



# Thrift



MARCH  
1929

PUBLISHED MONTHLY BY THE BANK  
A PRACTICAL PAPER FOR PROVIDENT PEOPLE

SUCCESS  
SECRETS

## President-Elect HERBERT HOOVER

*has this to say  
about Saving:*

- ★ I have never seen any
- ★ road to independence
- ★ except by saving.
- ★ A man with only \$1
- ★ of assets has to take
- ★ the first job offered
- ★ him. The man with
- ★ \$1000 can take the
- ★ choice of several. A
- ★ man with \$5000 saved
- ★ can go a long way
- ★ toward dictating who
- ★ is to get his service.
- ★ I went through this
- ★ mill myself.



## OPINIONS OF UNITED STATES PRESIDENTS

Economy makes happy homes and sound nations. Instill it deep.

★ *1st U. S. President George Washington, b. Feb. 22, 1732. d. Dec. 14, 1799. Administration 1789-1797.*

Save and teach all you are interested in to save; thus pave the way for moral and material success.

★ *3d U. S. President Thomas Jefferson, b. Apr. 13, 1743. d. July 4, 1826. Administration 1801-1809.*

Reap the harvest of thrift; spend less than you earn. It is surprisingly easy after short practice.

★ *5th U. S. President James Monroe, b. Apr. 28, 1758. d. July 4, 1831. Administration 1817-1825.*

Financial economy is very important.

★ *6th U. S. President John Quincy Adams, b. July 11, 1767. d. Feb. 23, 1848. Administration 1825-1829.*

Save your money and thrive or pay the price in poverty and disgrace.

★ *7th U. S. President Andrew Jackson, b. Mar. 15, 1767. d. June 8, 1845. Administration 1829-1837.*

Common sense is calculation applied to life.

★ *9th U. S. President William Henry Harrison, b. Feb. 9, 1773. d. Apr. 4, 1841. Administration Mar. 4, 1841-Apr. 4, 1841.*

Wealth can be accumulated only in the earnings of industry and the saving of frugality.

★ *10th U. S. President John Tyler, b. Mar. 29, 1790. d. Jan. 17, 1862. Administration 1841-1845.*

The men and women who pay strict attention to saving become independent.

★ *11th U. S. President James K. Polk, b. Nov. 2, 1795. d. June 15, 1849. Administration 1845-1849.*

When trouble comes, be ready for it.

★ *12th U. S. President Zachary Taylor, b. Nov. 24, 1784. d. July 9, 1850. Administration 1849-1850.*

To be financially well-fixed you must battle with yourself; be saving but not niggardly.

★ *13th U. S. President Millard Fillmore, b. Jan. 7, 1800. d. Mar. 8, 1874. Administration 1850-1853.*

Fulfillment of duty and the habit of saving will prove a resource which cannot fail.

★ *14th U. S. President Franklin Pierce, b. Nov. 23, 1804. d. Oct. 8, 1869. Administration 1853-1857.*

One art there is which every man can be master of—the art of saving.

★ *15th U. S. President James Buchanan, b. Apr. 23, 1791. d. June 1, 1868. Administration 1857-1861.*

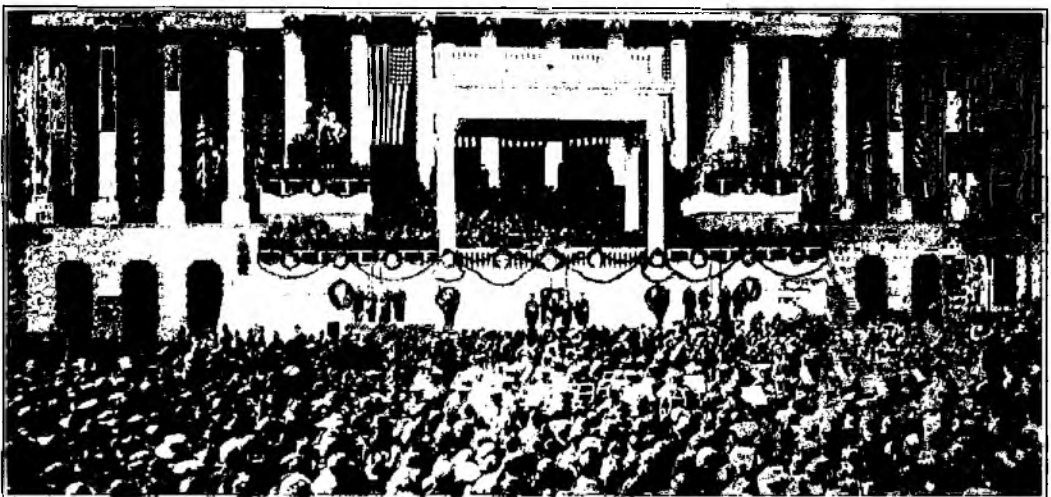
Prosperity is the fruit of labor. Teach economy. That is one of the first and highest virtues. It begins with saving money.

★ *16th U. S. President Abraham Lincoln, b. Feb. 12, 1809. d. Apr. 15, 1865. Administration 1861-1865.*

Thrift sweetens the bread of the working-man; it makes him conscious of his own cause, his own safety, his own dignity.

★ *17th U. S. President Andrew Johnson, b. Dec. 29, 1808. d. July 31, 1875. Administration 1865-1869.*

SCENE OF PRESIDENTIAL INAUGURATION IN FRONT OF THE NATIONAL CAPITOL



## AS TO THE VALUE OF THRIFT AND SAVING

Save! The day may come when you will find the little treasure a faithful servant.

★ 18th U. S. President U. S. Grant, b. Apr. 27, 1822. d. July 23, 1885. Administration 1869-1877.

Accidents seldom started anyone along the road to happiness.

★ 19th U. S. President Rutherford B. Hayes, b. Oct. 4, 1822. d. Jan. 17, 1893. Administration 1877-1881.

By saving nickels and dimes thrifty persons lay the foundations of fortunes.

★ 20th U. S. President James Abram Garfield, b. Nov. 19, 1831. d. Sept. 19, 1881. Administration Mar. 4 to Sept. 19, 1881.

A sage once said: "Small beginnings have large endings." There is truth in it.

★ 21st U. S. President Chester A. Arthur, b. Oct. 5, 1830. d. Nov. 18, 1886. Administration 1881-1885.

While still young learn to save, and when you're old no one will have to pass the hat around for your benefit.

★ 22d U. S. President Grover Cleveland, b. Mar. 18, 1837. d. June 24, 1908. Administration 1885-1889. 24th U. S. President Administration 1893-1897.

Young man, if you are saving and true to yourself, nothing can impede you from attaining the highest popularity.

★ 23d U. S. President Benjamin Harrison, b. Aug. 20, 1833. d. Mar. 13, 1901. Administration 1889-1893.

Let us cultivate the spirit of saving.

★ 25th U. S. President William McKinley, b. Jan. 29, 1843. d. Sep. 14, 1901. Administration 1897-1901.

If you would be sure that your are beginning right, begin to save.

★ 26th U. S. President Theodore Roosevelt, b. Oct. 27, 1858. d. Jan. 6, 1919. Administration 1901-1908.

Economy and everything that ministers to economy supplies the foundations of national life.

★ 28th U. S. President Woodrow Wilson, b. Dec. 28, 1856. d. Feb. 3, 1924. Administration 1913-1921.

Let us call to all the people for thrift and economy . . . to that prudent and normal plan of life which is the health of the republic.

★ 29th U. S. President Warren Gamaliel Harding, b. Nov. 2, 1865. d. Aug. 2, 1923. Administration 1921-1923.

It is not so much what we earn today as what we save today that determines our position tomorrow. The margin between success and failure, between a re-

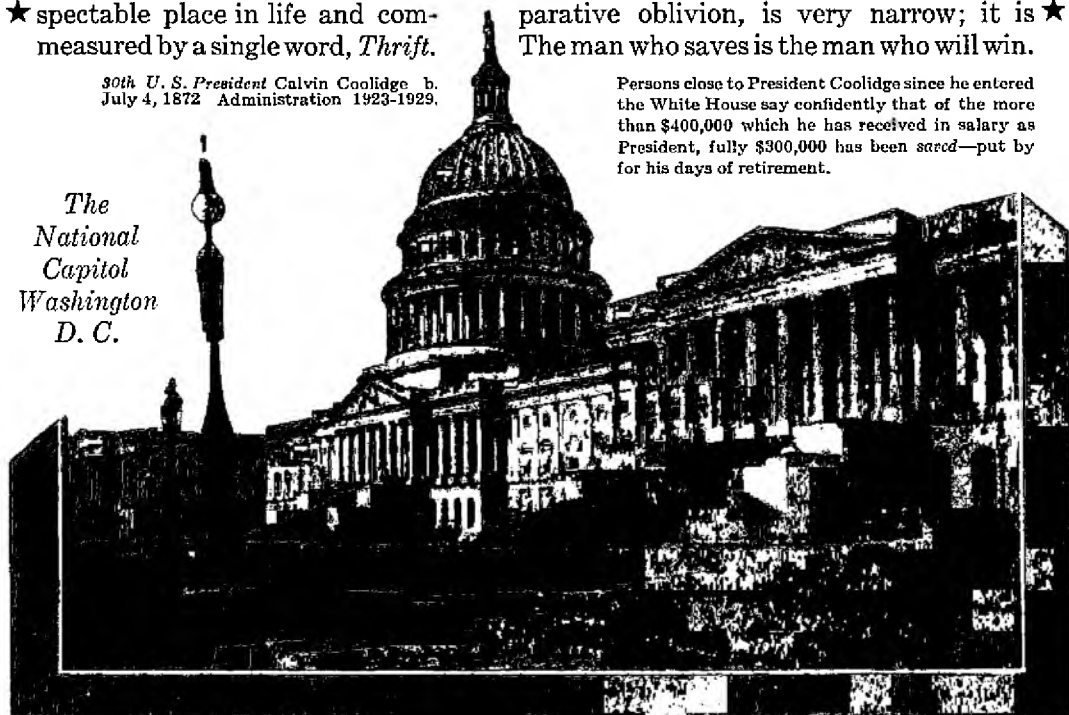
★ spectable place in life and com-  
measured by a single word, *Thrift*.

parative oblivion, is very narrow; it is  
★ The man who saves is the man who will win.

30th U. S. President Calvin Coolidge b. July 4, 1872 Administration 1923-1929.

Persons close to President Coolidge since he entered the White House say confidently that of the more than \$400,000 which he has received in salary as President, fully \$300,000 has been saved—put by for his days of retirement.

The  
National  
Capitol  
Washington  
D. C.



## Adages from Ireland

Better be sure than sorry. *Apropos*  
 Gold is light with a fool. *St. Patrick's Day*  
 Long sleep makes a bare back. *March 17*  
 A heavy purse makes a light heart.  
 Poverty destroys companionability.  
 Let ivvery her'n hang by its own tail.  
 A spur in the head is worth two in the heel.  
 The day of storm is not the day for thatching.  
 Makin' the beginning is one-third of the work.  
 It's a lonesome washing that there's not a man's  
 shirt in.  
 One pair of good soles is worth two pairs of  
 upper leather.  
 He is bad that will not take advice, but he is a  
 thousand times worse who takes every advice.

*Saving demands salutary self-discipline.*

### Medals versus Money

**R**OALD AMUNDSEN'S collection of medals has been sold to defray the debts of his estate. This mighty explorer never discovered the way to financial independence and security. He died deeply involved in debt. His medals now go to King Frederick University at Oslo, Norway.

It is rather pathetic to think about Amundsen, a giant in his sphere, dying and leaving nothing tangible to settle his estate except a large array of medals and decorations.

Most of us cannot be Amundsens and go adventuring into far corners of the world. We probably could not equal his exploring record if we had his chance. But we can discover the road to economic protection and independence, which he failed, in all his wanderings, to find.

True, we may not be rewarded with exploratory honors but we shall not need them.

A substantial bank account, dependable securities, and other property will go further towards insuring our comfort and happiness in declining years than a chest full of decorations.

*Mending our ways will mend our means.*

### Good Business Practice

**A**LTHOUGH its loans may be well-secured and quickly collectable, its investments of the most desirable character, a bank is required by law to hold a considerable proportion of its liabilities in ready reserves and is likely to keep thus available even more than is required. Because this is recognized as good business practice, a bank naturally has more confidence in a man or concern that keeps a good-sized working balance on deposit. If the depositor is also a borrower from the bank, his cash reserve is certain to be a favorable factor in credit accommodations.

Many a man has lost  
 all his saved funds  
 by investing without  
 first obtaining the  
 advice of his banker.



## Glimpses of Other Lands

British India has 600 movie theaters.

Cigar smoking is declining in Belgium.

Three pounds of tea will purchase six wives in India.

Concrete and cork cottages are being built in England.

Hot springs are used to supply water for laundries in Ireland.

Brazil was originally called Terra de Brazil, or land of red-dye wood.

Palestine is now getting most of its agricultural implements from Germany.

About 70,000 women work in the mines of Japan, 40,000 of them underground.

The ordinary wage-earner in China today does not make more than \$160 a year.

Ecuador's entire farming region has almost uniform temperature through the year.

The title to more than nine-tenths of the land in Russia is held by the government.

Since the earthquake of 1923, buildings in Tokio are limited to three stories in height.

Twenty-seven thousand working hours are lost every day by traffic delays in London.

The world's largest bell is still the 180-ton bell of Moscow, cast in the eighteenth century.

Bicycles are becoming increasingly popular with both natives and Europeans in French Morocco.

African elephants are much cheaper for use in plowing than tractors are, Congo farmers have found.

Eskimo snow houses are most remarkable because of their domed roofs held in place by key-stones.

Sweden is one of the most advanced countries in the world in laws for the care and protection of children.

Rome celebrated its 2,682d birthday by starting excavations at the site of the ancient Circus Maximus.

The great pyramid built by Cheops contains more than 2,300,000 stones, averaging over two tons in weight.

Bulgarian rose growers who sowed their fields with tobacco after the world war are returning to the production of rose oil for the perfume trade.

It is estimated that 5,000 race horses are stabled within the province of Buenos Aires to provide the national pastime for the city's 2,000,000 inhabitants.

The new South African flag consists of orange, white and blue stripes, with the Union Jack, Transvaal and Orange Free State flags in the center.

The increasing angle of the Leaning Tower of Pisa is found due to a spring of water under the tower, which has again become active and causes the soil to give way.

## Aged Woman Robbed

**K**INLESS, alone and unable to earn her daily bread, Mrs. Maria Albanese, at 70, was dwelling in two small rooms at 97 Jackson street, Buffalo, New York. Between her and the helping hand of charity was a fund of about \$550, left to her by her husband at his death fourteen years ago. She was keeping the money in a small trunk.

On a Sunday Mrs. Albanese was visited by a young man who made so many pointed inquiries about her affairs that she finally told him to get out. Late that night she awoke to find a man in her room; then a towel was thrown over her head and she fell asleep again. When she awoke again in the morning her trunk with the money was gone.

As she lay in the city hospital suffering from the shock, a suspect was brought before her. It required the efforts of a nurse and a policeman to prevent her from rising to attack the man whom she recognized as the robber.

However, our information offers no indication of the recovery of her precious hoard.

*No hoard is spared by a crook's sympathy.*

## Cash Taken from Chest

**T**RACKS of a small car were the only clew left by a burglar who removed \$400 from the bedroom of Mr. and Mrs. Harry Curtis in Albion, Illinois. In withdrawing the money from the bank some time previously, Mr. Curtis had intended to pay it on some property the next day. Instead, the currency, mostly of small denomination, had been wrapped in a newspaper to form a good-sized package and tucked away in a chest. It was thus conveniently arranged for the uninvited guest who entered by removing a screen.

*Danger usually attends withdrawn deposits.*

## Bills Wander from Fold

**F**OUR \$500 bills and four \$50 bills were lost somewhere on the streets of Dallas, Texas, by S. Johnson, 70 years old, living at 1204 Pecan St. Employed by one firm for thirty-five years, the elderly man had steadily saved until he had \$6000. He carried his fortune in the form of currency in a bill purse and the eight bills, totaling \$2,200, may have slipped out while he was extracting cash for some small payment.

*Banked \$ may be forgotten but are still safe.*

## Saves Live Pets, not Cash

**W**HEN flames were sweeping through his home at 19 Prospect street in Elizabeth, New Jersey, Edward Eise dashed back into the burning house to bring forth in safety his dog Jerry and two canaries. But he left in a drawer, to be destroyed, his other pet, a roll of bills totaling \$400.

*Currency kept as a pet is seldom saved.*

## Household Suggestions

A little salt will remove stains from teacups.

A six-pound iron is said to be best for home laundry work.

It is said warts will disappear if rubbed night and morning with castor oil.

A cloth dipped in vinegar will remove all deposit from the goldfish bowl.

Walnut furniture can be cleaned with a piece of flannel dipped in paraffin.

Stamps or gummed labels stuck together may be loosened by pressing with a hot iron.

Chloride of lime strewn around the cellar will keep away any roaming mice or rats.

Place a box of quicklime in the damp cupboard for a few days to absorb the moisture.

Damp tea leaves sprinkled over the rugs before sweeping will brighten them wonderfully.

Never use soap on white silk. Soap should be dissolved in water before laundering is begun.

Peeled apples can be kept white by immersing and keeping covered with salt water until used.

Cut lemon dipped in table salt and rubbed on stained ivory knife handles etc., will remove the stains.

A fresh scorch spot can be taken out of any material save silk if it is immediately rubbed with coarse salt.

Creamed potatoes have more flavor and look more appetizing if chopped parsley is added to the white sauce.

Barley water for children should be made with one teaspoonful of prepared barley to one and a half cupfuls of water.

Water to which a few drops of kerosene have been added makes an excellent wash for windows, mirrors and picture glass.

Torn oilcloth should be repaired immediately to keep the tear from spreading. A neat quick job can be done with ordinary adhesive plaster.

Pastry must always be rolled with a light rather than a heavy motion. Rolled in this way the air will not be pressed from it, thus robbing it of its flakiness.

Very attractive garnishings on the broiled fish platter are slices of lemon with half their surface covered with minced parsley and the other half with paprika.

Rolls of cardboard act as good supporters for the rubber boots when not in use. They will hold the boots erect, permit free circulation of air and prevent cracking.

If the fish you are frying seems to splatter a great deal, invert the colander over the pan. This will prevent splashing, and yet the small holes will allow the steam to escape.

Celluloid knitting needles, spectacle frames etc., when bent, can be straightened by immersing in boiling water and after pressing into proper shape with the fingers, dipping in cold water to harden.

Unbanked money is lost, stolen or destroyed. Some persons even put money in stoves to take it out in the form of ashes.



### Calf and Conscience

THE story is told of an elderly gentleman who was asked to contribute to a fund for rebuilding the village church.

Although reputed to be a "man of means," he did not consider that he was in a position to contribute, and yet, desiring to make a good impression, he said to his fellow townsman:

"I can't give you anything right now, but I have a fine calf on my farm. When it grows up and is sold I'll give you the money I get for it."

Time went by and the calf grew up without the prospective donor making good his promise. One Sunday, however, he entered the church and, approaching the man who had solicited his contribution, said:

"Here's your money. Now I want you to stop singing about me and my cow."

"Singing about you and your cow?" repeated the puzzled man. "What do you mean?"

"Well, as I was passing on the other side I heard you all join, quite heartily, too, in singing, 'The calf has ne'er been sold! The calf has ne'er been sold!' I think that is carrying the matter a little too far, don't you?"

What the congregation had been singing was, "The calf has ne'er been sold." The impaired hearing and the accusing conscience of the old man resulted in his queer but telling interpretation.

Promises to pay should never be evaded until the voice of conscience says, "The calf has ne'er been sold!"

This is equally true of promises made to yourself. If you promised yourself to begin a bank account, or to do better by the one you have started, and yet have been going on without doing anything about it, let us remind you that "The calf has ne'er been sold."

It's up to you to come in and make good.  
Be as good a sport as the old gentleman.  
Pay up what you have promised yourself.



### In Mind or in Deed

I THOUGHT you said that you had plowed that field back of the woods," said the farmer to his hired man.

"No; I only said I was thinking about plowing it," drawled the employe.

"O, I see. You have merely been turning it over in your mind."

Turning a field over in your mind doesn't help the productiveness of a farm. It's the actual turning of the hand to the plow that counts. It's the poking of the nose of the plow into the soil and the patient, persistent following, furrow after furrow, that brings results.

Turning a bank account over in the mind is no more effective than turning a field over in that manner. Nothing really comes of it.

It's the actual beginning that counts. It's the putting of your hand to the plow and the refusing to turn back. It's the persistent plowing on, however hard and rocky the furrows may be, that increases the productivity of your financial acres.

Don't keep on and on turning over in your mind a plan for saving. Do something about it.



### Importance of Details

AH! Don't be so finicky and fussy!" "Don't bother me with details."

"Come on! Let's get started. Things will come out all right."

"I haven't time to monkey with little things like that."

Have you ever heard someone else or even yourself make remarks like these?

Of course you have. Then, you have heard the beginnings of failures. There's an old saying: "Take care of the little things and the big things will take care of themselves."

After all, every accomplishment, every production, is the combination of a whole lot of little acts, both of preparation and of performance. Slacken up on any one of them and the result is imperfection.

It's a good deal like the making of a tile floor with little tiles, each of them of an exact shape. If all the tiles are perfect, (and this is preparation), the result is perfect, if the performance of laying them is perfect. Put in a few broken ones, or lay a few askew, and the eyes of all of those who look upon the floor will see, not the fine part, but the defects.

Details? Life, work, results, perfection, are made of details. He is a good workman, no matter what the job is, who attends carefully to the details.

Details? Analyze successful results and you will find well handled details.

Details? Say! Maybe that thing you failed with or didn't complete satisfactorily was due to a failure in preparation or performance of some little detail.

Details? Look after them and success just naturally happens.

—Col. B. A. Franklin.

There is no substitute for banking service.

## Hints about Business

It is best not to be too optimistic in starting store credit accounts.

In writing the amount in a check, begin at the extreme left side.

However big it may grow, a business is never old enough to take care of itself.

Checks or drafts must be presented for payment without unreasonable delay.

An agent is one authorized to act for his principal, who will be bound by all acts of his agent.

A collateral loan is one secured by the deposit of stocks, bonds, etc., of recognized value.

Stock issued at fictitious valuation for property or services, or issued when not fully paid up, is called *watered stock*.

A "free" offer of anything presumably of some value may well arouse suspicion. Beware of "something for nothing."

A young man who aspires to have a business should begin early to save for his capital and to build up his credit at the bank.



### Refer to Your Bank

WHAT do you know about So-and-So? Is he dependable? Is he entitled to credit? Such questions are frequently asked of the bank. If Mr. So-and-So is one of our depositors, being acquainted with him and having a line on his responsibility, we can give him a rating. Otherwise it may be necessary to withhold a favorable rating simply because his standing is not known to us. A bank account is your best recommendation.



### President's Compensation

THE President of the United States receives a salary of \$75,000 a year. In addition, Congress annually appropriates \$25,000 for his traveling and official-entertainment expenses, to be used at his discretion and accounted for only by his voucher. The government provides executive offices with a secretary and clerical help, and pays for the heating, lighting, care, repair and furnishing of the White House, but not the President's ordinary household or personal expenses.



SHORTLY before dinner time a small boy said to his mother, "Oh, mamma, I have such a stomach ache!" The mother replied, "Dinner is nearly ready. I guess you'll feel better when you get something in it."

The next morning the preacher called. He complained of having a headache. The boy said, "Maybe you'll feel better when you get something in it."  
—Congregationalist.

## Household Suggestions

### Breakfast Menu

- Orange Juice
- Oat Meal, Top Milk
- Plain Muffins
- Grape Jelly
- Omelet
- Coffee



### Fish Cakes with Eggs

Put  $2\frac{1}{2}$  cups sliced raw potatoes in a kettle; cover with  $1\frac{1}{2}$  cups freshened and shredded salt codfish; then cover with cold water and boil until potatoes are done. Drain, mash, add  $\frac{1}{2}$  cup milk, 1 tablespoon butter, 2 beaten eggs and a few grains white pepper and beat until very light. Shape into cakes, dredge with flour and fry on both sides until brown. Serve with a poached egg on each.

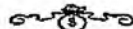
### Aid in Floor Cleaning

One housewife has mounted on rollers a piece of board large enough to accommodate a bucket, and she uses this when scrubbing or washing floors. It can be pushed along as she works and will not scratch the floors or upset on the rugs or woodwork.

### To Counteract Acid

If you spill battery acid on a rug or on your clothing, a hole may be avoided if you immediately moisten the spot with a little water and sprinkle baking soda over it.

*The sincerity of our interest in their financial welfare has made our bank particularly attractive to feminine patrons.*



### Children's Accounts

IT is well to impress upon the mind of a child an idea of the security, advancement and happiness that grow out of saving in the safety of a bank account. To make sure that this lesson will not be lost, bring your little boy or girl to the bank and open an actual account in the child's name. Both the money accumulated and the saving habit acquired in youth will be a great help in later years.



### Hitting the High Notes

THE celebrated soprano was in the middle of her number when little Johnny noticed the orchestra leader wielding his baton.

"What does that man keep hitting at her for?" he asked his mother.

"He's not hitting at her," replied his mother. "Well, then, why does she keep hollering?"

Each deposit you put in our bank puts you in improved position to meet whatever the future has in store.



## Just to Amuse You for a Minute or Two



The teacher was discussing the idiosyncracies of March.

"What is it," she asked, that comes in like a lion and goes out like a lamb?"

And the youngest pupil replied, "Father."

"Well, my child, did you have a good night?"  
"I don't know; I was asleep all the time."

"My memory is rapidly failing me."  
"Um,—by the way, could you lend me a fiver?"

"Is it true that she has a secret sorrow?"  
"Heavens, yes. Hasn't she told you about it?"

"What a lot of style they are putting on!"  
"What a lot of creditors they are putting off!"

Caddie—How do you address the ball, sir?  
Golfer—Do you mean before I hit it or after?

Mrs.—What have you ever done to benefit any of your fellow men?  
Mr.—My dear, I married you, didn't I?

"Why didn't you try to keep out of jail?"  
"I did, ma'am; and I got six months extra for resisting an officer."

Mrs.—This is my new gown. Isn't it becoming?  
Mr.—It may be coming but it looks as if a lot of it hasn't arrived yet.

"Why did you choose your grocer to play the bass drum in your band?"  
"He gives full weight to every pound."

"Look here, young man! What business did you have to kiss my daughter?"  
"No business at all, sir. It was a pleasure."

Forward, (in) March (1) with Deposits.

Month of						Year 1929
March						
Sun.	Mon.	Tues.	Wed.	Thur.	Fri.	Sat.
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

# INAUGURATION DAY

In the ceremony of March 4th, Herbert Hoover assumes the duties and responsibilities of the nation's highest office.

Thus begins a new four-year period of our national government. But to make it mean still more to you

### Inaugurate a Plan of Saving and Banking

Let this occasion also serve as an "auspicious initiation" of your greater prosperity and success. Begin to build a surplus reserve for your protection and advancement. Start a program of depositing

*in an account with*

# THE FIRST NATIONAL BANK

MARTINSBURG, PENNSYLVANIA