economy.

Now, what resources has a boy or girl that should be managed with care and prudence? Among others he—and by he I also mean she—has money (only a little, perhaps) and time, and working tools, and personal belongings. As for his money resource, I would join with his teachers in advising him to start a bank account and "watch it grow." Lincoln in his youth had little money and saving banks were unknown, yet he realized the value of saving. He said, "Teach economy. That is one of the first and highest virtues. It begins with saving money." Washington, the son of well-to-do parents, became through wise management one of the wealthiest citizens in the United States.

How about the *time* resource of the boy or girl? The answer is, "Very limited." There are 8,760 hours in this year of our Lord 1926, and of these there are but a trifle over 700 to be spent in school. The loss of one single hour of that limited allowance can never be recovered. When Lincoln was a clerk in a store in New Salem he borrowed some law books and read them

while waiting for customers. His time was limited, and he realized the value of every hour, and every minute, and every second. This proverb he knew well: "Lost—one golden hour, set with sixty diamond seconds. No reward is offered, for it is gone forever."

Working Tools. You have books, pens, pencils, pads, etc. Are these resources prudently managed? Are your books free from pencil scrawls, and are the corners straight or ruffled? Lincoln's most prized treasures were his books. To him they meant far more



Born in widely different circumstances as depicted here, both Washington and Lincoln lived lives that have become lasting memorials and inspirations to thrift.



than books do to the average boy and girl of today who have so many. Ruffled cornered books are not a good advertising sign of a genuine thrifty pupil. You can be sure that Lincoln's books were clean and well preserved. Do you get 100% value out of your writing pad? If not, why not? That result would be an excellent example of thrift.

Personal Belongings: These distinguish each one of you from all others in the world. You have hands, hair, neck, ears, etc. And I hope each one has a bank book. If that book could talk when it is handed to its owner, it might say, "Hello, George. My leaves are white, are your hands clean?" You

know, a bank book thinks pretty well of itself, especially when there's a lot of entries in the deposit column.

Economy is also one of the definitions of Thrift. Of the many ways in which one can practice economy I shall mention but one—economy in speaking and writing. Cultivate the habit of expressing your thoughts in simple, exact language.

I know of no model better worthy of study for simplicity, clearness, and exactness, than Lincoln's Gettysburg Address. It contains but 266 words, of which 196 are words of one syllable, 49 of two syllables, and 21 of three or more. And yet, that short three or four minute speech is called one of the best specimens of English literature.

I close with this message: Boys and Girls, be careful and prudent in the management of your many resources to the end that you may become worthy, useful citizens of a country which has produced a Washington, a Lincoln, and countless other noble patriots, and over which floats, as the symbol of its sovereignty, the most beautiful flag in all the world.

S. C. Pierce.

When you have a nickel,
When you have a dime,
Put it in the Savings Bank
And you'll be rich in time.

School Twenty-nine
Is always on time
To save all their nickels
And every last dime.

ROBERT DERBY,
6A, No. 29 School.

George Washington, Jr.

I am six years old,
And like play and fun,
I mean to grow up
Like George Washington.
So when mother said,
"Who ate all the pie?"
I spoke like a man
And said, "It was I."
But she didn't say
She'd rather lose the pie
And know that her boy
Would not tell a lie.
She just shut me up
Where I couldn't see,
Then sent me to bed
Without any tea.



Lincoln's Autobiography

The following autobiography was written by Mr. Lincoln's own hand at the request of J. W. Fell of Springfield, Ill., December 20, 1859. In the note which accompanied it the writer says: "Herewith is a little sketch, as you requested. There is not much of it, for the reason, I suppose, that there is not much of me."

"I was born February 12, 1809, in Hardin Co., Ky. My parents were both born in Virginia, of undistinguished families—second families, perhaps I should say. My mother, who died in my tenth year, was of a family of the name of Hanks, some of whom now reside in Adams Co., and others in Mason Co., Ill. My paternal grandfather, Abraham Lincoln, emigrated from Rockingham Co., Va., to Kentucky, about 1781 or 1782, where, a year or two later, he was killed by Indians, not in battle, but by stealth, when he was laboring to open a farm in the forest. His ancestors, who were quakers, went to Virginia from Berks Co., Pa. An effort to identify them with the New England family of the same name ended in nothing more definite than a similarity of Christian names in both families, such as Enoch, Levi, Mordecai, Solomon, Abraham, and the like.

"My father, at the death of his father, was but six years of age, and grew up literally without any education. He removed from Kentucky to what is now Spencer Co., Indiana, in my eighth year. We reached our new home about the time the State came into the Union. It was a wild region, with many bears and other wild animals still in the woods. There I grew up. There were some schools, so-called, but no qualification was ever required of a teacher beyond 'readin', writin', and 'cipherin', to the rule of three. If a straggler, supposed to understand Latin, happened to sojourn in the neighborhood, he was looked upon as a wizard. There was absolutely nothing to excite ambition for education. Of course, when I came of age I did not know much. Still, somehow, I could read, write, and cipher to the rule of three, but that was all. I have not been to school since. The little advance I now have upon this store of education I have picked up from time to time under the pressure of necessity.

"I was raised to farm work, at which I continued till I was twenty-two. At twenty-one I came to Illinois, and passed the first year in Macon County. Then I got to New Salem, at that time in Sangamon, now Menard

County, where I remained a year as a sort of clerk in a store. Then came the Black Hawk War, and I was elected a captain of volunteers—a success which gave me more pleasure than any I have had since. I went into the campaign, was elected, ran for the Legislature the same year (1832), and was beaten—the only time I have ever been beaten by the people. The next and three succeeding biennial elections I was elected to the Legislature. I was not a candidate afterward. During the legislative period I had studied law, and removed to Springfield to practice it. In 1846 I was elected to the Lower House of Congress. Was not a candidate for reelection. From 1849 to 1854, both in-

clusive, practiced law more assiduously than ever before. Always a Whig in politics, and generally on the Whig electoral ticket, making active canvasses. I was losing interest in politics when the repeal of the Missouri Compromise aroused me again. What I have done since then is pretty well known.

"If any personal description of me is thought desirable, it may be said I am in height six feet four inches, nearly; lean in flesh, weighing, on an average, one hundred and eighty pounds; dark complexion, with coarse black hair and gray eyes—no other marks or brands recollected.

"Yours very truly,

"A. LINCOLN."



DEAR BOYS AND GIRLS:

As I stand here overlooking the lobby day by day, you might suspect that I get very tired. Such is not the case, however. Every day something happens which attracts my attention, and

I look on with great interest.

For the past few months there has been one thing in particular that has arrested my gaze almost continually. It has interested me so much that I must tell you about it. Here I stand every day looking down on a model of our new branch bank. The more I look at it the more I admire its beauty, and I am not alone in my admiration, for I see hundreds of people stop and look at it, and admire it, every day.

Of course, as you all know, Rochester has grown very rapidly of recent years. This city of ours has grown to the four points of the compass, until now a trip across town is a long one.

Now, the trustees and officers of the Rochester Savings Bank are always on the lookout for ways in which the bank may better serve our depositors, and as the city grew they realized the increasing difficulty the depositors who lived

out Culver Road and Bay Street, etc., had in coming down to the bank. They wanted to help these people out of their difficulty, so one day it was decided to bring the bank nearer to them in the form of a branch bank. Thus, with two banks—for, of course, we shall keep the present one—the city will be more adequately served.

The new bank will be located at Franklin at the corner of North Street, and will be one of the finest buildings in Rochester. The outside will be built of Kato stone, and the inside will be of a very beautiful architectural design. The building will be four stories high, but built strong enough so that when the need is felt ten stories more may be added. In other words, just as you, boys and girls, are building strong foundations for future use by banking every Monday, so the bank is building a strong foundation under the new bank that we, too, may be prepared for the future.

The model will tell you in a glance the story of how the new branch will look, and I know that when you see it you will join me in my admiration for it.



THE THRIFT ADVOCATE

To be devoted to the interests of thrift in the school
and home, published periodically by the
Rochester Savings Bank

HENRY S. HANFORD	PRESIDENT
JAMES S. WATSON	VICE-PRES.
EDWARD HARRIS	Vice-Pres. & Attorney
E. ALLEN STEBBINS	VICE-PRES.
CHARLES F. TURTON	SECRETARY
WILLIAM O. TERRY	TREASURER
JAMES W. GRAY	EDITOR

This month might very properly be called "Patriot's Month." Two of our greatest Presidents were born in February, and although long departed, they still exert a powerful influence upon the people today because of their uprightness, their courage, honesty, patriotism, and thrift. Might it not be well to choose one of these men as an example to follow?

Both these men, as you know, rose to the presidency of the United States. They were big men, leaders in their communities and finally their country.

However, the fact that they were chosen to fill the highest office within the power of the American people to bestow, did not make them great men. No, indeed! On the other hand, they were big men long before they were ever elected to guide this country's Ship of State.

All of us cannot be Presidents. That we know. But all of us can be great men and women in honesty, courage, thriftiness, politeness, truthfulness, and regard for others. It was these characteristics that made both Washington and Lincoln great long before either one of them ever thought of the presidency. Their election was a recognition of their greatness, and as Presidents each continued to grow and become famous.

Every act that we do that is polite and thoughtful of others, registers greatness. When such actions become habits that we cannot break, then indeed does real greatness come.

Both Washington and Lincoln made every advantage or opportunity count. They let nothing slip by. Now opportunities are just as plentiful today as they were then, and it but devolves upon each to place himself in such a position as to be best able to accept them.

There is one opportunity that every boy and girl in Rochester has that neither Washington or Lincoln had when they went to school. That opportunity comes to you every Monday morning. It is banking. It teaches by doing what both those great patriots realized is essential to every one if they are to succeed.

Washington said, "Economy makes happy homes and sound motives. Instill it deep."

Lincoln said, "Teach economy. That is one of the first and highest virtues. It begins with saving money."

They knew what ready money can do. They realized that money in the bank is a great friend, for it makes possible the acceptance of opportunities as they come. Both seized opportunities as they came, and from experience knew that ready money was indispensable.

Follow their example; heed their advice. Be great in thrift, politeness, courage, and thoughtfulness of others. It not only pays, but counts in the end. It makes us great.

My Thrift Creed

*I believe that to save some and bank
it is best,
Even though it is little I have to in-
vest.*

*By acquiring the thrift habit while I
am young,
On the ladder, success, I shall mount
the first rung.*

*One good habit oft leads to another,
I'm sure,
So my progress henceforth I believe
is secure.*

*If I wish to have money to bank, I
must save
What I'm tempted to spend when I
see things I crave.*

*True economy thus shall I practice
each day;
I believe I can prove that it is a wise
way.*

*For sometime in my life I may need
a nest-egg;
Then I'll have it—from others I'll not
have to beg.*

*I believe I've adopted the best, safest
plan,
And that some day I'll bless the day
when I began.*

LULLAN B. TURRELL.

The old hen gathered her brood together and bade the twelve pullets guard their only brother while she went out for the afternoon.

On her return all the pullets were weeping bitterly and cried, "Oh, mother dear, our brother is dead."

"Dead! How did it happen?"

"The minister came to tea. The farmer's wife caught our brother, plucked him, cooked him and the minister has eaten him!"

"How sad! But we must look at the bright side of things. Anyhow, we can be thankful your brother has entered the ministry, for he would never have been any use as a lay-man."

—Exchange.

WASHINGTON

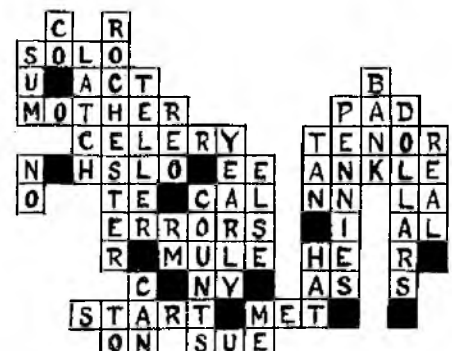
We are met to testify our regard for him whose name is intimately blended with whatever belongs most essentially to the prosperity, the liberty, the free institutions, and the renown of our country. That name was a power to rally a nation in the hour of thick-thronging public disasters and calamities; that name shone amid the storm of war, a beacon light to cheer and guide the country's friends; its flame, too, like a meteor, to repel her foes. That name in the days of peace was a loadstone, attracting to itself a whole people's confidence, a whole people's love, and the whole world's respect; that name, descending with all time, spread over the whole earth, and uttered in all the languages belonging to the tribes and races of men, will forever be pronounced with affectionate gratitude by every one in whose breast there shall arise an aspiration for human rights and human liberty.

Washington stands at the commencement of a new era, as well as at the head of the New World. A century from the birth of Washington has changed the world. The country of Washington has been wrought, and Washington himself a principal agent by which it has been accomplished. His age and his country are equally full of wonders, and of both he is the chief.

It is the spirit of human freedom, the new elevation of individual man, in his moral, social, and political character, leading the whole long train of other improvements, which has most remarkably distinguished the era. Society has assumed a new character; it has raised itself from beneath governments to a participation in governments; it has mixed moral and political objects with the daily pursuits of individual men, and, with a freedom and strength before altogether unknown, it has applied to these objects the whole power of the human understanding.

—Anonymous.

Solution to Crossword Puzzle in December Issue





Of Interest to Parents

Did you ever stop to think what would happen to your family if, suddenly, they were deprived of the steady income with which you are now providing them? If not, it is not so surprising, since many men fail to consider this vital question. And yet, it is something to which every man should give real careful thought. Possibly it is only human to go on living from day to day taking things for granted and paying little heed to the dangers of a distant future.

Picture your family, now enjoying a comfortable and happy home, suddenly upon their own resources; your children forced to be satisfied with a meager education, although you had planned to give them the best; your wife compelled to divide her time and attention between her home and her work, even though it was a part of your plans that she should have all her time to give to her children and her home. This is a drab picture, and yet it sometimes happens just that way.

How can a man prevent this. He cannot guarantee that he will always be there to help. But he can guarantee an income. There is one sure way to do it. That way is Life Insurance. It is because we believe so strongly in Life Insurance that we are using this column to impress upon you its importance.

Every one cannot take out as much insurance as he would like, perhaps; but there is the consolation that every little bit will help. You have done what you can. Your children will be in a better position at least to get the education that you desire them to have; your wife will have some guarantee that her time may be spent with her children.

Insurance is a necessary protection. Take out as much as you can and live in the assurance that some provision has been made to safeguard the future of your loved ones.

Teacher—Willie, what is half of 8?

Willie—Up and down or across?

Teacher—Why, what do you mean?

Willie—Well, half of 8 up and down is 3, and half across is o.

—Grit.

“Dear Teacher — Kindly excuse Minnie for having been absent yesterday, as she fell in the mud on her way to school. By doing the same you will oblige her mother.”

—Tid-Bits.

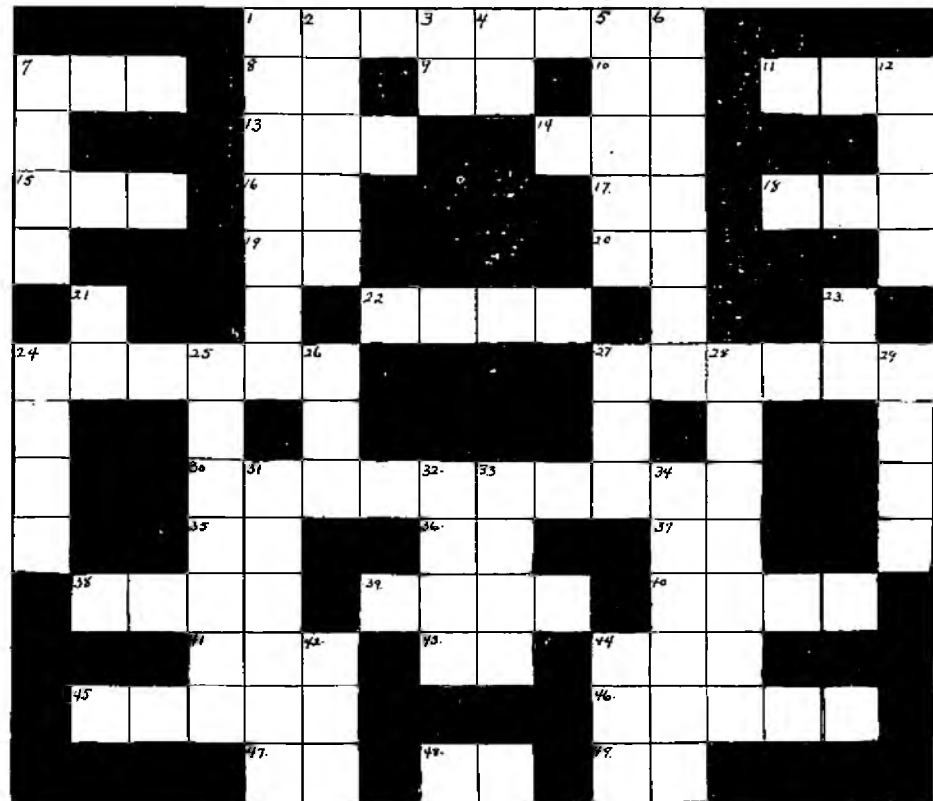
“Napoleon was great, I know,
And Julius Caesar and all the rest,
But they didn't belong to us, and so
I like George Washington the best.”

Here Is a New Crossword Puzzle

You all remember Miss Ella T. Leavy from the September *Thrift Advocate*. Her grade carried out that very interesting thrift project which I hope every one of you read that first month in school. This time she has made up a cross-word puzzle, thus giv-

ing everyone an opportunity to learn the thrift lesson a little better.

Miss Leavy was sick in bed when she made up this puzzle, but her enthusiasm for banking was so great that she took the time to make this contribution to this issue of the *Thrift Advocate*.



Horizontal

- 1 Name of a paper popular among Rochester school children.
- 7 The way old people who have not saved their money feel.
- 8 To act.
- 9 The continent we like best (abbr.).
- 10 An officer next in rank after vice-admiral (abbr.).
- 11 The day on which every child who can do so should bank (abbr.).
- 13 Word commonly used for vigor.
- 14 Short term for public conveyance.
- 15 Vehicle used for transporting goods.
- 16 Indefinite article.
- 17 Where children of Rochester should not play (abbr.).
- 18 Everybody's uncle.
- 19 An island in the East Indies (abbr.).
- 20 An Irish poet (initials).
- 22 What every child must do to succeed.
- 24 A plan showing just how one is to spend or use his earnings.
- 27 To form into a camp.
- 30 A town in which all will have to live when old, who do not save while young.
- 35 Piece of timber, broad and thin (abbr.).
- 36 That is (abbr.).
- 37 Public notice in newspaper (abbr.).
- 39 A testament.
- 39 Scrutinize.
- 40 River in Egypt.
- 41 Snake like fish.
- 43 Part of a day (abbr.).
- 44 Suffix used with nouns and adjectives.

- 45 What you will be free from when old, if you save now.
- 46 Peevish.
- 47 A point on the compass (abbr.).
- 48 President of Rochester Savings Bank (initials).
- 49 Measure of length (abbr.).

Vertical

- 1 To go ahead.
- 2 Acting.
- 3 A preposition.
- 4 Country south of Mexico (abbr.).
- 5 To confide in.
- 6 One of Rochester's leading citizens.
- 7 What to do with your pennies.
- 12 What must be written on the back of a check to endorse it.
- 21 Girl's name (nickname).
- 23 Part of verb "To be."
- 24 A safe place for our savings.
- 25 One who gambles.
- 26 Contraction for "it is."
- 27 Word meaning "I" in Latin.
- 28 What some children buy instead of banking the money (pl.).
- 29 A cut through a mountain.
- 31 Lazy persons.
- 32 What all those who practice thrift may become.
- 33 The length of time it will take for \$40 to earn \$1.00 in the Rochester Savings Bank (abbr.).
- 34 Needed.
- 42 Used as a cleanser. Made from wood ashes.
- 44 Suffix denoting action.



A Class of Boys Who Practice Thrift

The boys of the Ungraded Class of No. 26 School taught by Mr. Lester C. Kelley have maintained a 100% record in banking throughout the term which closed on January 22, 1926. The amount deposited by the entire class was \$162.50. Getting money to bank was not an easy task for these boys. By working at various jobs after school hours, such as selling newspapers, delivering groceries and meat, keeping walks clean in the winter and caring for lawns in the summer, the boys have been able to earn some money each week, and each week they have saved some.

These boys are not expected to give up pleasure entirely. They must have some recreation, and of course a dime now and then takes them into a picture show, for "all work and no play makes Jack a dull boy." They are being taught, however, to guard carefully the small amounts, because the ability to handle small amounts is what is going to give them their ability to safely handle large sums. Dimes planted securely today will grow into the dollars of tomorrow. Develop the value of a dime and respect for a dollar will be just ten times as great.

Although money ought by no means to be regarded as a chief end of man's life, neither is it a trifling matter, because it represents to a large extent the means of physical comfort and social well-being.

This idea is well expressed by Abe Levy, a member of the class, when he wrote the following lines:

"If we want to be comfortable and happy in the years to come, we ought to begin to save our nickels and dimes now. There is no time like the present."

Every prudent person ought to provide for the future in such a way that suffering and trouble of any kind shall be mitigated to as great an extent as possible, not only to himself, but also to those who are dependent upon him for their comfort and subsistence. Stanley Evans, another member of the class, had this thought in mind when he wrote the following lines:

"If a boy thinks that it is useless to save his money while he is young, he has the wrong idea of thrift. Banking every week makes us independent, and if sickness or other trouble overtakes us in later life, we will not be dependent upon others for help. We can help ourselves."

A bank account is a barricade for everyone against want; it secures us a footing and fills us with hope until better days come round. The effort put

forth by anyone to gain a firmer position in the world has a certain dignity in it, and tends to make the individual stronger and better.

"Thrift practiced while young will lead us to success and happiness. Boys and girls who are not thrifty will have something to regret in their older days," writes David Fien as he strikes the keynote of a well learned lesson.

Chester Wisniewski says: "I think a thrifty man will be worth something in this world. The spendthrift never can amount to much."

The accomplishment of all the great works which have civilized man and made him happy has been done by the savers, the thrifty; and those who have wasted their resources have always been their slaves.

Martin Strohmayr writes the following: "The world is divided into two parts. One part is made up of thrifty people, the other of spendthrifts. The thrifty get somewhere in the world. The spendthrifts often lose their way."

That thrift does not apply to the saving of money alone can be seen from the lines written by Milton Freedman: "The world will be a better one when everyone in it has learned to save his material, time, and money."

Working for the money they bank is developing in the boys of this group a knowledge of the value of money. We are certain that no bread eaten by man is so sweet as that earned by his own labor. Each boy is encouraged to work for the money he banks. If he must get money from his parents, there are always tasks he can perform around the house and in that way he works for what he gets. Steady application to

work is healthy training for every boy.

A short time ago a boy who had been in this class returned for a short visit. He told with much satisfaction what banking while in school had done for him. In the street stood a fine looking truck with the young man's name painted on the side of it. At the age of eighteen this boy had saved enough money to buy a truck. Going through the country he would buy poultry and cattle and would bring his load back into the city and sell to the Rochester butchers. On a small scale he was laying the foundation for a good business.

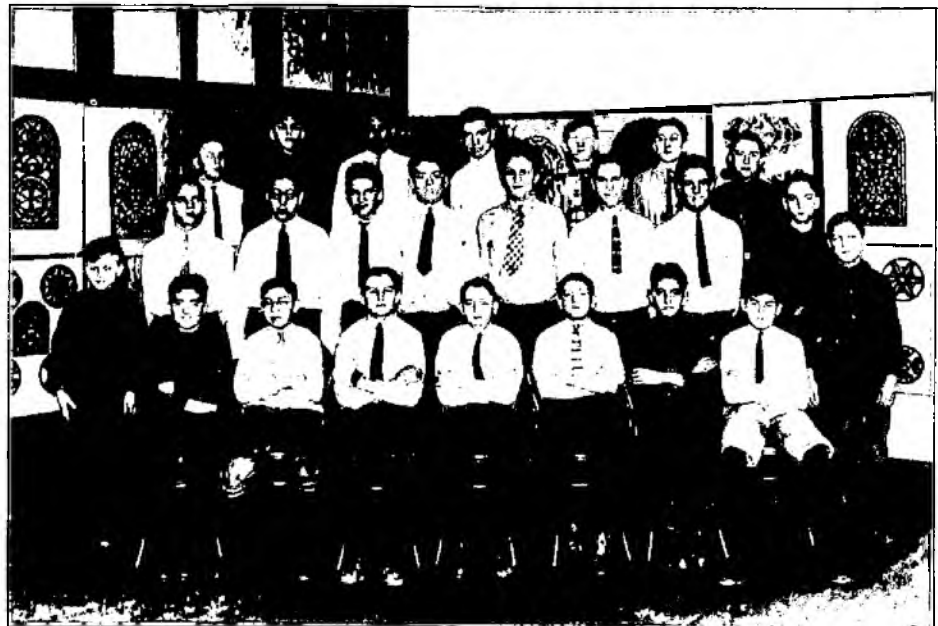
In their classroom these boys have hung a large thermometer upon which is recorded each week the amount of savings. The mercury climbs steadily upward and is watched with great interest by the class as well as by the pupils from the school at large.

This training which the boys are getting will count much in bringing about proper preparation for useful lives in the tomorrow when they become citizens.

Property is the fruit of labor; property is desirable; it is a positive good in the world. That some should be rich shows that others may become rich, and hence is just encouragement to industry and enterprise. Let not him who is houseless pull down the house of another, but let him work diligently and build one for himself, thus by example assuring that his own shall be safe from violence when built.

—Abraham Lincoln.

Our doubts are traitors,
And make us lose the good we oft might win
By fearing to attempt. —Shakespeare.



Boys of the Ungraded Class of No. 26 School, Mr. Lester C. Kelly, Instructor



School News

Madison Junior High School

Jan. 16, 1926.

Dear Mr. Gray—I am enclosing herewith a list of home rooms which have had a 100% record in banking for this term ending next Monday, January 11. The reason why I am mailing this now is due to the fact that we would like, if possible to have the framed honor thrift certificate to award in assembly next Wednesday, January 13.

If any room fails to return 100% next Monday, we shall, of course, not award a certificate to that particular room. We would appreciate it if you could send us the certificates and frames. If your president signs the certificates, Mr. Zornow will sign them here and then one of our shops will place the certificate in the frames for us.—Very truly yours,

B. R. HAYNES,
Chairman Banking Committee.

Rooms with 100% record in banking the first term ending January 11, 1926:

1. 7B ¹	23. F9B ¹
2. 7B ⁵	24. C9B ¹
3. 7B ⁶	25. C9B ²
4. 7B ⁸	26. T9B ¹
5. 7A ¹	27. G9B ¹
6. 7A ²	28. L9A ¹
7. 7A ³	29. L9A ²
8. 7A ⁴	30. F9A ¹
9. 7A ⁵	31. C9A ¹
10. 7A ⁶	32. V7B ¹
11. L8B ¹	33. V7A ¹
12. FL8B ¹	34. V8B ²
13. T8B ¹	35. V8A ¹
14. F8B ²	36. V8A ²
15. L8A ¹	37. V9B ¹
16. L8A ²	38. V9B ²
17. C8A ¹	39. V9A ² , 10B ² ,
18. T8A ¹	11B (one
19. G8A ¹	grade)
20. L9B ¹	40. V10B ¹ , V10A ¹
21. L9B ²	(one grade)
22. L9B ³	

No. 23 School

Dear Friend—We enjoyed the little talk you gave us about saving our pennies. We have had 100% every week this term. If we keep up our record we may visit the bank some day. We read the *Thrift Advocate* and hope some time we may have our name in the paper.

LOIS CULVER,
5A, No. 23 School.

No. 13 School

January 22, 1926.

Dear Mr. Gray—Our grade wishes to thank you for our trip through the bank last week. We enjoyed every part of the bank, but the large vault interested us particularly.

At the beginning of the term we made up our minds to become a 100% grade. We did and have been for almost every week. Thanking you again for our visit to the bank, we are,

Your "Banking" Friends,
SIXTH A GRADE,
No. 13 School.

No. 34 School

January 18, 1926.

Dear Mr. Gray—Last week, Friday, January 8, the Fifth A Grade of No. 34 School visited the Rochester Savings Bank. I was very much interested when I saw the vaults, also those cages we went through. I also was interested in the vault with the seventeen ton door. Being introduced to Mr. Hanford interested me most. We are very grateful to you.

Our grade is trying to keep to the 100% mark. We all enjoyed our trip to the Rochester Savings Bank very much indeed.—Sincerely yours,

JANE WIDMAN,
5A, No. 34 School.

No. 36 School

Dear Mr. Gray—In our Fifth B Grade we have three certificates on the wall and will hang up another one on Friday. While we were in the Fourth Grade we had 100% both terms.

I earned my money cleaning sidewalks and running errands, while others earned money carrying vests to the factory. They received two cents a day.

There were forty-four in our grade for some time, but now we have only thirty-seven. We have banked \$173.60 this term. Our teacher says most of us have European names, but that we are 100% Americans.

Our visit to the bank we will never forget. We thank you very much.

JOHN ENGLERT,
5B, No. 36 School.

Pupils of No. 20 School Visit The Rochester Savings Bank

The afternoon we were to visit the bank we left early and arrived at the bank at 3 o'clock. One of the men conducted the girls and another the boys, because we had a large number in our grade.

The guides took us through the vaults. The first one contained the bank book of the first depositor, which was nearly one hundred years old, and several other old ones. Some of the books were so old that they had to be recovered. He also showed us all the bank ledgers which the Rochester Savings Bank had used in the last 100 years.

After we had visited quite a number of places the guides took us to the president of the bank, Mr. Hanford. He showed us bonds. Some of the bonds were worth quite a large sum of money. We then visited the vault where the money was kept.

On one of the safes there was a clock that works automatically and the vault cannot be opened until the hour for which the clock is set. They also have an emergency alarm system, so that in case of danger the police are immediately summoned.

I think I have learned quite a number of things by visiting the bank, and hope that all of the children may visit it some day.

SUSIE ROLICK,
7B, No. 20 School.

No. 25 School

Dear Mr. Gray—The Eighth Grades, of which there are three in No. 25 School, made a splendid record in banking last term. Each one had 100% every week for the first time in the history of our school. Miss Turrell's class in so doing earned its fifth 100% certificate.

The 7A Grade had four 100% banking days and the 7B two, while each grade below did very well. Miss Wunder's grade had the record for having banked the largest amount at any one time, the amount being \$42.25. The largest banking day of the term was \$118.55.

As an incentive to banking, two of the grades have portable teller desks built in the wardrobes. Tellers are appointed each week by the teacher.

Here is a jingle written by one of the children:

E nee mee nee mince mo,
Watch the pennies come and go!
The only way to make them stay
Is to bank them Monday.

Very truly,
MARY SPARACINO,
8A, No. 25 School.



IF I WERE RICH

If I were rich, just bet your stars
I'd buy my daddy motor cars;
I'd buy my mother furs and things,
I'd buy my sister diamond rings,
I'd buy the kids around our way
Popcorn and peanuts everyday.
I'd give the poor their food and clothes,
Stockings and shoes to cover their toes,
I'd take them all to the movie shows,
If I were rich.

EDITH COLLINS,
7B, No. 11 School.

WHAT I DO

When mother gives me a penny,
What do you think I do?
I put it in the Savings Bank
And get a bank book too.

When I am old and dreary,
I'll have enough to eat,
For I have saved while I was young
A penny or two a week.

ROSE LIPSITZ,
5B, No. 22 School.

Boys and girls, take my advice,
Don't spend your money on something
you think that's nice;
But save, save, every day,
For you may need it when you are old
and gray.

AMERICO VALENTI,
No. 17 School.

ON MONDAY MORNING

If I've been a real good girl,
When daddy gets his pay
A dime he gives me for my own
To do with as I may.

I bank at least a nickel,
No more is Monday blue,
For a yellow slip in my pocket
Will surely see me through.

I count them o'er and o'er each week,
Please do not think me a crank,
For my dollars go in without delay
To the Rochester Savings Bank.

GRACE ATKINSON,
5th Grade, No. 32.

BE THRIFTY

Be thrifty with your nickels,
Be thrifty with your dimes,
And put them in the Savings Bank
And you'll be rich sometime.

RUTH GUSTAFSON,
5B, No. 24 School.

One for the nickel,
Two for the dime,
Three to get ready
For Monday at nine.

Save! Save!
RACHAEL DINTINO,
7B, No. 9 School.

There's always time for banking,
No matter what else you have to do,
For banking is important,
That saying is very true.

GEORGE SMALL,
6A, City Normal Sch'l.

LUCKY DAY

Monday is my lucky day,
When I put my pennies away,
Into the savings bank they go,
And there they grow and grow and
grow.

MARY BELLA,
6A, No. 5 School.

I'll never spend my pennies,
I'll never spend a dime,
I'll never spend for candies,
I'll save them all the time.

ROSE LUCHETTI,
5B, No. 36 School.

If you have a penny,
Put it right away.
If you don't you won't have any
The very next banking day.

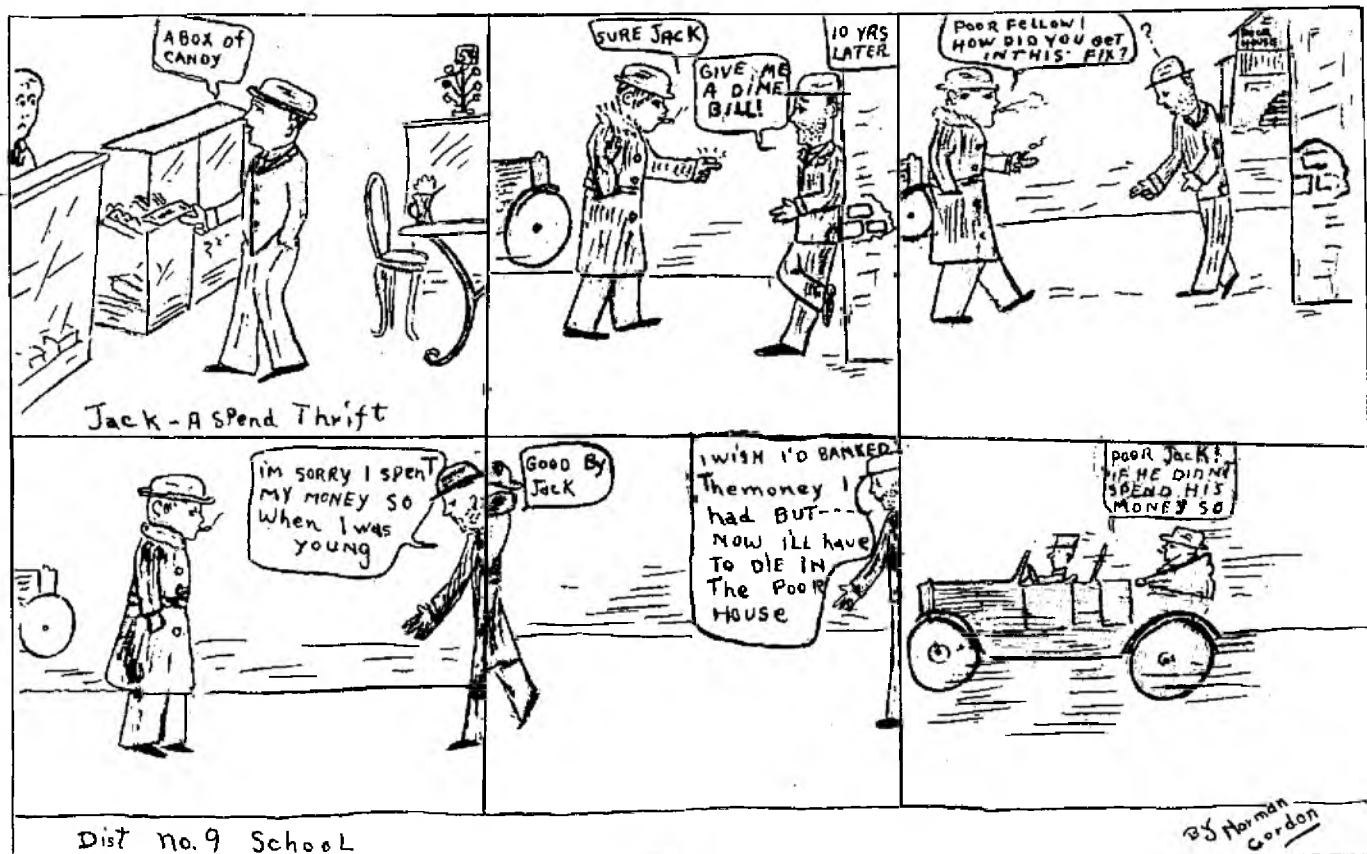
EILEEN SMITH,
4A, No. 6 School.

Mary had a nickel,
Johnnie had a dime,
They put them in the Savings Bank—
They'll be rich sometime.

PATRICIA ROSS,
5A, No. 40 School.

Some spend today,
And save tomorrow;
But we save today
And never borrow.

LORETTA E. MERTZ,
6B, No. 19 School.



Dist no. 9 School