

# Thrifty Andy



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A

- is for Andy -  
A bright boy you'll see  
Who said, "when I'm grown  
A rich man I'll be."



B

- is for Bank,  
All shiny and new;  
To feed it, you slip in  
A nickel or two.



C

- is for College,  
Where Andy was sent;  
His savings came handy  
At last when he went.



D

- is for Dime -  
The first Andy made -  
For work in the garden  
With shovel and spade.



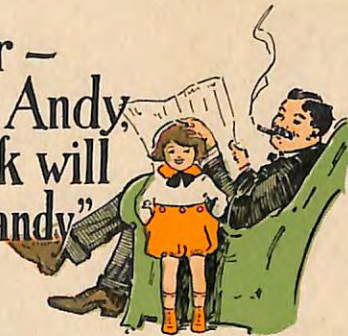
# E

- is for Earnings;  
Said Andy, "What fun  
To work-when you know  
You are saving your 'mon"



# F

- is for Father -  
Who said, "Good boy, Andy,  
A dime in the bank will  
Beat two spent for candy"



# G

- is for Goat, which  
He never will be,  
For Andy is saving  
His pennies, you see.



# H

- stands for Home  
Which some day he'll buy  
With its big yard and pantry  
And doughnuts and pie.



# I

- is for Interest -  
My! how it did mount,  
When Andy had opened  
A savings account!



# J

- is for Joy - that  
Young Andy first knew,  
When each dollar, with interest,  
Had grown into two.



# K

- is for Knocker -  
So ugly and vile -  
Not a bit like our Andy,  
Who has always a smile.



# L

- is for Lucy -  
They'll marry some day,  
But, gee! I have given  
The secret away!



# M

- is for Month- there  
Are twelve in a year,  
With fifty-two pay-days  
To save and bring cheer.



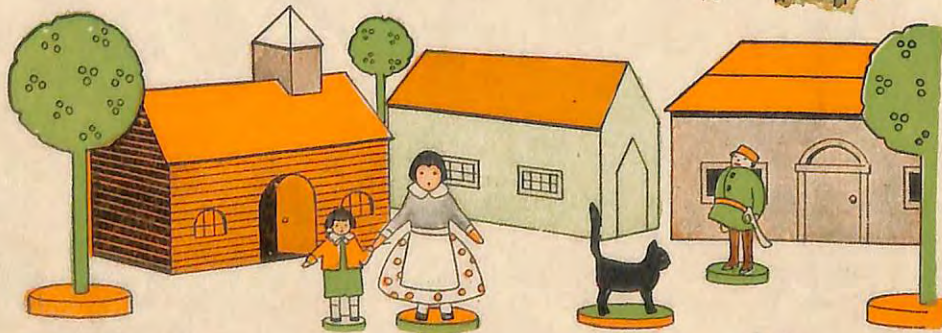
# N

- is for "No-No!"-  
The word Andy spoke.  
When folks tried to get him  
To spend and go broke.



# O

- is for Office,  
So spick and so span-  
Where he got to be boss  
When he was a man.



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# P

- is for Pass Book,  
In which the Cashier  
Wrote down Andy's savings  
Each week, month and year.



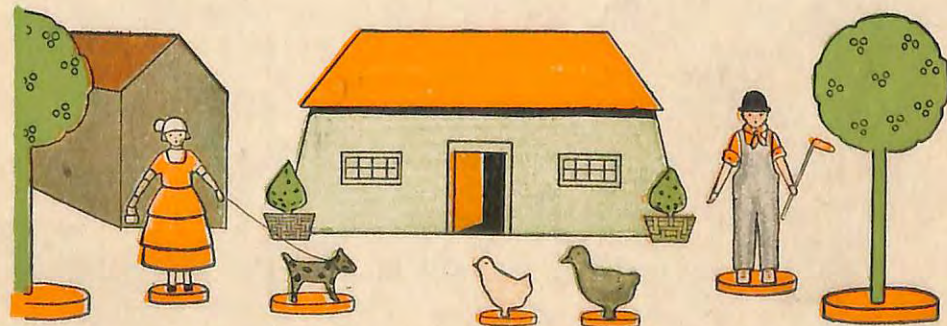
# Q

- is for Quarter  
Which, banked now and then,  
Grows bigger and bigger-  
And makes us rich men.



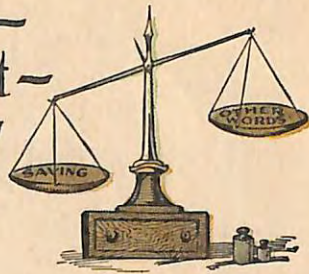
# R

- is for Race -  
The race between men-  
And the fellow who saves  
Will win nine out of ten.



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**S** - is for Saving -  
Of all words the best -  
It was handy for Andy  
When put to the test!



**T** - is for Toil -  
And for Thrift and for Truth -  
The best sort of habits  
For age or for youth.



**U** - is for "U" Children  
Who are reading this tale;  
You must save up your pennies  
If you'd have the "kale."



**V**im, Vigor, Virtue,  
When coupled with thrift,  
Will help you grow healthy,  
And give you a lift.



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**W** - is for Winning  
The battles of Life;  
He won them - and Lucy  
Is now Andy's wife.



**X** - is for Xmas;  
Write Santa and see  
If he won't put a bank  
On your next Christmas tree.



**Y** - is for Youngsters  
At home and in school,  
Respectful, Attentive,  
And minding each rule.



**Z** - is for Zeal; for,  
In every good deed,  
You must work and be thrifty  
If you would succeed.



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Thrift

**A**lways



means



**B**etter



**C**hildren



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## The Peoples National Bank

Charlottesville, Va.

Dear Young Folks:

Don't you think the story about Andy is a good one?

We do; and we just wanted to tell you that these rhymes are really and truly about a sure enough boy and the things that happened to him.

The best thing that Andy ever did was to say that when he was a man he would be rich and respected; because, don't you know yourself, that whenever you set your heart on a thing that is reasonable and right, you generally win in the long run?

Andy was just like the rest of the boys and girls. He had a mighty good time--spent some of his money--went to the movies now and then and enjoyed life--but he never forgot his thrift account in the bank; and, as he grew older and went to college there was quite a handsome sum of money--belonging to him--lying safe and secure in the big steel vault.

If you, too, will say to yourself: "When I'm grown I'll have money and a nice home, and be looked up to by everybody in the town;" if you'll say that and then come down to the bank, put a little money in, get a regular bank book like your father's, and keep on depositing a little every week--why, there is no earthly reason why you cannot be a great man or a great woman.

We will help you all we can. Everyone in the bank wants to be your good friend--and you are invited to come and see us.

There is a lot of fun and entertainment in this book--and then there's a lot of good sense in it, too. We shall be looking for you very soon.

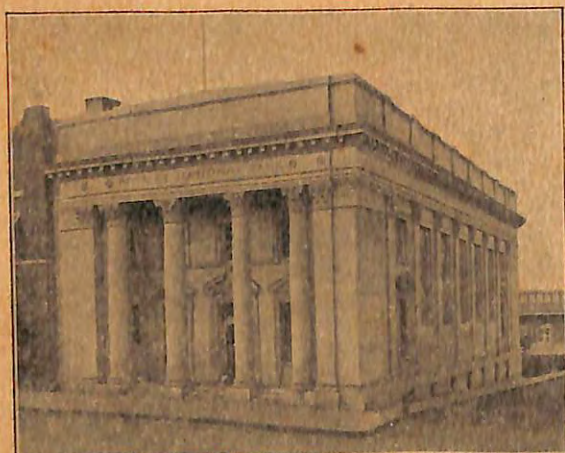
Yours faithfully,



Vice President

THE PEOPLES NATIONAL BANK  
CHARLOTTESVILLE, VA.

"Nearly Fifty Years on the Path of True Banking"



OLDEST      LARGEST      STRONGEST

Resources over FIVE MILLION DOLLARS