

# Thrift Thoughts

AUGUST

1923

**H**OW can you eat the apples from a tree—if you use the blossoms to make bouquets?

*You  
are  
worth  
as  
much  
as  
you  
have*

You are worth as much as you have.

When you say of a man, "He is worth thousands of dollars," you do not mean that he has *spent* thousands of dollars, but that he has *kept* thousands of dollars.

Although a man has spent a million—as soon as it is gone, everybody says

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## THRIFT THOUGHTS

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of him, "He is not worth a dollar!" And they think of him, "He did not have the brains to keep his money!"

*Money is like gun-powder—if scattered, powerless; if concentrated, powerful*

\$1000. put into luxuries does not make you worth as much as \$100. put into your bank account.

A spendthrift has nothing to start making a fortune with—so how can he start?

Money is like gunpowder. Bit by bit, scattered about, it amounts to nothing at all. But, bit by bit put into a pile, it has enormous power.

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## THRIFT THOUGHTS

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Anyone who is able-bodied and "who has mastered the three R's, 'Readin', Ritin' and Rithmetic' may hope to become independent, if not rich, if he will work persistently, and keep a part of his earnings."

Two signs mark the man who is going to be wealthy—they are, economy, and a steadily growing bank account.

Put these two signs upon yourself.

They are a passport admitting you free to larger earnings, higher position,

*Persistent work and consistent saving will make one independent*

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# THRIFT THOUGHTS

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and many opportunities to make more money with your money.

Go to the bank before you go anywhere else on pay-day.

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*We want to help you to become financially successful and for this purpose place our entire service at your disposal*

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**WISE BEES**  
**SAVE HONEY**



**WISE FOLKS**  
**SAVE MONEY**

Interest begins 10th of each month

Last Dividend 4½%

**HOME SAVINGS BANK**  
**75 Tremont Street**                      **BOSTON, MASS.**

**ASSETS OVER \$41,500,000**

*Massachusetts Savings Banks are MUTUAL institutions. They have no stockholders. All profits, after payment of expenses and taxes, are distributed in the form of dividends to the depositors, or are carried for their protection in the surplus of the Bank.*

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