

# The Thrift ADVOCATE



PUBLISHED PERIODICALLY BY THE ROCHESTER SAVINGS BANK TO ENCOURAGE THRIFT IN THE SCHOOL AND HOME.

#### Editor's Note:

James M. Spinning is our new Superintendent of Schools. A native of Rochester, he attended Nos. 8 and 29 schools, and entered the Free Academy on Fitzhugh Street, which building now houses the Board of Education offices, including that of Mr. Spinning. From there he went to West High School, from which he was graduated. He entered the University of Rochester, and was graduated with a degree of A.B. Upon the completion of his college course, he became a teacher of English in the High School at Middletown, New York. In 1914 he returned to the West High School as a teacher of English. Later he became head of the English Department and was subsequently promoted to the office of Vice Principal, and then Principal. In May 1933 he was appointed Assistant to the Superintendent of Schools, and on December 28th 1933 he was appointed Superintendent. Because of Mr. Spinning's interest in the boys and girls and his splendid support of thrift education, the Editor has asked him to give us this very helpful and interesting article.

Whenever anyone says anything about saving I always think of the little boy whose uncle marveled at the readiness with which he took his cod liver oil. The boy explained that every time he took a spoonful he got a nickel to put in his bank. "And what do you do when your bank is full of money?" asked the uncle. "Then mama buys a new bottle of cod liver oil with it," replied the boy.

Some of us may question the good sense of this young man, but we must acknowledge that in storing something up for future use he had the right idea. Many people (especially the young and those who never grow up) are too thoughtless to save. Even those who save are sometimes too apt to think simply of their own safety and not enough of what they could do with their money to make themselves more useful to other people.

Of course, it is rather difficult to preach thrift to some people in these days. They say, "What's the use? I have too many friends who saved and scrimped, denied themselves all pleasures so that they might have protection in their old age. And now their savings have been wiped out. They put something by for a rainy day, but when the rain came they found themselves as wet as those who had saved nothing."



JAMES M. SPINNING

Now these people who lost their savings through no fault of their own are justified in complaining. They may have invested in insecure securities, because they had no positive way of knowing that the securities would become worth-

less. They may have been swindled. Or they may have been victims of an economic system that in some respects was none too sound.

But, even in their misfortune, they must not forget that it was not saving which was at fault. The thing to do is not to say that saving is wrong, but to help work out a sounder and fairer business and economic system.

If a man's house burns down he does not say, "It's foolish to build houses." He says, "We must build better houses, and we must have better ways of preventing and fighting fires."

And it would be wrong to suppose that all our people have lost their savings. On the contrary, it has been savings which have carried thousands of people along until they could begin earning again. It has been savings which have enabled us to help others.

The habit of saving is simply the habit of providing for the future. We store up not only money and supplies but training and experience and knowledge for future use. Every good book represents a

saving of something worth while, something preserved for future use. Anyone who can think farther ahead than twenty-four hours will save. He won't save just for the sake of going through the motions  
(Continued on page 7)



# A CENTURY

While you in your respective schools have, during the term February to June 1934, been carrying on a Centennial project, the Centennial Committee has been busy formulating plans which during the summer will include every citizen in our city. It is hoped that as these plans unfold, visitors from all over the world will be attracted to this place which we call home and help us to appropriately mark the passing of Rochester's first one hundred years as a city.

Many famous people have been invited to visit Rochester between these two dates. The most outstanding one, of course, is the President of the United States—Franklin Delano Roosevelt, who is expected August 15th. Following him will come a succession of distinguished guests from this country and abroad, at various times.

The Centennial Committee, however, will not wait until August 11th to cause world-wide attention to be focused on Rochester.

The first division will get under way June 4th, lasting through June 7th. This division is made up of a Music Festival. Rochester is famed as a world center of music and, fittingly enough, there will be held a series of daily musical programs in the magnificent Eastman Theatre, which has been dedicated to "The Enrichment of Community Life." The Music Festival will demonstrate the development of musical education in the schools of Rochester. These performances will be free to the public.

On June 9th a formal civic ceremony will be conducted in the Eastman Theatre commemorating the election of Jonathan Child as the first Mayor of Rochester. Rochester Philharmonic Orchestra and Rochester Civic Chorus will take part in

the program; and Dr. Howard Hanson, head of the Eastman School of Music, will give the first performance of his new orchestral work which has the Centennial of Rochester as its main theme. The address will be given by Dr. Rush Rhees, President of the University of Rochester. The title of it is "Rochester's Contribution to the 20th Century."

On June 10th, which has been set aside as Centennial Sunday, religious observance of the Centennial will take place in all the churches of Rochester.

During the months of June, July and August, at various times sports tournaments will be held to determine amateur Centennial champions in all fields of athletic endeavor. There will be awarded to all winners the Centennial medal. There will be special competition in golf, baseball, and shooting.

From August 12th to August 16th there will be held in the city the national G A R encampment—the gathering of the veterans of the Grand Army of the Republic. This may be their last national encampment. Coming here for the occasion will be the United States Marine Band, which will appear in parades and give special concerts during the encampment. On August 15th it is hoped that an address will be given to the heroes of

"GET IN STEP WITH ROCHESTER'S

# ON PARADE

The historic occasion is to be commemorated by a series of special Centennial events, grouped under the general heading of "A Century on Parade." The high point or climax will be reached in the national Centennial Exhibition and historical, dramatic spectacle called "Pathways of Progress." Both of these outstanding events will take place at Edgerton Park from August 11th to September 9th.

1861 to 1865 by President Franklin Delano Roosevelt.

During the closing days of August, from the 20th to the 23rd, a great Water Carnival will be held on Rochester's lake front. This carnival will be carried on in connection with the yacht races for the historic Canada's Cup, now held by the Rochester Yacht Club. Included in the Water Carnival is an international event of swimming and diving competition; yacht, dinghy, canoe and out-board motor races; and it will conclude with a brilliant parade of illuminated lake and river craft, ending with a sham battle between land and sea forces, and a gigantic display of fireworks.

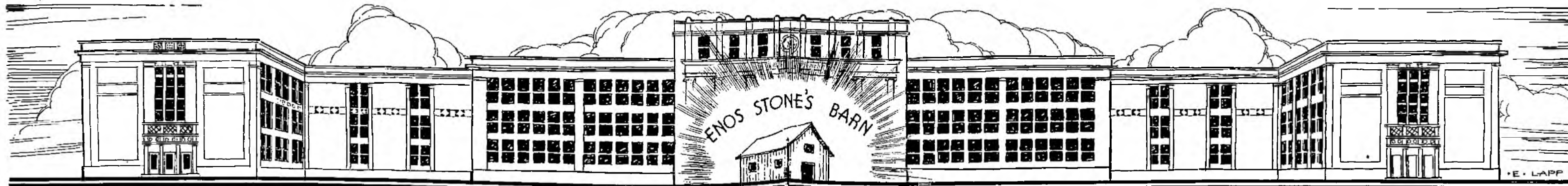
The National Exhibition and historic spectacle "Pathways of Progress," to be held at Edgerton Park August 11th to September 9th will consist of two parts. First, the Exhibition; this will be made up of a diversified display of fascinating working models by national manufacturers in many different fields. There will be dozens of special attractions, among which will be the Viense Garden, and Rochester's famous Civic Orchestra. It will be spectacular in every sense of the word. It will provide an unforgettable memory for every visitor.

Second, "Pathways of Progress." This pageant will depict in stirring dramatic form the most interesting episodes of Rochester's first one hundred years. There will be erected for the purpose a gigantic triple stage, with several levels. It will show transportation in every form used throughout the one hundred years. A section of the Erie Canal with old fashioned packet boats will be reproduced. Indian villages, covered wagons, yokes of oxen, will all play an important part. Hundreds of actors will take part in picturesque costumes, amid elaborate settings. "Pathways of Progress" will be unparalleled in the history of comparable American cities.

The Common Council of the City of Rochester and various firms and individuals have cooperated to raise a substantial fund for the proper observance of Rochester's one hundredth birthday. This summer will be one which we can all well remember. Rochesterians have every reason to be proud of the contributions they have made to science, education, fine arts, and in business. We have every reason to be proud of our achievements. They are entitled to proper celebration. The Centennial Committee has appropriately adopted the slogan—



DAZZLING CENTURY ON PARADE."



# ROCHESTER'S SCHOOLS THROUGH 100 YEARS



The Average Size of a Family in 1834.

Hand in hand with the progress of a city is the development of its school system. The future of civilization, from the smallest community to the largest nation, depends upon how its youth be educated.

Pioneer history bears out these statements plainly, for as soon as the clearings in the wilderness were made physically safe, the settlers began to think of their mental and moral needs.

First, they organized churches, and later considered the education of their youth.

In Rochester, now one hundred years old, schools as we know them today were a long time in coming. People went faithfully to church, but the pioneer children learned their A B C's at the school of the mother's knee.



Each One of Rochester's 8 Bachelors Paid for One Child's Schooling.

Most records agree that Rochester was in the process of formation by 1812, but the city of today grew from several different sections, then comparatively isolated from each other. There was Rochesterville, centered around the present "Four Corners;" Carthage, on the east bank of the Genesee, near Driving Park Avenue Bridge; Dublin, south of Carthage; and Charlotte, on the west side of the Genesee at its mouth.

Two or three years after the first settlers built their log cabins and rude houses, the need for a school began to impress itself upon the community.

In those days almost every one had large families, eight or nine children being considered a comfortable size, and twelve or thirteen being the rule instead of the exception. Apparently, then, it needed only three or four families to settle in a clearing before there were enough applicants to fill even a present day classroom. By 1813, in Rochester, then, there were enough brothers and sisters to keep any teacher well occupied, and so the parents got together to make the necessary arrangements.

Of course, there was no school building, but one was created out of Enos Stone's barn. The teacher was Miss Huldah Strong, sister-in-law of Abelard Reynolds, the Postmaster, and she had fourteen or fifteen pupils.

This first school rapidly grew out of bounds, and soon it became necessary to have another meeting to decide upon a better building and better organization. Accordingly, it was decided to build a "free public school."

However, this was not like a public school of today, for altho it was built by funds contributed by all the people and was open to anyone who would enter, it was not free of charge and parents had to pay a tuition in proportion to the number of their children attending.

Pity, then, the parents of a family of thirteen! It can be readily seen that if the family were poor, they might not be able to meet the expense. To overcome this difficulty, it was decided that each one of Rochester's eight bachelors should pay the cost of maintaining one child in school, thus establishing our first scholarship.

By 1817, it was decided in the village of Carthage to "set up a school," and some early records of the procedure have been kept to this day. In these records, we find that the school house was to cost \$500. We also read: "Voted that half a cord of sound hardwood be furnished for each and every scholar sent to school" "Voted that all delinquents in getting their wood there, pay to the trustees forty cents for each and every cord."

From this earliest period until 1840, we find little development in public schools. Private schools were more popular and seemed to retain a stronger hold upon the confidence of the parents. These private schools were many and varied. Their names, to our modern eyes, seem quaint—"Female Seminary" being a popular version, and "Academy" equally so; but as a rule, these schools were known by the names of their Masters or Mistresses.

These private schools were powerful competition for the public school movement, but by 1840 the population of Rochester had increased to a point where the children of those unable to pay for attendance at private schools could no longer be denied, and a movement was set on foot which was to establish our present public school system.

In 1841, a census was taken of school children. There were 4,343, of which

1,050 were eligible to attend public school. Rochester's first public school law was passed and Rochester so early took the lead in public instruction, a leadership which has been maintained throughout the century.

In this same year a Board of Education was created, with Levi A. Ward, President, which adds another link between Rochester schools and the Rochester Savings Bank, for Levi A. Ward was one of the founders and first President of this Bank.

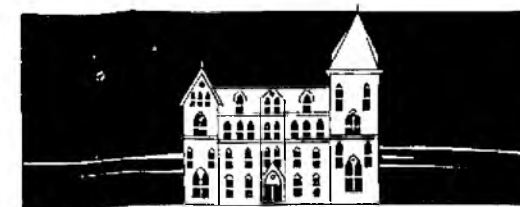
The Rochester school system soon won recognition, and by 1844, three years after Rochester, an act establishing free schools throughout the state was passed by the State Legislature.

To Rochester belongs the distinguished honor of having conceived the modern free "High School."

Though plans were drawn up by a committee as early as 1830, Rochester's first free high school was not built until 1857. In November of that year, the school opened its doors on Fitzhugh Street, in the building now occupied by the Board of Education, between St. Luke's Church and the Main Street West Office of the Rochester Savings Bank, the bank which had already been on its thrifty way twenty-six years.



"Half a Cord of Sound Hardwood for Each and Every Scholar."



Rochester's First Free High School Was Built in 1857.



THE THRIFT ADVOCATE

To be devoted to the interests of thrift in the school and home, published periodically by the Rochester Savings Bank.

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BENJAMIN FRANKLIN JR.-Sr.  
HIGH SCHOOL

In consideration of the present times, we feel that the banking record of Benjamin Franklin High School for the present semester, is satisfactory. We hope, however, that as conditions improve, our banking record will also show an increase in the number of depositors.

During the week of May 14, we celebrated our annual "Franklin Week." One of the main features was an exhibit showing all aspects of school life. Displays of educational materials and methods of 1934 were contrasted with those of 1834. School banking, which is an important part of the activities of the pupils had an interesting exhibit of the banking record of Benjamin Franklin High School since the opening of the school. Through the courtesy of the Rochester Savings Bank and the Rochester Museum, we were able to include in the exhibit old bills of one, three, and five-dollar denominations, some dating as far back as 1809. Besides this, there were exhibited children's banks and purses used before the Civil War, and also various coins of Roman, Chinese, and Mexican origin.

Banking Committee

NO. 7 SCHOOL

Number 7 School has deposited \$481.87 in the Rochester Savings Bank with 1,440 depositors from February 5th to May 14th. The highest amount deposited in one week was \$47.35 on March 5th. The largest number of depositors was 122 on February 19th.

Richard Stoll

NO. 24 SCHOOL

The pupils in Number 24 School have banked nearly \$1,000 during the present school year. During the first term there was deposited a total of \$564.74.

NO. 1 SCHOOL

We are sorry to report that we have no 100% grades. The amount of banking since January 29th, is \$498.28 the number of depositors is 1,258.

JACOB ARONSON, VICE-PRESIDENT, LAW

Standing at the head of the legal department of the New York Central Railroad Company is a man, Jacob Aronson, whose title is "Vice President, Law." His office is located in that great building on Lexington Avenue, New York City, which houses the executive offices of one of the most famous railroads in the country. How Mr. Aronson got where he is today is a story quite as fully remarkable as his ability is outstanding.

Jacob Aronson was born on January 2nd, 1887, in Brooklyn, New York. Being of a family which could provide few of the material things, it was early impressed upon him that what he amounted to in this world depended upon himself.

He attended public school, and then went to High School in Brooklyn. While going to school it was necessary for him to support himself and he carried papers both before and after school hours. While attending high school, he was regularly employed as delivery boy in a retail store. Upon being graduated from high school, he became a stenographer.

However, peddling papers, being a delivery boy in a retail store, and even being a stenographer failed to appeal to this young man. He wanted to go up and laid his plans accordingly.

Soon we find him studying law nights at the Brooklyn Law School of St. Lawrence University, from which school he was graduated with the degree of L.L.B. in 1906. In November of that same year he entered the employ of the New York Central Railroad Company as clerk and stenographer, serving at the same time his law clerkship under Mr. Thomas Emery, who was assistant to the then Vice President of the Railroad Company the late Mr. Albert H. Harris, formerly a resident of Rochester and Trustee of the Rochester Savings Bank.

In 1908 Mr. Aronson successfully passed his law examinations and was admitted to the bar. Shortly thereafter he was appointed as a junior assistant on the staff of the General Attorney of the New York Central.

Following that appointment, things began to happen to Jacob Aronson. His life's ambition came to realization. He began to go up. He was appointed Assistant General Attorney, later promoted to Assistant General Counsel, then General Counsel, and on May 1st, 1933 was appointed Vice President, Law, of the New York Central Lines.

In addition to heading the legal staff of so important an institution as the New York Central Railroad Company, Mr. Aronson is a member of the Board of Directors of the Railroad Cooperative Building and Loan Association; Trustee of the Jewish Community Center of White Plains, New York; and former Trustee of the Village of Scarsdale, New York. He is also President of the Alumni

Association of the Brooklyn Law School. This year, at the commencement exercises of St. Lawrence University, there will be conferred upon him by his Alma Mater the Degree of Doctor of Laws (LL.D.)

To simply mention the positions which Mr. Aronson has held or is now holding is to tell but a part of the story. The interesting thing is how he came to be selected for so many important posts. He is a man of great ability, courage, and determination. He has demonstrated in his own life that only by the possession of these qualities, plus hard work and self denial, can real and lasting success be achieved. He is a man who has no fear



JACOB ARONSON

of failure. He has the courage of his convictions.

One time the New York Central Railroad was faced with a very important law suit involving its ownership to large pieces of property in New York City. At the time, Mr. Aronson was in a junior position, assisting the late Albert H. Harris, then Vice President of the Road. Mr. Aronson realized the significance of the impending case and delved into its every detail. When the law suit came to a head, Mr. Harris called a conference for the purpose of deciding who should defend the rights of the Railroad Company. The whole thing was of such magnitude that it was suggested that some outstanding attorney in the country should be employed as Counsel—some such man as Charles Evans Hughes, now Chief Justice of the Supreme Court of the United States, then in private practice, or Elihu Root, former Secretary of State, and the whole problem was debated at some

(Continued on page 7)

JACOB ARONSON  
(Continued from page 6)

length. Mr. Aronson's opinion was sought, and he replied—

"Mr. Harris, there is no lawyer in the country who knows more about this case and its many ramifications than I do. If you will permit it, I will take full charge, try the law suit myself, and if it can be won, I will win it."

Mr. Harris was taken by the young man's quiet self-assurance. He turned the case over to him, and Jacob Aronson did win. He had prepared himself for just such an emergency as this.

With all his many successes, Mr. Aronson has never lost contact with or sympathy for the man in the street. His warm heart and great breadth of human sympathy and understanding make him a man after whom many seek. He understands the problem of the other fellow—He is a human being who commands the respect of his fellow men, and is loved by all of his associates.

Jacob Aronson's rise in position is but one of the many monuments in America to a well planned life and hard work.

Editor's Note:

*This is the first in a series of articles which the Thrift Advocate will publish from time to time, telling about men and women who have made good. We print these articles in the hope that they may prove to be a source of inspiration to our friends in school and that by knowing what others have done be spurred on to greater efforts through the examples set.*

(Continued from page 1)

but so that he may consume or spend later on. Saving without a purpose is foolish. The accumulation of useless articles in the home is an example. Some folks hang on to everything, old boxes, bits of ribbon, old clothes, old tires, making private junk collectors of themselves, because, they say, "You can't tell when it may come in handy." That is a vague and silly way of saving. Real saving involves a purpose and a plan.

Of course, you may wish to change the plan. That is why you will do most of your saving in things that can be used in different ways. The most easily convertible thing is money, for that can be used in countless ways. Sound education is another good form of saving. No one can get that away from you. Money must be used if it is to produce interest. That is why we put it in banks. Good banks know better than individuals do how best to put money to work. Education must be put to use if it is to produce an income for us.

Just as knowledge of health is useless unless we also possess sound health habits, so knowledge about saving will never do us much good unless we develop habits of saving. It was to give opportunity for this type of training that the Barrows School Saving Plan was worked out. Its value has been proved over nearly a score of years by what it has done for our boys and girls.

WHY WE CHOSE "THE ROCHESTER SAVING BANK" AS OUR PART OF THE CENTENNIAL CELEBRATION

One day in April our teacher told us that we were going to have a part in the Centennial Celebration which our school was going to give and that we might choose what we should like to contribute. After talking about it for a few minutes we decided to consider "Progress in Banking During the Last Hundred Years."

We chose the Rochester Savings Bank for our project because we are deeply interested in the bank which has done so much for the boys and girls of Rochester, by teaching us the value of saving something regularly and by providing a place in which we can put our savings for safe keeping. Besides it is the only bank which has served continuously in Rochester and grown up with it since this place was a village.

We decided to construct two banks; one to represent the first bank and the other to represent the Main Street bank as it now is.

The first Rochester Savings Bank opened for business the first week of July 1831. At that time it was only a window set aside in the old Bank of Rochester, on Exchange Street. It was open on Saturday night of each week for all to make deposits, and on one mid-week evening a month for women only.

The first depositor, a Rochester grocer, received Pass-book No. 1 when he deposited \$13.00 on July 2nd. A week later he deposited \$2.00 more. This account, with eight others, amounting in all to \$114.00 was all that the bank has for the first three months. At the end of six months there were forty-two depositors and a total deposit of \$3,499.82.

In 1842, eleven years after the Bank has started operating, it moved into a home of its own at No. 47 State Street. During this time its deposits had increased to \$91,000.00, or about twenty-five times as much as they were in 1831.

In 1854, the building on State Street became outgrown, and the site of the present West Main Office at the corner of Main and Fitzhugh Street was purchased. For eighty years this has been one of Rochester's most familiar landmarks.

About the year 1925 the trustees of the Rochester Savings Bank realizing that the growth of Rochester was rapidly moving eastward and that the West Main Street building could not take care of the rapidly increasing needs of the city's banking, decided to build the Franklin Street Office. They, therefore, purchased the property at North and Franklin Streets and built the Franklin Street building which was dedicated to the future growth of Rochester's "Old Bank."

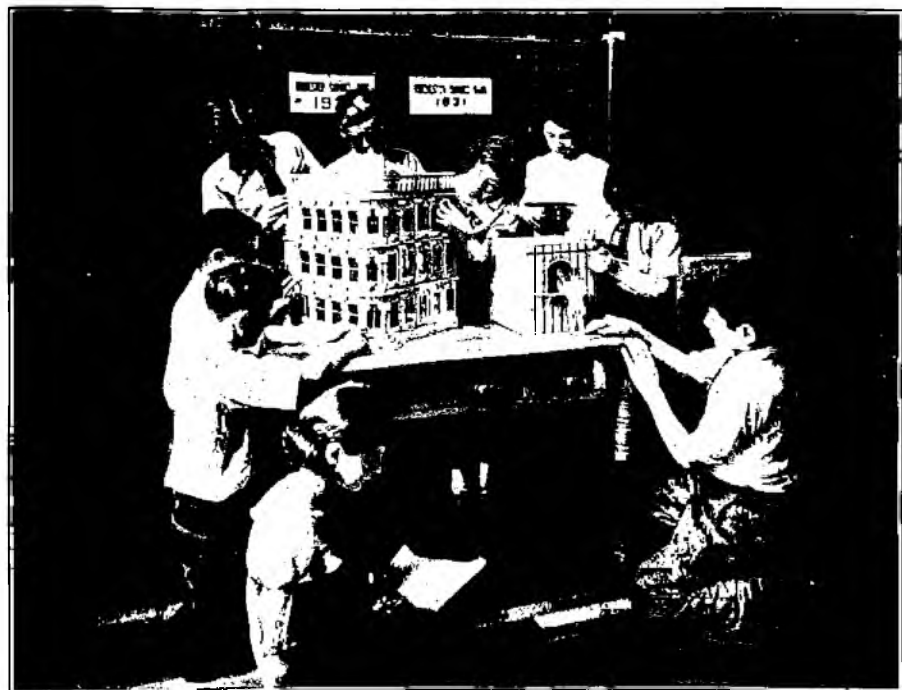
From the very first the Bank has looked out for the safety of its depositors and to advance the interests of Rochester.

It has steadily grown in both the number of depositors and the amount of their deposits. It aims to build soundly and safely for even greater achievements and services in the future.

Our project at No. 30 School, "The Rochester Savings Bank" was under the direction and supervision of Mrs. Mabel Kenyon Torpy, teacher and was constructed by:

- |                   |                    |
|-------------------|--------------------|
| William Johnstone | Sam Paris          |
| Myron Blake       | Carmella Trombetti |
| Joe Tiano         | Aileen Carlisi     |
| Carlton Izzo      | Laura Norselli     |
| Joe Di Biase      |                    |

Assisted by many others of the 6A-6B grade.



Boys and Girls at Work on Their Model of the Rochester Savings Bank.

**HOSEA ROGERS SCHOOL**

The boys and girls of our school have banked \$1,237.19 so far this year.

**NO. 8 SCHOOL**

The children of the sixth grade have had one-hundred per cent in banking for two terms, and we hope they keep up the good work.

The value of banking is, that when the boys and girls get older they will realize how much the money means to them.

Ruth Becker

**NO. 17 SCHOOL**

In response to your letter of May 10, we are sorry to say that our banking report for the year is not at all what might be expected for a school of our size.

However, ten grades have saved with regularity, depositing \$75.28 for the school year to date. This makes the average quite low, but we do hope that in another year the savings will increase. The children are all "bank conscious" and would no doubt be among the 100% schools if circumstances were different.

**NO. 4 SCHOOL**

Many of the boys and girls of Genesee School Number Four are banking regularly. The amount deposited from September 1933 to January 1934 was \$69.74, the savings of 198 children. Since January we have saved \$34.74. So far this year our total school savings amount to \$104.45. We hope that next year will show better times and more savings.

Sixth Grade

**MADISON JR. HIGH SCHOOL**

Madison has done well in banking for the school year 1933-34.

Up to and including Monday, May 14, the following record has been made:

No. of Deposits	8797
Amount of Deposits	\$3586.37

**NO. 44 SCHOOL**

The total deposits of No. 44 School from September, 1933 through May 14, 1934 are \$1813.31, \$199.63 more than the total deposits made last year at the same time. We are proud of this excellent record.

**NO. 34 SCHOOL**

The 6A, 7A Grade have banked \$81.59 throughout this term. Three children of this class banked regularly every week of the term. Altogether 46% of the whole class banked this year. Next term we are going to try to have 100% in banking.

Miss Wright's grade, the 3B banked \$37.90 this term.

The 6B, 6A Grade, banked \$46.50.  
The 5A Grade banked \$21.65.

In the 4A-5A Grade, the teacher banked every Monday, and the 4A Grade is trying very hard to keep up a good record.

**NO. 38 SCHOOL**

Although no grade obtained 100% in banking this semester at No. 38 School the banking as a whole was very encouraging.

The number of deposits this term is 427 and the amount banked is \$195.29. As our records show a total of \$178.60 for last term, this report indicates that savings are on an upward trend.

**NO. 30 SCHOOL**

Banking Report for Year  
Beginning September 1933  
Total \$324.35.

**NO. 13 SCHOOL**

The boys and girls of No. 13 School have deposited \$336.47 since September, total number of depositors being 468. We have tried hard to do our best. We hope next year to increase both the deposits and the number of depositors.

**NO. 19 SCHOOL**

In No. 19 School, from September 5, through May 14, 1934 we have had 4,520 depositors. The amount of money deposited is \$530.24. During the Fall term the 100% grades were, Miss Morris' 5A and Mrs. Marsh's 5B. During the Spring term the 100% grades were, Miss Mack's 6B and 6A, Mrs. Marsh's 5A and 5B and Miss Morris' 5A. We are very glad that some of our grades have been able to earn the gold seal certificate.

Yours truly,  
Betty Berkes

**NO. 21 SCHOOL**

We have banked a total during the year of \$282.41.

**NO. 23 SCHOOL**

First, a glimpse into the past. Last year our school had 7 grades banking. They saved \$431.65.

Second, a comparison. This year nine grades have banked \$705.92. We have two more banking grades this year than we had last year and the school has banked almost \$300 more than last year. This shows decided improvement over last year's record.

Third, a glimpse ahead to next fall. While we will not have as many banking grades next fall, we hope and are confident that our spirit of enthusiasm will continue. Our goal will be to attain a higher percentage of bankers.

Jimmy had some nickels  
He put them in the bank  
They grew with added interest  
"School savings" he must thank  
When he grew to be twenty  
He took them out one day  
And now he is so happy  
For he owns a Chevrolet.

Myrtle Phillips  
7A, No. 11 School

**NO. 9 SCHOOL**

This semester 527 children have banked \$126.68, averaging \$8.45 per week. There is an average of 35 children who bank weekly. These 35 children average 24c per week, each. We have no 100% grades for banking.

**NO. 52 SCHOOL**

Although no grade at No. 52 School has had 100% in banking this term, we have many pupils who have banked regularly each week. The approximate number of bankers each week is eighty (80) with an average deposit of thirty cents. These figures we hope will be increased another term.

Lenora Page

**WEST SIDE SCHOOL**

We are sorry that we have no 100% grades to report for banking. The boys at the West Side School up until May 21, have banked about \$106. The General Mechanics Group held the banking banner nearly every week during the school year for having the greatest number of bankers.

**REUBEN A. DAKE SCHOOL**

The total amount banked in Reuben A. Dake School from September 11 to May 14, inclusive, was \$2,683.16.

Two grades, the seventh, Miss Middleton, teacher and the eighth, Mrs. Sherman, teacher had 100%.

**WASHINGTON JR. HIGH SCHOOL**

The homeroom eligible for a gold seal certificate for the term ending May 14th, is 7A, advanced.

**NO. 6 SCHOOL**

Number Six School has about three per cent of the pupils of the school banking. They have put in their savings accounts \$186.09 during the past year.

**NO. 18 SCHOOL**

The total amount of savings banked by No. 18 School pupils since January is \$97.67. Miss O'Connell's 5B-4A grade banked the largest sum, \$40.25 to date. The 6A grade made a collection of old coins which afforded an opportunity to talk about saving. This grade was taught a little bit about banking procedure and how to write deposit slips, checks, and starting bank accounts in connection with Arithmetic.

One grade was in favor of saving and banking the money which they would ordinarily use for gum and candy. In other grades the children gave talks on Thrift in their Oral English work.

We have all banked regularly since October and hope to continue and get a gold seal certificate for a 100% banking record.

When we come back next year we hope to continue with banking in our school.

SYLVIA LEVIN,  
6th Grade—Mrs. Parmale's School