

BENEFICIAL ~ to You

THRIFT CLUB

WISHING YOU ~ ~ ~
A MERRY CHRISTMAS



From

FORTSMOUTH, N. H.
NEW KENSINGTON, PA.
BENTON HARBOR, MICH.
HAZLETON, PA.

MORGANTOWN, W. VA.
DETROIT, MICH.
WELLSTON, MISSOURI
OSHKOSH, WIS.

Headquarters

2 Lafayette St., N. Y. C.

DECEMBER

No. 24



To All of You from All of Us

Four more weeks and then Christmas — the happiest day in the year! Four weeks of anticipation of the joy we are going to give and receive! Four weeks in which to make this the best Christmas we have ever had (and, incidentally, the best the other fellow has had). Twenty-eight days full of opportunity to serve — a smile when the crowd pushes — a patient waiting when the salesgirl is busy — a kind word in response to the cross one — a gentle tone in reply to the sharp one — gifts well-chosen and wisely purchased (not forgetting the good folk who have nothing to give in return) — a greater effort to keep that resolution "One kind deed a day".

May you realize the perfect fulfillment of all these things! This is our sincerest wish for you.

YOUR THRIFT CLUB LOAN OFFICES
OCTOBER RECORD

	BEN.HAR	DETROIT	HAZLETON	MORGANTOWN	NEW.KEN	OSHKOSH	PORTSMOUTH	WELLSTON
% Interest Collected	102.82		99.55	101.35	100.44	101.58	101.81	101.98
Outstanding Loans	105,767	9,929	94,584	81,240	162,982	83,536	128,400	40,552
Gain in Outstandings	- 1,595	9,292	- 108	3,081	- 1,193	-6,728	2,784	7,312
Total No. Loans October	102	65	87	79	145	67	122	76
Gain in No. Accounts	- 9	64	- 6	54	7	39	29	55
Total No. Accts. Open	1,104	64	991	725	1,670	751	1,180	290

SERVICE STAFF

LM	Bert Miller	P.M.Shontz	J.Reynolds	J.F.Davis	R.C.Easley	J.R.Hall	R.B.Fraser	H.Zerbst
AM	R. Tracy	F.Lorkowski	S.Reimert	R.L.Grimes	H.Toobey	W.Hickey	D.Bryant	J.J.Hynes
Cashier	M. Miller	S.Skowronski	H. Frank	C. Mills	M.Eberlein	M.Schmid	M. J. Ewen	I. Ryer
	W.J.Carney(XM)				H.Logue(Ck)	H.Benadum(Ck)		

1st CORPS AREA--THRIFT CLUB ARMY--NEW YORK
MONTHLY REPORT AS OF OCTOBER 31, 1928

1. Apparently Wellston has been making very good pies, and in view of the fact that he has been proficient in making slum-gullion, he is now in position to put the cream in the cream puffs.
2. Morgantown has been promoted to Sergeant with only one foot on the ground. It will be necessary to get two feet there in order to hold his position.
3. Portsmouth is now reduced to the ranks of a Sergeant; also the prospects of going further down the ladder and being demoted to a Buck Private.
4. Hazleton is apparently coming out of his coma but unable to put the DO in DO-HICKEY.
5. New Kensington has now been removed from the operating table but still arrested in quarters. Interest collections will prepare him for major duty.
6. Benton Harbor still in the category of riding around tomb stones. Possible chance he can climb through a knot-hole in his coffin and get out. This is the Captain's order.
7. Oshkosh, after being demoted to Private, is now sent to the Rookie Class for instruction. This is terrible!
8. Detroit is the new recruit! Looks very good in his brand new uniform; coat collar is buttoned; buttons shiny; shoes polished; cap somewhat tilted to the side, showing cockiness. THIS IS THE TYPE!



NEIGHBORHOOD NEWS

EASTERN DEPARTMENT WINS THE BACK SEAT DRIVER SILENCER FOR DECEMBER. AFTER USING IT FOR A MONTH, THE WESTERN DEPARTMENT REPORTS IT QUITE INDISPENSABLE, AND IS BENDING EVERY EFFORT TO WIN IT BACK, AS THERE IS ONLY ONE OF ITS KIND IN CAPTIVITY.

"I have always maintained," declared LM, Oil City-IB, "that no two people on earth think alike." "You'll change your mind," said the young lady in DuBoise, Penna., "when you look over our wedding pre-

AA Eardensohn was speaking B, who had just been which reminded him that LM and gets married--when an AM is made LM, going to get married THAT'S NEWS. According IB, is still in the

Cashier, Johnstown-A to an old sweetheart of hadn't seen her for ten her girlish figure?" doubled it."

AM, York-B, to Cashier: what's good for biting "Sharp teeth, silly."

Bride of AM, Youngstown would like to buy an husband." Salesman: John."

Cashier, Pittsburgh-B, Ardle in the gift shop: I gave you Christmas?" "Why yes, my dear; and I brought it here to can have a pair."



ing with AM, Trenton-made LM, Pottsville-C, when an AM is made an that's not news--but and says he is not for several months--to that, LM, Lewistown-limelight.

LM Reese: "So you met yours today?" "Yes, I years." "Has she kept LM: "Kept it? She's

"I say, old deah; finger-nails?" Cashier:

B, to salesman: "I easy chair for my "Morris?" Bride: "No,

meeting Secretary Mc- "Isn't that the vase Secretary, feebly: what a coincidence! match it, so that I

"What time do I have to get to work mornings?" asked the new AM, New Kensington-PC. "Any time you like," responded the genial LM, "so long's it isn't later than 8:15."

LM, Bloomfield-C: "Do you know the meaning of puppy love?" Cashier Miller (blushing guiltily): "No, what is it?" LM: "Puppy love is the beginning of a dog's life."

WELL, LOOK WHO THE WIND BLEW IN



B A B I E S

Miss AM McAllister, Phila West-A
AM Leath, Jr., Union City-B
IM Good, Jr., Evanston-US
IM Myers, Jr., Torre Haute-B

B R I D E S

Mrs. AM Cullen, Phila-A
Mrs. IM Fisher, Atlanta-B
Mrs. IM Owen, Camden-B (a delayed return)
Mrs. AM Wertz, Greensburg-IB
Secretary Mallin, WHQ
Secretary Traudt-Whitte, NHQ
Mrs. IM Lehman, York-B
Mrs. IM Cussens, Union City-B
Mrs. Strothman, OC's Dept., GHQ
Mrs. VanName, OBA's Dept., GHQ
Mrs. Gilmartin-Mulligan, do

November 12. Cashiers of Reading-A, and Reading-B, slipped one over on us by visiting GHQ on Columbus Day, when almost everyone was away from the office. They got all tangled up in the subways coming over, became lost in Jersey crossing the mountains, wore blisters on their heels, and were four hours late getting home. Outside of that, everything was all right and the Cashiers bobbed up as smiling as a basket of chips the next day, just as Cashiers always do.

November 20. We have just been pow-wowing with a whole gang of IMs. We asked them for the latest gossip, and right away they began to think up news so fast that we could hardly take it down in shorthand. IM, Torrington-IB, said he read in the paper last night, "AX Fiend being sought". He wanted to know which AX that was, beings as how he had never met him. (We think we prefer to dodge him.) IM, Bethlehem-B, asked us which was most important--a man's trousers or his wife? When we looked embarrassed, he said, "A man can go on the street without his wife".

We asked IM, Dayton-B, to give us a little news but he said he was looking for some himself. We noticed he wore a Veteran Ring and we were tremendously impressed. He told us his family used to have Pabst beer but now since father had died, mother makes it.

Then IM, Bloomfield, got started and he told us all about his little girl who's in the fourth grade and is worse than an X with her questions. Wants to know if he gets 98% for staying late at the office.

DON'T FORGET TO PUT THE NAME OF YOUR DEPARTMENT ON YOUR NEIGHBORHOOD NEWS!

NEIGHBORHOOD NEWS

SOUTHERN DEPARTMENT

AM, Norristown-C, came into the office one evening, carrying a helmet. IM said, "How come?" AM said his wife was going to have the baby christened, and since this was his first born, he wasn't very familiar with the procedure. He figured the helmet would be needed to protect the baby's head when they broke the bottle of champagne.

IM, Phila Cen-B, was all cut up at not being able to take his sugar sheba to the PILA banquet, but they say as how ESHQ rose to the occasion very successfully.

When AM, Kensington-C, came to the question in his Y Exam, "Who was George Washington?" he grinned. "Huh, they can't catch me," he said. "I know who George Washington was. He's the guy whose wife makes all the candy."

Someone at GHQ wanted to get OSX on the phone. "He's gone to court", sweetly answered his secretary. "What court", we asked, all worried. "The hand ball court," giggled the secretary.

LM, Atlanta-B, suggests the following for the next Inspirational Poster: "It is our desire to make you, our patron, feel at home while a guest in our office. Any discourtesy on the part of any employee will be greatly appreciated if called to the attention of the IM."

He Put Him Off, All Right. "Now, see here, porter," said AX Dobyns, briskly. "I want you to put me off at Syracuse. You know we get in there about six o'clock in the morning, and I may oversleep; but it is important that I should get out. Here's a five dollar gold piece. Now, I may wake up hard. Don't mind if I kick. Pay no attention if I'm ugly. I want you to put me off the train no matter how hard I fight. Understand?" "Yes, sah," answered the sturdy Nubian. "It shall be did, sah!" The next morning the coin-giver was awakened by a stentorian voice calling: "Rochester!" "Rochester!" he exclaimed, sitting up. "Where's the porter?" Hastily slipping on his trousers, he went in search of the negro, and found him in the porter's closet, huddled up, with his head in a bandage, his clothes torn, and his arm in a sling. "Well," said AX Dobyns,



NEIGHBORHOOD NEWS

"you are a sight. Why didn't you put me off at Syracuse." "Wha-at!" gasped the porter, jumping up, as his eyes bulged from his head. "Was you de gemman dat giv' me a five dollah gold piece?" "Of course I was, you idiot!" "Well, den, befoah de Lawd, who was dat gemman I put off at Syracuse?"

WESTERN DEPARTMENT

OWX told us not to tell anyone that he found a pair of ladies' gloves in his pocket when he left a certain port, but we feel we would be doing the neighborhood an injustice if we deprived them of this.

IM, Milwaukee-C, received the following from a delinquent: "Why don't you and your hired man do your resting at home instead of on my doorstep?"

A Western Department office has an account who makes it necessary for them to send at least three notices every month. Last month, upon receipt of the second notice, the following was received: "Dear Sir I have been receiving your statements regarding my account each month and I am beginning to become annoyed with them for the reason that this is my method: My income is so much per month. Every month I have my bookkeeper put my bills in a basket and pull out as many as I have enough money to pay. Fortunately yours has always been amongst those drawn out. In the future if you don't like my method of doing business I won't even put your name in the basket."

We understand AX Bennett is holding out on us. He has the address of a certain IM's wife who makes wonderful pumpkin pies and he won't tell us who she is.

Calumet-IB knows it pays to advertise. One of their ads reached H. E. Gibson who wrote: "Received your letter offering me credit at your bank and wish to state I am at present in Chinwangtao, China, helping to protect the interests of my countrymen. However, I expect to be back in Eagle Harbor in a year or two and will look you up if emergency rises."



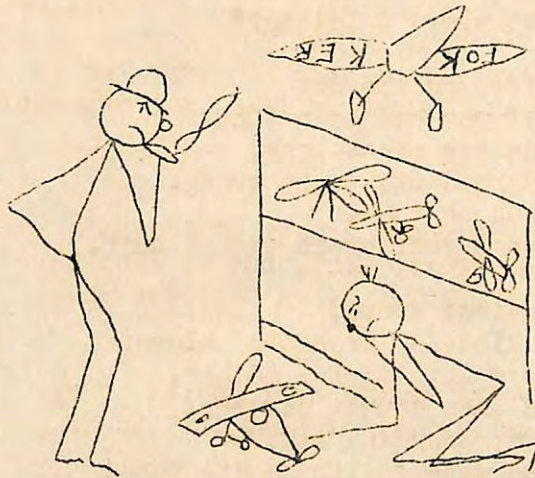
Father to AM, Chicago West-IBB:

"I understand you made advances to my daughter." AM: "Yes, I wasn't going to say anything about it but since you have mentioned it, I wish you could get her to pay me back."

AM, Chicago-IBB: "When I get married I want a girl who is good, clever, and beautiful."

Xian: "Say, you don't want one; you want three."

NEIGHBORHOOD NEWS



*"What's the matter with it?"
"Just waiting for favorable
weather, I guess."*

CENTRAL DEPARTMENT

AX Snyder says, "The secret of a successful week-end in New York is as follows: Figure out your expenses, multiply by two, and add five dollars."

THE FACE THAT MEN FORGET. Their faces were close together; the face of LM, Bluefield-IB, was grim and tense; the other face was small and white, with two slender hands pressed tightly against it. It was those frail hands that riveted the LM's horrified gaze. "Heavens," he said, still staring, and his voice was

tragic, for that other face was the face of his watch, and those little hands told him he was late for office.

LM, New Orleans-IBA, is nursing some choice bruises administered at a shoe shower given him upon his return from Ohio with a BRAND NEW SPOUSE.

AA Fitzpatrick tells us one on himself. He says he got lost recently while driving through Ohio near Akron. He asked a young lad the way to Chagrin Falls. The boy said he did not know. Fitz asked him, "Well what do you know?", to which the boy replied, "Well, I know I'm not lost".

Mrs. AX Fidd and son Bobby (four years old) started out for the city on a Friday which is usually her cleaning day--the day when Bobby is used to seeing her use her vacuum cleaner. As they left the house Bobby heard an airplane, and mother asked him did he know what that was? Whereupon Bobby replied, "It's God cleaning his rugs".

"Does the baby understand the bedtime stories?" someone asked AM Rippetoe, Terre Haute-B. "I dunno. Last night my little girl went to sleep very nicely on a hash recipe."

During a pause in the day's occupation LM, Huntington-C, asked his AM could he name three articles containing starch. "Two cuffs and a collar," was the snappy reply. You just CAN'T catch AM Wilson.

Mrs. LM, Detroit,NW-IB: "I'm looking for an apartment." "What style?" Bride: "One of those where cooking is prohibited."

'Twas THE WEEK BEFORE CHRISTMAS

'Twas the week before Christmas when all through the land
All the good folk were striving to meet the demand.
Every Woolworth and Kresge was filled to the doors--
The counters were close packed, and so were the floors.
Department stores steamed with such hordes that the throng
Made you ask, "Can I ever get where I belong?"

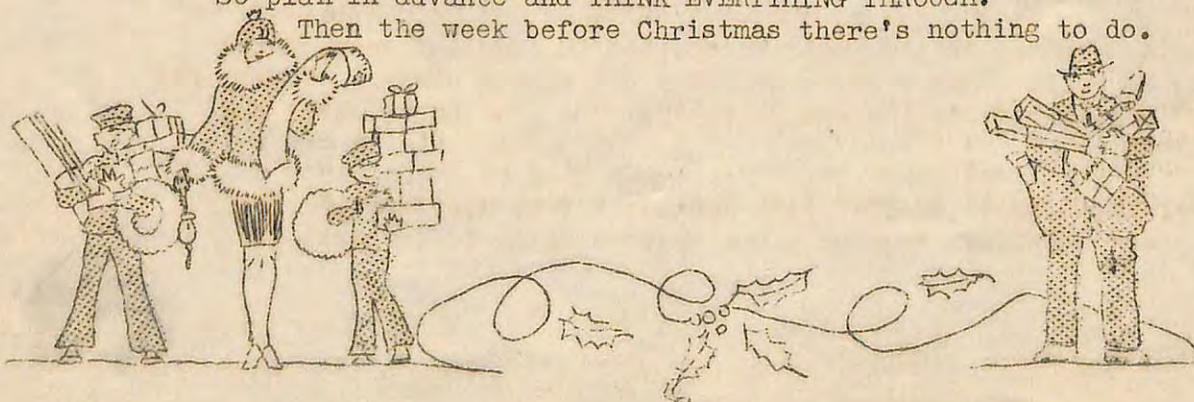
Every day in that week right at five on the dot
You flew from your desk as if you had been shot.
You'd a list in your hand that was ten pages long,
But each gift you'd chosen turned out to be wrong.
Your brain was confused, your ideas so dumb,
All you needed was black crepe--your brain was so numb.

You picked out the largest and busiest store,
Where you knew they had all kinds of presents galore;
And you looked all around to find something for mother.
You decided on one thing and then bought another;
And next there came father, and so, down the line--
You'd bought about three, and were feeling quite fine,
When a horrible gong shattered all of your dreams--
The salesfolk were leaving, (and you, too, it seems).

So you hurried back home, feeling sad and forlorn,
The cars were so crowded your clothes got all torn.
You entered the house; up the attic stairs next
For a box full of presents that made you sore vexed
Last year, at this time, when your friends all conspired
Not to send you one gift that they thought you desired.

You looked at the pincushions, shootrees, sachets,
The knick-knacks and gee-gaws and ugly bouquets.
You chose the least useless from this odd array,
And wrapped them and tied them with ribbons most gay!
Then you dashed to the postoffice--face stern and grim--
The tears in your eyes hanging right on the brim--
And after you'd licked stamps and plastered them on,
The man took your presents, and then came the dawn!

Now I ask you--what kind of a spirit is this?
The very best part of each Christmas you miss
When you wait till the week before Christmas to buy
All your tokens of love and affection! Oh my!
It's due to poor management you must agree,
And for real Christmas spirit your thought's never free.
So plan in advance and THINK EVERYTHING THROUGH.
Then the week before Christmas there's nothing to do.

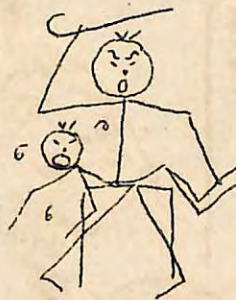


NEIGHBORHOOD NEWS

NORTHERN DEPARTMENT

LM, Dorchester-B, says, "Another promising career is that of the AM calling on slows".

LM, Springfield, Mass-B, was taking LM, Columbus, Ohio-B, for a flight in his airplane, when the plane suddenly went into a nose dive. "Ha, Ha!" laughed LM Oxley; "half the people down there thought we were falling." "Bejabbers," said LM Bombford; "fifty percent of the people up here thought so, too!"



Gifts that come straight from the heart! You might give your junior that good canning you have been thinking about for a long time!

EXTRA!!! Manchester, NH-A, office is getting trimmed--with Xmas trees all peppered with electric lights. The service staff insists that Yuletide is the time to get "lit up".

LM, Cambridge-C, to AM Bourdon: "Who gave your bride away?" AM: "No one; she says I've got to find her out for myself."

LM, Manchester, Conn-US, coming home early from office: "After all, I am sure there is no place like home." Wife: "Why, has something unpleasant happened at the office, dear?"

AX Reed: "Waiter, has the lady at the next table paid her bill?" "Yas, suh." "Good! Now I can go ahead."

We have decided AX Reed has dancing feet; he danced every dance at the GHQ Halloween Party, and we understand he can outdance the Fall River Line orchestra ANY NIGHT.

LM, Bangor-C, and LM, Lewiston-C, burst into a haberdashery the other day and announced, "We want to buy two derbies". "What size?" asked the salesman. "It doesn't make any difference," they said. "We're musicians for the Kiwanis Club, and we want them for our saxophones."

The Northern Department shoots a wicked gun! Deers are the specialty of AM, Lewiston-C, and LM, Middletown-C, prefers rabbits; but latest dispatches from the Hinterlands seem to connect ONX with the species of animal vulgarly known as a pole cat, and that of very indifferent breed.

LM, Waterbury-B, gave his collection attorney an account, accompanied by a request that he "move Heaven and earth to get this scoundrel". Attorney replied, "There will be no use in moving either locality in this instance. The customer died last week."



LATEST ON OUTSTANDINGS AND OTHER OPERATING DETAILS CONCERNING THRIFT CLUB OFFICES.
(This information is taken from the Daily Progress Reports of Nov. 30 '28)

	No. Loans Outstanding Oct. 31	Increase in No. Loans to Nov. 30	Total No. Outstanding Nov. 30	Amount Outstanding Oct. 31	Increase in Outstandings Nov. 30	Total Outstandings Nov. 30
BEN. HAR	1,104	- 9	1,095	105,767	1,360	107,127
DETROIT	68	67	135	10,173	10,747	20,920
HAZLETON	991	- 6	985	94,584	- 94	94,490
MORGANTOWN	724	40	764	81,240	2,449	83,689
NEW KEN.	1,670	- 7	1,663	162,982	- 972	162,010
OSHKOSH	751	- 19	732	83,536	- 1,837	81,699
PORTSMOUTH	1,180	38	1,218	128,400	4,885	133,285
WELLSTON	290	48	338	40,552	5,196	45,748
	6,778	152	6,930	707,234	21,734	728,968

