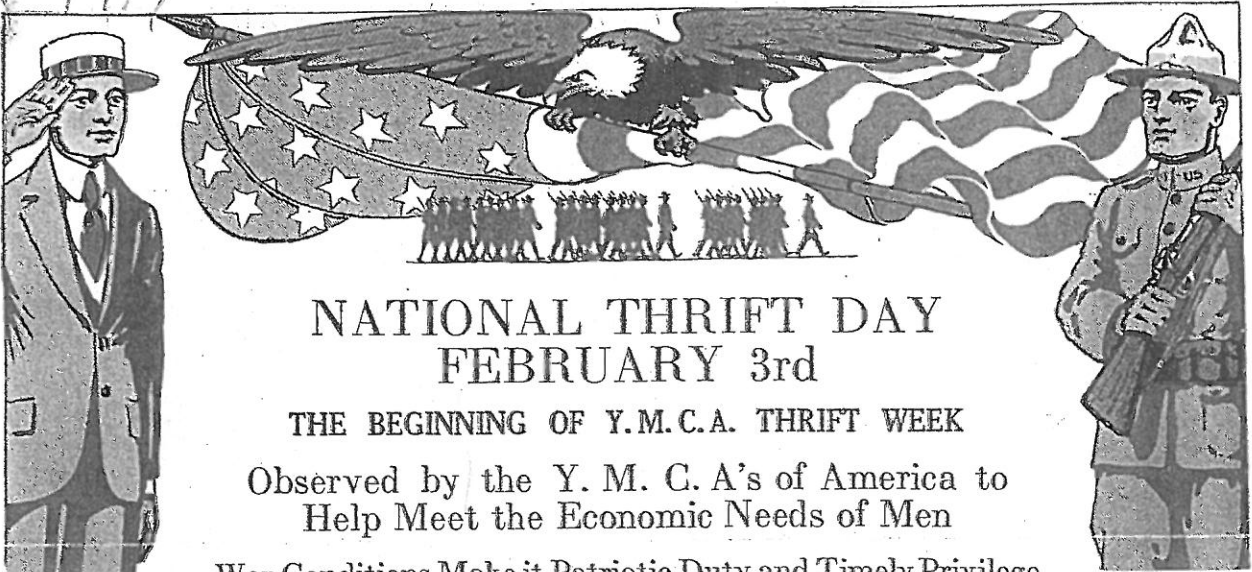


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NATIONAL THRIFT DAY FEBRUARY 3rd

THE BEGINNING OF Y. M. C. A. THRIFT WEEK

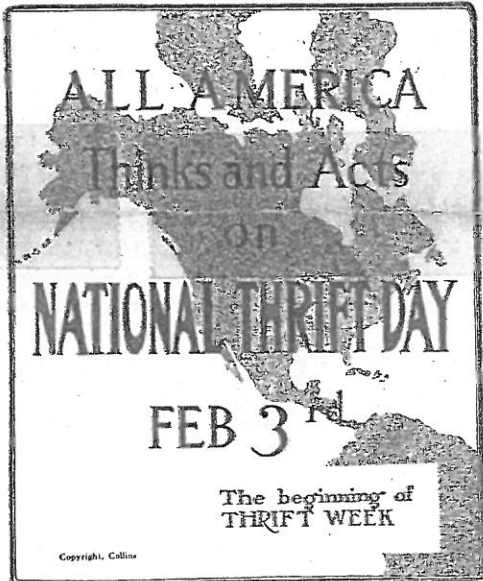
Observed by the Y. M. C. A's of America to
Help Meet the Economic Needs of Men

War Conditions Make it Patriotic Duty and Timely Privilege
to Promote Thrift—the Developing Virtue of America

“National Thrift Day—the beginning of Thrift Week” offers to the Y. M. C. A. an opportunity to do “its bit” for the Government and render a concrete service to the community. A “Thrift Week” is timely on account of the Government’s emphasis on thrift as an essential factor in winning the war.

The Y. M. C. A. “Thrift Week” Program calls for the advancement of a conception of thrift, not only economic, but also physical, mental, social and moral. It will fulfill its complete mission when it teaches men not only to be independent financially but also to keep fit physically, trained mentally, close to God spiritually.

Many men will be placed in a position of everlasting gratitude to the Y. M. C. A. for starting them on the road to economic independence. Soldiers and sailors in military centers, as well as civilians in rural and urban communities will be



given the incentive to save now and thus prepare for the after-the-war adjustment to peace conditions which will mean great economic opportunity for some and great economic unrest and peril for others.

Here is a powerful appeal with which to touch men at a point of universal interest—the pocket-book. Here are tremendous possibilities of helping men in a

practical way to build character. For the way in which a man gets and spends his money, most decidedly affects his character.

Ally yourself with this movement, endorsed by National War Work Council, which will be observed by Y. M. C. A's in the military camps as well as in the cities of the United States. Thrift Day posters and War Savings exhibits will be placed in the huts in Europe, and Canada it is expected will join.

Sign the enclosed post card and so make your “Thrift Week” Program more vital and successful.

NATIONAL THRIFT DAY, FEBRUARY THIRD NOW FIRMLY ESTABLISHED AS AN ANNUAL NATIONAL EVENT

Y. M. C. A.'s, Banks and Other Institutions Unite in Thrift Emphasis to Help the Government

On account of the educational material that has already been sent to banks, trust companies and Chambers of Commerce regarding National Thrift Day, they will welcome the Association's constructive "Thrift Week" Program. National Thrift Day will bring large publicity on thrift, but the Y. M. C. A. "Thrift Week" backs up the printed word with action by taking the message into the community centers and into the shops.

The following program has been suggested:

PROGRAM

Thrift Sunday, Sunday, Feb. 3rd, in the churches. Outline sermons are furnished free for every pastor on receipt of enclosed postcard. Thrift talks in the Sunday Schools. Sunday School teachers should be asked to explain the War Savings Stamp method of helping the Government.

National Thrift Day, Monday, Feb. 4th. Speakers in shops, schools, lodges, etc., and through editorials emphasize the service of a bank to the community. It is the day to start a savings account or make an additional deposit to one already in existence. Thrift Day observance in public schools.

Thrift Day for War Savings, Tuesday, Feb. 5th. Emphasize the War Savings Stamp plan. Organize War Savings Clubs among employees in industry. Urge the Board of Education to appoint a committee to consider the establishment of the War Savings plan in the public schools. Speakers to explain the facts regarding the coming Liberty Loan if particulars have been announced.

Thrift Day In the Shops, Wednesday, Feb. 6th. Organize a special drive on Employees' War Savings Clubs in the Industries. Enlist the real estate men, bankers, insurance men, lawyers, and all others available as speakers in the shops at noon hour or on company time as the companies may designate.

Thrift Day In the Home, Thursday, Feb. 7th. Emphasize the need of thrift in the home, the need for operating on a home budget, and the cooperation of all members of the family in planning expenditures. Have meetings of the women's clubs and parent and teachers' associations. Building and Loan Association officials and real estate men should be enlisted as speakers in shops on "the value of owning a home" and the methods used by others in buying a home, etc.

Thrift Day for Insurance, Friday, Feb. 8th. Emphasize the moral obligation of a man to provide for the future welfare of himself and family as well as for the present. Speakers in the shops on "What Insurance the Average Man Should Carry."

Pay As You Go Day, Saturday, Feb. 9th. A day for the benefit of merchants, with the prime purpose of getting the people to pay their bills and settle old accounts long due. Emphasize the economic reasons and moral obligations of individuals to pay bills contracted.

Sunday, Feb. 10th. A day when the pastors might well preach on the need for investing time and money in things religious and, after a week of thrift for self,

show that the highest virtue in saving comes when one saves for the benefit of others.

Thrift Day for Rummage. If any one of the above days is not suitable to local conditions, a rummage day (sometimes called "Clean-up Day") which has proven popular, can be substituted. On this day everybody should be urged to bring old waste paper, rags, metal, rubber, etc., to the fire houses and receive cash or War Savings Stamps.

METHODS OF CONDUCTING THRIFT CAMPAIGN. FINANCING THE PROPOSITION NOT DIFFICULT.

Secure permanent Thrift Committee of five or more men as an Advisory Committee. One member, at least, of this committee, should be a member of the Y. M. C. A. Board of Directors.

Use the folder "The Industrial Worker a Financial Ally" to show them why the Y. M. C. A. promotes thrift. The permanent thrift committee might include two employers, a banker, a merchant, and President of the Chamber of Commerce or Manufacturers' Association. Select men who are not now giving a large service to Association affairs. The thrift program appeals to big busy men and is often the means of securing new and important committee men for Y. M. C. A. work. The committee for "Thrift Week" should be enlarged to include the Mayor as honorary Chairman and representatives of leading organizations.

The permanent Thrift Committee should invite to a luncheon meeting the president or other officer from every bank in the city, National and Savings, also from the Trust Companies and Building and Loan Associations. Prominent employers, real estate and insurance men, and progressive merchants should also be asked to attend.

At this luncheon explain the program and full purpose of "Thrift Week." Show that the Y. M. C. A. is interested in building character, which it can do by promoting thrift.

The campaign brings direct benefits to the financial institutions in the way of increased deposits. The public comes to understand the service of a bank better.

The employers appreciate that thrift builds character, and character increases efficiency. Thrifty employees are the most reliable and steadiest workers.

Merchants are directly benefited. Money which otherwise would have been wasted is released for better clothing, food and necessities of life. Pay as You Go Day has resulted in many old accounts being settled.

On this basis the Y. M. C. A. Secretary can confidently ask bankers, merchants, and employers to furnish the budget which compared to results is relatively small. A Thrift Campaign is unique as a Y. M. C. A. activity, because the greater its success in influencing individuals to thrifty living, the greater are the direct financial returns to those who finance it.

Sign the enclosed return postcard and receive valuable materials which will help your "Thrift Week" program to yield worth-while results.

PUBLICITY IS AN INCREASINGLY IMPORTANT FACTOR IN A THRIFT CAMPAIGN.

THE THRIFT IDEA IS FULL OF HUMAN INTEREST FEATURES.

Some Methods of Securing Publicity Are Given

On your general thrift committee have one man who will devote himself to the publicity part of the program. Try to get some recognized advertising expert.

Secure the cooperation of your local newspapers in having a Thrift Day Prize Story Contest such topics as "How I Have Practised Thrift," "How I Saved My First Thousand," the best stories to be printed during "Thrift Week." Furnish editors daily with interesting thrift copy and newspaper cuts. Each day of "Thrift Week" furnishes human interest material for a new story, which should include names of speakers and meeting places.

Ask the mayor of your city to issue a proclamation calling on the people to observe National Thrift Day, the beginning of "Thrift Week."

Ask merchants and bankers especially to relate their regular advertising copy to thrift.

Have thrift announcements made in churches, schools, clubs, lodges, and motion picture shows.

Ask the motion picture houses to help by using thrift films and slides.

Display the thrift window cards in Y. M. C. A., shops, stores, and banks.

Print special folder for local distribution, calling attention to the War Savings Exhibit at Y. M. C. A. and other important features of the campaign.

The Collins Publicity Service, Philadelphia, Pa., has prepared special Thrift Day buttons, posters, and poster stamps. They will send valuable newspaper articles and a large "All America" poster in two colors as illustrated on page 1 when requested by postcard. Urge banks to send for Collins' material.

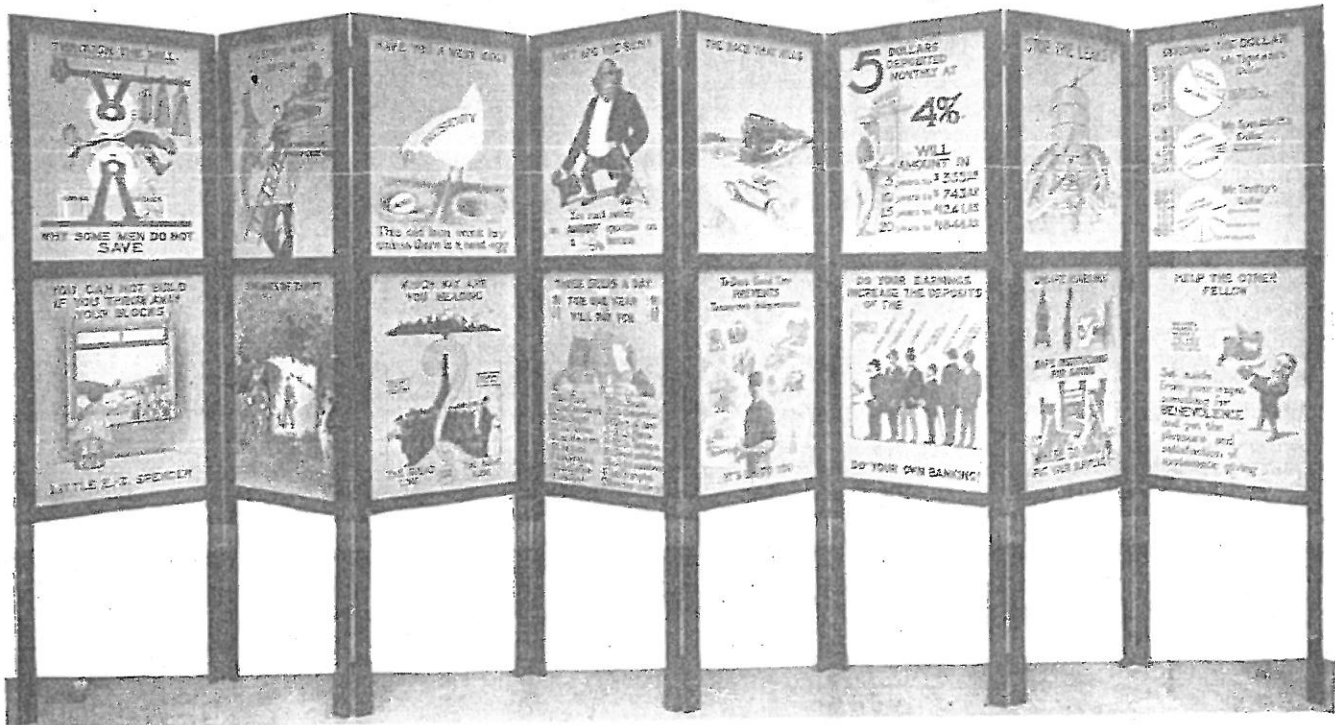
Thrift Material Available

The Thrift Materials described and illustrated here have been carefully prepared by the Industrial Department, International Committee of the Y. M. C. A., as a result of the experience of Y. M. C. A.'s in 150 cities.

The War Savings Exhibit. Composed of 16 thrift charts in five colors, size 22x28 inches, mounted to the greatest advantage in fumed oak frames and for display in the Y. M. C. A. lobby during "Thrift Week." This exhibit can be kept busy the year round promoting thrift in factories, schools, business houses, churches, and in other places that will be eager to secure the loan of one. The total cost of this attractive exhibit is \$22.50 complete, packed in crate, carriage extra.

Window Cards. The Thrift charts of the War Savings Exhibit mounted on heavy cardboard in five colors, size 22x28, make an attractive window display. Place in the windows of banks, stores, and near the time clocks or entrances in factories. They are very effective if changed daily. Per set of 16 charts—\$5.00. Single charts, carriage prepaid, 75c. Many Associations purchase this cardboard set of charts in place of the framed exhibit where funds are not available.

Posters. The Thrift charts in five colors, size 22x28, on paper for posting on bulletin boards in churches, shops, etc., per set of 16 posters, \$2.00. Single poster, postpaid, 25c.





These are the cover pages of the 8 Thrift leaflets—Size 3½x6½

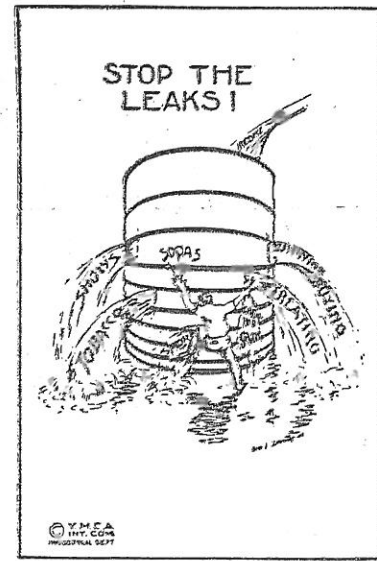
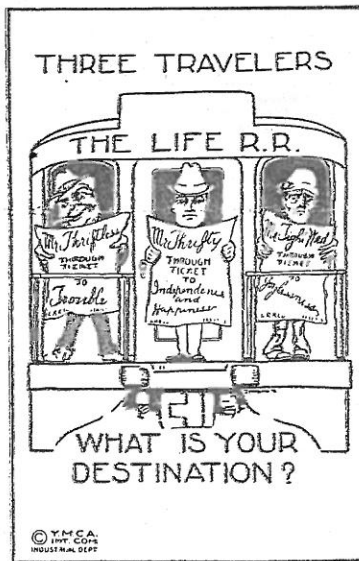
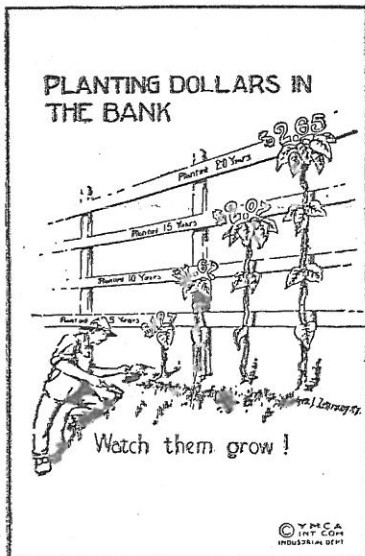
ception of what the Y. M. C. A. means by Thrift. 10c per copy—\$5.00 per thousand.

Animated Cartoon Films. Several short animated cartoon films and trailers have been produced. They are full of action and bear the announcement "This Is Thrift Week. See the Exhibit at the Y. M. C. A."

Theater Announcement Slides. Slides calling special attention to National Thrift Day, the beginning of "Thrift Week" will be available.

Lantern Slides. Thirty-six colored Thrift lantern slides have been prepared which are furnished with suggested lecture. These can be used in the Y. M. C. A. shops, schools, and churches during Thrift Week. Motion picture houses have been glad to run one to three of these each day between films. They can be rented at \$3.00 per week, or purchased.

Electrotypes. Thirty-six attractive Thrift Cartoons in single column, newspaper cut form. They can be used to advantage in local newspapers, churches, bulletins, Y. M. C. A. publications, and special printed matter. Four electrotypes illustrated below are typical. 50c each.



Mail enclosed card now for further information to

Thrift Committee, Industrial Department International Committee
 Young Men's Christian Association
 124 East 28th Street, New York City



YMCA HISTORICAL LIBRARY
 291 Broadway, N. Y.

Eight Thrift Leaflets have been printed for special use in the Y. M. C. A. Thrift Campaigns. Five of these are in story form with the titles, "Where Do You Hang Your Hat?", "Getting a Dollar's Worth," "Forestalling the Rainy Day," "An Anchor to Windward," and "Dollars with Wings." Three of the leaflets in outline form are entitled "Why Save," "How Save," and "When Save." They are all strong arguments for thrift stated in popular language which no one can fail to thoroughly understand. \$3.00 per thousand.

Personal Account Folder— a cardboard folder which provides a method of accurately recording personal expenses. \$5.00 per thousand.

Association Men. Thrift number of Association Men. This entire issue is devoted to Thrift, its Significance and Application, as related to the whole field of life—body, mind, and spirit. It will give your committee men, speakers, editors, pastors, and others an adequate conception of what the Y. M. C. A. means by Thrift.

ECONOMIC PROGRAM INCLUDING NATIONAL THRIFT WEEK

The Economic Program including the observance of National Thrift Week will help to relieve six serious economic conditions that are of concern to every one, especially to leaders in business and industry. It will help:

1. Decrease Radicalism and Bolshevism.
2. Increase production.
3. Teach simple yet fundamental economic doctrines.
4. Show great numbers of Liberty Bond holders the importance of keeping their securities and not exchanging them for wild cat stocks.
5. Stimulate sensible spending and avoidance of waste.
6. Lower the cost of living.

NATIONAL THRIFT WEEK

The nation wide observance of National Thrift beginning January 17, 1920, Benjamin Franklin's birthday, is assured. The opportunity is at hand to render a practical and character building piece of service and to do it at a crucial time in the economic life of our nation.

RESULTS TO BE SECURED

1. Men and boys helped in solving their vexing money problems all of which have a direct effect on character.
2. Men including leaders in business circles enlisted in a worth while service which appeals to them and from which they will develop into active workers for the Association's entire program.
3. Financial leaders interested in backing a local Thrift Week Budget including a full time Economic Secretary to conserve the results.
4. Good will created for the Y. M. C. A. thereby increasing the possibility of its usefulness in the community.
5. The entire community shown the special interest the Y. M. C. A. has in serving industrial workers.

BE PREPARED

It is not too early to begin now to lay careful plans for National Thrift Week. The results are sure to be in proportion to the effort put forth to make this an outstanding success. The following procedure may be suggestive:

1. Present the plan to the Y. M. C. A. Board of Directors for their approval.
2. Present the program to the Y. M. C. A. Secretarial staff for its pledge of cooperation.
3. Appoint some member of the staff to have a definite relationship to promoting National Thrift Week.
4. Organize a National Thrift Week Committee which will give counsel and help direct National Thrift Week activities.



Manual of Thrift

What the gymnasium is to the body, the educational class to the mind, and evangelism to the spiritual life, a wise sustained Thrift program may be to the economic life of men and boys.

Just as America has been busy with production but in these latter days has turned attention to conservation, so the Association which has always bettered men's economic conditions by increasing earning power, now lends its force to increasing the purchasing power of earnings.

The Thrift message and the Thrift Program should be added to the fourfold work of the modern Association, because the sense of economic need is universal, and because it is the one need of which men are most conscious. Furthermore, a chief value of this new message of Thrift lies in its spiritual implications—in its character making effect. Character tap-roots in the heart; and a man's treasure is close neighbor to his heart. Usually there is a clearer relation between the economic and the spiritual life of a man than we think.

The need of the Thrift message is universal. The nature of the Thrift message is simple and everyone can understand it. It points to an easy and natural ascension,—Thrift of money, Life and SOUL! And men respond to it.

Like the other phases of our work, this must be made attractive, forceful, permanent. The observance of "Thrift Week" is a tested method. It will benefit individuals and the community. It will also make new friends and reveal new financial resources for the Association that observes it wisely.

Y.M.C.A. STARTS THRIFT PLAN

Franklin's Life Cited as Lesson to Industrial Workers.

A plan to inculcate in employes of large industrial concerns the lessons of thrift and economy drawn from the experiences of their employers was announced yesterday by the Y. M. C. A., which is co-operating with the New York Thrift Committee in arrangements for a celebration of Benjamin Franklin's birthday anniversary on Jan. 17.

At a preliminary meeting of the committee, which is headed by William Fellowes Morgan, President of the Merchants' Association, and made up of Cleveland H. Dodge and Orion H. Cheney, it was decided that a satisfactory method of inspiring workers to follow the thrift teachings of Benjamin Franklin would be to urge workers to follow the example of self-made men who have reached high stations. These men will impart to their employes the stories of their early struggles and progress, and, according to a plan of the Thrift Committee, several hundred business leaders, bankers, lawyers, &c., will devote one hour during Thrift Week to a talk with some one employe. In this talk the employer will recount the story of his career and outline rules whereby his listener may profit.

The New York Times

Published: December 27, 1920

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Y. M. C. A. IN THRIFT DRIVE.

Conservative Investment Plea Feature of Campaign Opening Jan. 17.

The Y. M. C. A. has announced elaborate plans for a campaign for thrift throughout the United States which will begin on Jan. 17, National Thrift Week, and be permanent thereafter. It will be aimed to stimulate interest in saving, in making household budgets, and in investing conservatively.

A campaign of warning against wildcat investments will be a feature. Jan. 17 is designated as "Bank Day" and other specially designated days during the week are "Share with Others Sunday," "Life Insurance Day," "Own Your Own Home Day," "Make a Will Day," "Thrift in Industry Day," "Family Budget Day," "Pay Your Bills Promptly Day."

The New York Times

Published: January 11, 1920

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START WEEK'S THRIFT DRIVE

Saving Idea to be Presented to Millions of Factory Workers.

In more than 300 cities National Thrift Week will be launched today to implant the thrift idea in millions of workmen in factories.

New York is the centre of the movement, fostered by the Y. M. C. A., which has the indorsement and co-operation of the savings division of the Treasury Department, American Bankers' Association, National Association of Real Estate Men, National Credit Men's Association, Rotary and Kiwanis clubs, and other national organizations.

Under the direction of the National Thrift Week Committee Adolph Lewisoohn, Chairman, State and local committees will today begin the drive which will emphasize specific thrift objectives during the week. Today, Benjamin Franklin's birthday, has been designated bank day or national thrift day. Tomorrow is Thrift Sunday. Other special days during the week will be national life insurance day, own your own home day, make a will day, thrift in industry day, family budget day, and pay your bills promptly day.

The New York Times

Published: January 17, 1920

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Thrift Week Advertised Again

Young Men's Christian Association Back of Campaign to Start on Franklin's Birthday—Many Classes of Mediums Will Be Employed—Seeks Annual Observance

A NATIONAL Thrift Week campaign is to be repeated this year by the International Young Men's Christian Association. This campaign is designed to get across to the American people a "few plain home truths about economics and the way it affects Jerry and Mike and Tessie just as much as it does the bosses"—in the words of Roy S. Durstine. The campaign runs January 17 to 23.

At the National Thrift Week headquarters in New York, materials have been prepared which have been distributed to many local Thrift Week Committees throughout the country for their use. A set of eight posters lithographed in six colors have been produced, one for each day of Thrift Week and one for the week as the whole. These posters are to be used in industrial plants, schools and club buildings. A series of eight posterettes and window cards of the same designs have also been prepared.

For general distribution a series of eight four-page leaflets have been produced, one for each day and one for the week. These carry the poster pictures and have a short story to bring to the readers the special lesson, which will be emphasized each day of the week. A post card carrying the picture of the Thrift Week poster will carry the Thrift message through the mails. A series of eight slides have been produced for use in motion-picture theatres, also a series of seven motion-picture trailers. A series of electrotypes of the posters, and the slogan, "Make your money mean more," in both single and double column newspaper size, will be used in organization publications, house-organs,

trade publications and newspapers.

A budget book for the use of married people and a personal account book for the unmarried are two pieces of literature which will be distributed.

A newspaper advertising portfolio, prepared in co-operation with seven advertising agencies, carries seven full-page display advertisements which are furnished in full-page and quarter-page sizes, both mats and plates. Local Thrift Week Committees in many communities will carry a full or a quarter-page advertisement in daily papers each day of the week. Other interests, such as the local Clearing House, Life Underwriters' Association, Real Estate Board, Chamber of Commerce, and industries, will underwrite other newspaper advertisements or emphasize value of thrift in space regularly contracted for.

The Association has had the co-operation of writers, cartoonists, advertising agencies and editors in planning the campaign. A number of advertising agencies in preparing copy of January advertisements for their clients have adapted their copy to the Thrift Week idea.

It is proposed to conserve the results obtained by the campaign through the organization of saving clubs, especially in industrial plants. For stimulating interest in such clubs, an eight-page booklet will be distributed.

The campaign beginning on January 17, Benjamin Franklin's birthday, will have much to tell of the life of this apostle of thrift.

The Y. M. C. A. hopes that this annual observance of Thrift Week will, in the minds of many people, be taken as an endeavor to honor the memory of Benjamin Franklin.

Tool Account with Donovan-Armstrong

The advertising account of the Boney Vise and Tool Works, Inc., Allentown, Pa., has been placed with Donovan-Armstrong, Philadelphia. This corporation manufactures various types of tools. It is planning an advertising campaign to feature a new slip-on truck body for Ford runabouts.

Miller Proclaims Thrift Week In Memory of Franklin

Special to The New York Times.

ALBANY, Jan. 10.—Governor Miller issued a proclamation today setting aside the week of Jan. 17 in memory of Benjamin Franklin and calling upon every one to practice thrift.

"Private thrift and public economy are intimately related," the proclamation read, "individual thrift being the basis of public economy and affording the inspiration of a prudent expenditure of public funds, a subject of growing importance."

He asks that the entire week be devoted to the "earnest inculcation of the sound virtues of individual thrift and public economy."

The New York Times

Published: January 11, 1921

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