

WHY NOT SET ASIDE "THRIFT DAY" IN YOUR CITY?



West Virginia Thrift



HAND GRENADE THRIFT BANK NUMBER

VOL. 1.

JUNE NUMBER, 1919.

No. 9.

TOWN OF BECKLEY INCLUDES THRIFT WITH DOLLAR DAY

BANKERS AID MERCHANTS IN COUNTY-WIDE DRIVE TO ENCOURAGE THRIFT

Beckley, the seat of Raleigh county, this state, was, perhaps, the first town in the United States to stage a regular Thrift day. Its success was beyond the expectations of the most enthusiastic.

Several weeks ago it was decided by the merchants to observe "Dollar" day, that is, one day in the year when nothing over a dollar would be sold. Bargains were to be seen everywhere.

The idea was advertised throughout the county. And, by the way, Beckley is the center of one of the richest coal sections in West Virginia.

The merchants took the initiative, but the bankers soon grasped the importance of the affair, and they got on the band wagon, suggesting that Dollar Day also be made Thrift Day. June 18 and 19 were the days set aside.

G. C. Hedrick, cashier of the Raleigh County Bank; George W. Warren, cashier of the Bank of Raleigh, and County War Savings Chairman; and C. H. Meador, cashier of the Beckley National Bank, enlisted in the campaign.

They launched an educational drive, encouraging thrift either through the purchase of War Savings and Thrift Stamps, or opening savings accounts. Real Estate men joined the campaign, and put valuable lots on sale. This was also in line with the thrift campaign, because the business men and bankers were convinced that real estate purchases encouraged thrift.

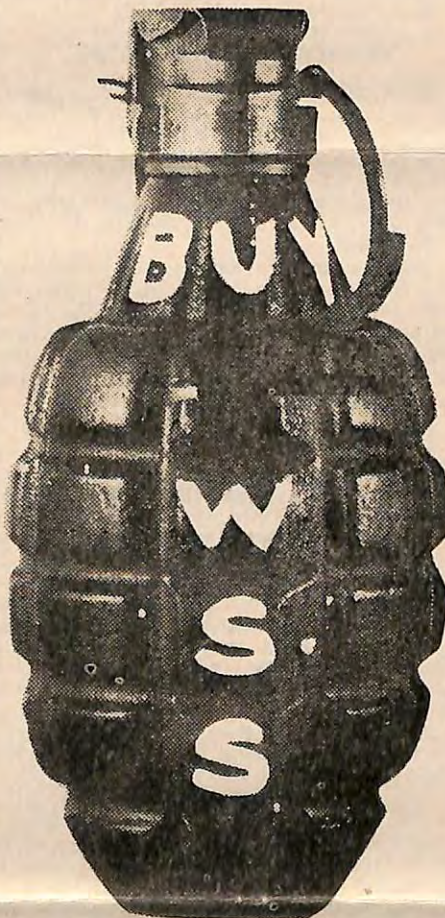
Hand Grenade Thrift Banks, which the government is giving free to the children, figured prominently in the campaign.

Enrollment cards were furnished to all of the banks as well as advertising matter. The distribution of these banks was well advertised in the county newspapers.

The Raleigh County Bank sent up 1,500 chances with the balloonist who had been employed to make ascensions each Dollar day. These chances were dropped from the clouds. Three prizes were offered to those who got the lucky numbers. First prize was a ten dollar gold piece. Second was a hand grenade thrift bank, and third was a German helmet. Grown-ups could participate in the first and third prize distribution. The Hand Grenade distribution was for children only.

Within ten minutes after the balloon ascension the lobby and the street in front of the institution were lined with people holding these chances. Before the winning numbers were announced a talk was made to the crowd, explaining to the mothers and fathers

(Continued on Page Three)



RILEY MOOREHOUSE HAS BEEN SICK FOR TEN DAYS

Riley J. Moorehouse, agency director, was quite ill for ten days during June. The attending physician pronounced his case as typhoid fever. Mr. Moorehouse was in the army and received the typhoid fever prophylactic serum. Owing to this fact he had a mild case, and is now able to be out again. He will soon continue his tour of the State visiting the bankers.

BUY W. S. S.

A man once bought Manhattan Island for \$24. He had \$24. Buy War Savings Stamps and be ready.

BUY W. S. S.

Provide a silver lining for the coming cloud. Buy War Savings Stamps.

BUY W. S. S.

Steady saving keeps you on the road to prosperity and comfort. KEEP your War Savings Stamps.

HAND GRENADES AS THRIFT BANKS ARE GIVEN TO CHILDREN

Hundreds of School Boys and Girls Enrolling for Banks—Will Be Given Free

Following the announcement two weeks ago that Hand Grenades, converted into thrift banks, will be given away to the children, hundreds have enrolled for them, and it looks like State Director John E. Norman will have to order more than the original number.

These banks will be given free, and every school child should have one. Read the following rules carefully, then enroll at once:

Rules for Enrolling.

Applicant must be a school boy or girl. Must enroll on or before July 25 for one of these grenades.

Must sign the enrollment card or a written one with the same wording.

Mail your enrollment card to John E. Norman, State Director, Box 409, Huntington, W. Va.

If you are under ten years of age you must save enough money and buy one (1) War Savings Stamp, during the vacation.

If you are over ten years of age you must save enough money and buy two (2) War Savings Stamps, during the vacation.

When school opens have your teacher certify that you have enrolled for one of these grenades within the required time and that you have bought the required number of Savings Stamps with your summer savings.

One of these certificates will be forwarded to you when you enroll.

Then forward this certificate with a story of how you saved your money to the State Director.

Remember, there will be a limited supply of grenades. Enroll early.

Go down to your favorite bank and get an enrollment card today.

BUY W. S. S.

DO YOU WANT TO—

Buy or Build a Home
Get Married
Educate Your Children
Take a Real Vacation
Provide for Opportunity
Insure Against Emergency

BUY WAR SAVINGS STAMPS

BUY W. S. S.

Small investors lost \$300,000,000 last year in buying worthless stocks and bonds. War Savings Stamps are SAFE.

BUY W. S. S.

Get your name off the "sucker list" of the worthless stock salesman. Buy War Savings Stamps.



WEST VIRGINIA THRIFT

Issued every month in behalf of the War Savings Campaign in West Virginia from State Headquarters, 717 First National Bank Bldg., Huntington

Address all communications to The Editor, West Virginia Thrift, First National Bank Bldg., Huntington.

JNO. E. NORMAN - - - - - State Director
MRS. WAITMAN BARBE - - - - - Woman's Director
RILEY MOOREHOUSE - - - - - Agency Director
N. W. YATES - - - - - Editor and Publicity Director

VOL. 1 JUNE NUMBER, 1919. NO. 9

"HE'S GOT MONEY"

"He's got money," is a phrase that expresses a certain admiration, though the tribute may be reluctantly bestowed.

From the viewpoint of anybody who spends his earnings as fast as he gets them the man who "has money" stands on a different plane, altogether superior to the ordinary run of folks. He inspires respect.

Everybody looks upon capital with a respect that is extended to its possessor. Though it be small, its possessor is the subject of thought by those who have laid aside nothing.

If a man has a little money, nobody can bully him. On the other hand, the man that has none is helpless and does not dare to speak up for his rights. Without money one is necessarily at other people's mercy.

Obviously, then, the ordinary commonsensible person ought to have the "gumption" to start in, as early in life as possible, to put pennies and dimes together and create a little capital. The little capital thus created will mean independence—perhaps the most precious and worth-while thing in life.

There are many ways of creating capital. Undoubtedly the best and safest way is to buy War Savings Stamps. The first step is to make the practice of thrift a habit. It requires some force of character to save regularly, until the practice is firmly established. Once established, the practice is like any other good business procedure.

The government asks continued thrift in the home and all walks of life as a guarantee that we shall remain a prosperous, progressive, independent and dependable nation.

BUY W. S. S.

COULDN'T KEEP HIM DOWN

Frank A. Vanderlip is 55 years old. He was born in a farm near Aurora, Ill., and when 16 years old was apprenticed in a machine shop. While there he studied stenography and became a reporter on a small country paper at \$6 a week. Joseph Franch Johnson, Dean of the School of Finance of New York University was then running an investor's bureau in Chicago and gave Vanderlip a job. When Johnson became financial editor of the Chicago Tribune, he made Vanderlip a reporter. On Johnson leaving the paper, Vanderlip succeeded him as financial editor.

From newspaper work, Mr. Vanderlip went to Washington as private secretary to Lyman J. Gage, Secretary of the Treasury, and in time was made Assistant Secretary of the Treasury.

One fine thing about America is this, other boys have the same opportunity.

BUY W. S. S.

The editor of American Magazine says the world is going a la carte. He says, "Buy what you need, then eat, wear it and use it."

SCHOOL KIDDIES DID WELL

Not the smallest part of the praise goes to the school children of West Virginia who were practicing thrift long after the grown-ups had forgotten Thrift and War Savings Stamps were still on sale.

One of the greatest sources of inspiration came from the school children. Their work during the school year just closed could well be emulated by their big brothers, sisters and mothers and fathers.

But the best part of it is the fact that the school thrift societies will operate on a more elaborate scale next year than they did during the one just terminated.

It will be just a matter of time until Thrift will become a part of the curriculum of West Virginia's public schools.

BUY W. S. S.

NEWSPAPERS AND BANKS.

Thrift primarily is the people's concern. But to bring that fact home to the people there must be some medium between the State Director and the people. There are two in West Virginia which will always have the sincere gratitude of State Director John E. Norman and Publicity Director N. W. Yates.

They are the newspapers and banks. Any time there is some argument in behalf of thrift to be put before the people, the banks and newspapers always stand ready to help.

Sending these arguments "home" is the big job in the state headquarters. The banks and newspapers make it easy.

BUY W. S. S.

"THRIFT WINS GAME"

The chief pride of American character is successful accomplishment. Success may or may not be measured by the dollars that go into a man's coffer—but the real throb and thrill of pleasure that comes to his mind comes from the accomplishment. In a lesser way, everyone achieves successful accomplishment who spends his income to advantage, who gets the most possible for his money—the most satisfaction, not necessarily the most goods—who finds that he can save a little more even than he had planned—who puts that little at the service of his country. He is playing a game and winning it.

(Signed) C. M. SCHWAB.

BUY W. S. S.

Roosevelt packed a century of life into 62 years. He did not waste either his time or his money—he was a success. Save your time. Let W. S. S. save your money. BE A SUCCESS.

EMPLOYEES URGED TO OBTAIN STOCK, BUYING W. S. S. EASIEST PLAN

The head of one of the biggest and most successful shoe manufacturing companies in St. Louis, W. F. McElroy, of the McElroy-Sloan Company, in a lengthy interview in a recent number of the Republic, talks interestingly on the relation of the employer to the employee.

"Thrift is Encouraged," is one of the topics he discusses. The article says "the company encourages thrift among its employees, and has adopted a system of selling stock to such of the clerical force and foremen and superintendents in the factories as desire to buy it. The stock is bought on the market by the company, and is sold to the employees on the installment plan. The employee who purchases stock under this plan begins immediately to receive the dividends on stock, and these dividends may be applied toward the payment for the stock. With small additional payments at regular intervals, the employee soon is absolute owner of the stock, and thus shares in the management to the extent of the par value of his or her stock."

BUY W. S. S.

THRIFT SUNDAY WAS OBSERVED IN W. VA.

The ministers of West Virginia very willingly co-operated with the West Virginia War Loan organization in the observance of Thrift Sunday on June 22.

Letters were forwarded to all ministerial associations in the state by Mr. Norman, asking for their cooperation. These letters were sent as "follow ups" of letters sent to pastors of all denominations by Harold Braddock, director of savings division at Washington.

The pastors of this state devoted a part of their sermons on June 22 to Thrift. A majority read the message on Thrift from Secretary Glass to their congregations.

BUY W. S. S.

It is not what you earn, but what you save, that will make you a millionaire!

West Virginia Stood Well In Lists of Bond Subscriptions

We give herewith a complete report on the amount of subscriptions to the Victory Liberty Loan by divisions of the District:

	Apportionment	Subscription	Percent
Maryland	58,653,000	62,688,750	106.88
District of Columbia	20,307,000	28,362,250	139.67
Virginia	51,366,000	60,016,250	116.84
West Virginia	23,625,000	23,921,050	101.25
North Carolina	31,101,000	27,164,250	87.34
South Carolina	24,948,000	22,994,300	92.17
	210,000,000	225,146,850	107.21

Kanawha county is the only one in West Virginia that is entitled to name one of the new ships the government is building. That county earned that privilege as the result of the Victory Bond campaign subscriptions. They are as follows: Kanawha County, W. Va.—Quota, \$4,513,200; subscription, \$6,972,000; per cent of population, 24.56; per capita subscription, \$77.46.

INTERESTING NOTES FOR SECRETARIES OF SAVINGS SOCIETIES

ADVISORY BOARD OF LOAN ORGANIZATION DISCUSSES CAMPAIGN

State Director Puts Plans for Thrift Campaign Before Members of Advisory Committee.

On Thursday, June 5, State Director, John E. Norman with his various assistant directors, met with the members of the West Virginia Loan Organization advisory committee at the Guyandot club in Huntington.

After luncheon was served, the plan of campaign adopted in West Virginia was discussed. The various assistant directors outlined their plans. The members of the advisory board were asked to criticize the methods, if they could see any flaws.

The meeting proved very instructive, owing to the fact that each member of the advisory committee is a representative of some branch of business through which the West Virginia War Loan organization functions.

The members of the committee are as follows:

Robert L. Archer, cashier First National Bank, Huntington.

George D. Bradshaw, of Zenner-Bradshaw department store.

H. A. Zeller, general manager of West Virginia Rail Company.

E. N. Deardorff, of Deardorff-Sisler department store.

Miss Virginia Foulk, instructor Huntington High School.

L. A. Pollock, of Wolf-Pollock company, dealers in waste materials.

J. H. Long, postmaster and newspaper publisher.

John F. Ratcliff, of Hagan-Ratcliff wholesale grocers.

Clarence L. Wright, superintendent of Huntington schools.

Mrs. Waitman Barbe, woman's director, Riley J. Moorehouse, agency director, and N. W. Yates, publicity director, were present at the meeting. It is intended to hold like conferences at frequent intervals.

BUY W. S. S.

ST. LOUIS BROWNS FIRST MAJOR LEAGUE TEAM TO ORGANIZE W. S. SOCIETY

The St. Louis Globe-Democrat printed on Sunday, June 1, the following article telling of the organization of the St. Louis Browns' War Savings Society:

Those pennant chasing Browns, who established a new record last week when they jumped into third place in the American League race, winning eleven games out of twelve on their home grounds, established another record when before their departure for Detroit they organized the St. Louis Browns' War Savings Society and thus was the first major league base ball team in the United States to effect such an organization.

George Sisler, than whom there is no classier first baseman in either league, is the president of the organization and James "pepper" Austin who is as popular with the fans as he is with his team mates, is the secretary and treasurer.

BUY W. S. S.

Thrift is the beginning of wisdom!

Good Management

of the

Business of Living

Everyone who is concerned in the business of living is interested in the Thrift Campaign.

The Worker: He works six days a week to get living. He may spend fifteen minutes a week studying the best use of his earnings.

The Business Man: He labors incessantly to increase his assets. The prosperity of the community about him, which is the ultimate security for all that he has, becomes part of his business.

The Manager: He must get full value out of the materials and labor for which he pays. When he helps build thrift into his working forces, he is enlarging his output and cutting his cost of production.

The Financier: He must find new funds for conserving and developing the business resources of the community. Whatever efforts are made to disseminate thrift are sowing of seed for his harvest.

The School Boy and Girl: They devote five days a week to lessons about the world they are to live in, the tools they are to handle. They may well spend a few minutes every week learning how to use those tools in the business of living.

The Teacher, the Preacher, the Civic Worker: Ideals can be realized by people who are masters of themselves and their motives, who know how to choose and hold fast to the things that are good.

Every Man and Woman: The business of living is the sum of all earthly concerns. Thrift is good management of the business of living.

BUY W. S. S.

BANKERS AID MERCHANTS

(Continued from Page One)

that if their child did not win the hand grenade, they could get one for their child by signing one of the enrollment cards and starting their child to save enough money to buy either one or two War Savings Stamps, as their age might require.

After the prizes were distributed, one clerk was kept busy during the remainder of the afternoon receiving enrollments. The merchants and bankers of Beckley are very enthusiastic over the Dollar-Thrift day idea. They intend to stage another next year.

The best part of it is the fact that the people are just as enthusiastic.

BUY W. S. S.

POSTAL WORKERS PLAN BIG W. S. S. CAMPAIGN

Twenty-two hundred letter carriers and employees of the St. Louis Post Office are enthusiastic workers in a War Savings Campaign that Postmaster Selph hopes and believes will sell more Savings and Thrift Stamps than any single society or organization in Missouri.

ADMIRAL SIMS CLUB LEADS DURING MAY

Following is the standing of the ten highest savings societies and thrift clubs in West Virginia during the month of May. Try to get on the honor roll next month:

SCHOOL SOCIETIES.

Admiral Sims, Beryl Morgan, Sec'y, Fairmont, \$848.75.

Lick the Germans, Cora M. Starkey, Huntington, \$445.00.

Uncle Sam, Mary B. Powell, Fairmont, \$430.00.

B. L. Butcher, Willard Clayton, Fairmont, \$289.00.

No. 130, Evelyn Prickett, Fairmont, \$150.75.

Little Americans, Ethel Wandling, Parkersburg, \$113.25.

Wide Awake, Thelma Belch, Hundred, W. Va., \$110.00.

Liberty, Floy Bailey, Williamson, \$95.68.

Lick the Kaiser, Adeline M. Stallings, Parkersburg, \$82.42.

Pershings Helpers, Velma Shreve, Elkins, \$76.25.

INDUSTRIAL SOCIETIES

Pennsylvania Office, C. V. Musser, Wheeling, \$108.72.

Ott-Keiskell Hdwe. Co., Roy C. Darby, Wheeling, \$98.42.

Wheeling Register, Charles Fox, Wheeling, \$65.75.

Hub Victory, Anna Davis, Logan \$42.23.

Wheeling Steel & Iron Co., E. P. Pickett, Wheeling, \$34.37.

Wheeling Steel Casting Co., H. W. Hunter, Wheeling, \$4.16.

BUY W. S. S.

STARTS THRIFT CLUB IN HIS DRUG STORE

Clement Fisher, a drug clerk employed in the Frederick Pharmacy in Huntington, hit upon an idea last month that has met with success. There are only eleven employees in the store but he got them all to sign a pledge. The total pledged was \$17.50 per week. Then Fisher started on the customers and the amount is growing rapidly. The customers were very much pleased to know that some one was interested in them to the extent that they must save. Fisher's Thrift club is growing every day.

BUY W. S. S.

NINE NEW SOCIETIES FORMED DURING JUNE

Following is the list of new War Savings Societies formed during the month of June. This army of savers is welcomed into the organization of Thrift Americans.

BIG HAVANA—W. J. Bischof, Secretary, Wheeling.

BIG HAVANA DE FERRI—Miss Mary Morris, Secretary, Wheeling.

OLD RELIABLE—Mrs. Emma L. Wagner, Secretary, Wheeling.

ALPHA THRIFT—D. S. Howell, Secretary, Huntington.

HUNDROCO THRIFT—Miss C. M. Ward, Secretary, Huntington.

FOMACO THRIFT—C. B. Park, Secretary, Huntington.

MULLENS CIVIC CLUB—Mrs. A. W. Daubenspeck, Secretary, Mullens.

TWENTIETH CENTURY—Mrs. W. A. Hulip, Secretary, St. Albans.

D. E. ABBOTT & CO. THRIFT CLUB—Miss Marguerite Rutherford, Secretary, 1109 Monroe Avenue, Huntington.

BUY W. S. S.

A man is never too young to begin saving—nor too old!

GET SUPPLIES NOW FOR WINDOW DISPLAY WEEK --- JULY 4TH

HILTON URGES THRIFT AS MEANS OF RAISING LABOR TO HIGH PLANE

Following is a letter from Walter B. Hilton, editor of the Wheeling Majority, the largest labor newspaper in the state. Mr. Hilton is a fierce enthusiast when it comes to saving among working men and women. He sees in War Savings and Thrift Stamps an opportunity to raise the laborer to a higher plane of independence.

Mr. Hilton delivered a speech at the West Virginia Federation of Labor meeting at Clarksburg in May in behalf of the Thrift resolution which was finally adopted. His very instructive talk was instrumental in the passage of the resolution.

Following is his message to the workers of the state:

STAMP TODAY AND HAVE TOMORROW

War Savings Stamps have a social value far greater than the mere addition of the interest. That \$4.12 can turn to \$5.00 in four years is an object lesson which cannot fail to impress the people. The invested dollar is productive; it pays for its keep and accumulates a surplus for the time when its productivity ends. How many workers find their invested labor equally productive?

The workers, generally, go through life just about even, or, more likely, a little behind. The end of their productive period comes and finds them with no surplus. Sick, enforced idleness, old age—these end productivity; and unless the worker has made his labor accumulate, as the War Savings Stamp accumulates, he has no reserve raft to float him through the sea of trouble, and stands upon the rock of poverty, and, maybe, pauperism. He becomes an object of public or private charity—credit at the store, help from a child who may have his own burdens to bear, or a poor order from the county commissioners.

The tragedy of all this is rooted in our ignorance. Society does not demand poverty of those who serve it. It is individual ignorance when we do not know how to save our own surplus from our labor; it is social ignorance when there is no such surplus. Society is simply you and I. You and I must make our labor productive, by shaping nature's raw resources to fit human needs, and thus add to the wealth of the world. You and I must reserve enough of the products of our labor to provide for the time when we can no longer labor. War Savings Stamps offer us the chance to build our reserve automatically and safely.

Patriotism demands that we protect our government, and self-defense is only another word for patriotism; for unless we preserve our government there will be nothing to protect ourselves.

Thrift demands that we make our efforts count for the most possible, and common-sense is only another name for thrift, for if we put nothing in the cupboard today it will be bare tomorrow.

Thus patriotism and self-defense, thrift and common sense, all urge the workers to raise their eyes from the grim needs of today to the possibilities of tomorrow. The War Savings Stamp offers that stimulus.

It takes ten todays to prepare for one tomorrow—that the workers should save ten percent of their earnings for mere safety's sake, the mere preservation of self-respect. War Savings Stamps offer that means.

—BUY W. S. S.—

WRITE FOR PLAN USED IN FORMING SOCIETIES

If you do not know how to form a Savings Society write to the State Director, John E. Norman, Box 409, Huntington, W. Va. All literature necessary in forming a thrift club will be forwarded at once. As soon as the society is formed a handsome certificate will be forwarded to the secretary.

Write in now. It's just as easy to save in the summer as it is in the winter.

—BUY W. S. S.—

BANKERS ENTHUSIASTIC OVER ADVERTISEMENTS

The publicity department of the West Virginia War Loan organization, N. W. Yates, director, adopted a new scheme in May to put before the people the advantages of thrift. This was an advertising service.

"Ad" copy is forwarded to all of the banks of the state each week free of charge. Many of the bankers were compelled to write their own copy, and this service solved a problem for them. The advertisements are written in such language that they not only lend dignity to each institution but also serve to advertise the banks and increase interest in savings.

Thirty-four banks in the state have agreed to use this service regularly. The service is sent to every bank in the state, and many more are using a part of it. While not devoted entirely to War Savings and Thrift Stamps, the advertisements boost thrift and call attention to the fact that each bank using the copy is behind the government's thrift campaign.

—BUY W. S. S.—

MRS. BARBE ORGANIZES AGENCIES IN FACTORIES

Mrs. Waitman Barbe, women's director, who spent the month of May visiting the women's clubs of the state in behalf of the "Ten Lessons in Thrift" campaign, has been spending the past three weeks in the factories of the state where girls are employed. She has been successful in organizing these plants, establishing thrift agencies rather than societies. She has been quite successful.

Mrs. Barbe attended the meeting of the Federation of Women at Ashville, N. C., early in the month and received some very valuable ideas regarding the introduction of thrift among the women.

—BUY W. S. S.—

Clement Fisher, a Huntington drug clerk, believes in the gospel thrift. He hit upon the drug store thrift club idea. There is plenty of room for more in Fisher's class.

—BUY W. S. S.—

The safest life insurance is a good bank account!

HUNDREDS OF BUNDLES SENT OUT TO OWNERS OF STORES IN STATE

Beginning July 4th, the merchants, druggists and banks of West Virginia will observe War Savings and Thrift Stamp window display week.

The idea was first endorsed by the West Virginia Pharmaceutical Association in convention during May. Since that time State Director, John E. Norman has sent letters to hundreds of merchants and banks. A majority approved the plan.

The mailing department has been busily engaged during the month of June in sending out display matter to be used by these various business institutions.

If you have not received your supply mail a card to John E. Norman, State Director, Box 409, Huntington, W. Va., and they will be forwarded to you. Get on the band wagon.

—BUY W. S. S.—

GARRED RESIGNS

Alex L. Garred, who has held the position of Industrial Agent for the past two months has resigned to accept a position with a Huntington Real Estate company.

—BUY W. S. S.—

WHAT ABOUT ANOTHER BOND ISSUE?—THAT'S ONE OF BIG QUESTIONS

The following is an excerpt from a letter State Director John E. Norman has sent out in West Virginia. It might interest you. Why not read it. "Let's get down to business. Let's look this thing squarely in the face.

"Congress is confronted with the greatest financial problem of a century. Faced with requests for appropriations totalling \$8,000,000,000, Congress has begun to figure on new plans of "financing."

"Here's another salient point. On May 1st only \$2,226,000,000 of the Victory Loan money remained in the Treasury. EXPENDITURES WERE STILL RANGING UPWARD OF \$1,400,000,000 A MONTH.

"Taxes and other sources of revenue can be expected to produce not more than \$4,000,000,000 in the next year, and THIS FIGURE MAY BE REDUCED.

"The treasury now has outstanding certificates of indebtedness which exceed in amount the balance of the Victory Loan.

"This is not a picture of dire financial straits painted to spur the people into action. It is a cold statement of facts confronting Congress.

"I am not telling you this in order to start forced sales of War Savings and Thrift Stamps. The government does not sanction the campaign methods of 1918.

"But it does seek a wide distribution of these Stamps. Two purposes are to be served—first, raise more money, and second, teach thrift among people through the purchase of these Stamps.

"And these small securities will help solve this financial problem. Help push this campaign and you will be helping the government, your own business and encouraging thrift.

"Need I ask you to view this problem seriously?"