



West Virginia Thrift



LABORING MAN'S NUMBER

VOL. 1.

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BANKERS AND LABORERS ENDORSE THRIFT CAMPAIGN

STATE FEDERATION ADOPTS RESOLUTION

Educational Drive Discussed At Length At
Clarksburg Convention In May.

Two hundred and seventy-five delegates to the meeting of the West Virginia Federation of Labor at Clarksburg May 12-17 heard a lengthy discussion of the government's educational campaign to teach thrift through the purchase of War Savings and Thrift Stamps.

After the debate, the convention almost unanimously instructed the Resolutions Committee to draw up and present a resolution endorsing the thrift campaign, this resolution to become a part of the minutes of the convention.

Following is the resolution the committee presented:

WHEREAS, the government has launched a campaign to teach the people the principles of thrift through the purchase of War Savings and Thrift Stamps,

AND WHEREAS, thrift is the foundation upon which the future prosperity of the nation must be built,

WE THEREFORE, as the West Virginia Federation of Labor assembled in Clarksburg this fifteenth day of May 1919, endorse this campaign. We urge each and every member of organized labor to invest in these stamps, realizing that, by responding to this appeal to loan money to our government, organized labor will not be making a sacrifice. We will be advancing and protecting our own best interests and those of our fellowmen.

We urge the government's plan to organize societies in every industry in West Virginia, and urge all members of organized labor to become members of these societies, pledging themselves to save at least a part of their earnings each week, thereby benefiting themselves, their families, organized labor and their government in the true spirit of Unionism.

The convention was one of the most interesting held by the State Federation. After passing other important resolutions and electing officers, Bluefield was selected as the meeting place for the next convention.

The Twelfth annual session of the Federation will go down in the history of the organization as one of the most important ever held, because a great number of post-war readjustment measures of importance to every laboring man in the state were adopted.



NEVER SPEND A DIME,
WATCH DOLLARS GROW.

The latest plan being adopted in the state to boost the big thrift campaign is the organization of "Never Spend A Dime" clubs. Try it once. Then when you see how quickly the dollars grow, organize a club within your savings societies. Play the game square. When you have saved five dimes go to the bank or postoffice and buy two Thrift Stamps.

WAR SAVERS HELP PUT OVER FIFTH BOND DRIVE

The Fifth Victory Liberty Loan campaign went over the top. No official figures have been made public as to the exact amount subscribed. These will be forthcoming within a few days, it is expected. But the fact that it went over is assured. Formal announcement of the fact was made on the night the campaign closed, May 10.

There is a great deal of satisfaction in knowing that the big army of War Savings societies members in West Virginia took a big part in the campaign and helped materially in putting it over in the state.

The majority of men spend the first portion of their life making the other portion wretched.—La Bruyer.

APPROVAL GIVEN BY EXECUTIVE COUNCIL

State Association of Bankers Sees Wonderful Benefits of Thrift Educational Plans.

The Executive Council of the West Virginia Bankers' Association held a meeting two weeks ago in the Frederick Hotel at Huntington.

During the course of the business session, the following resolution was unanimously adopted:

RESOLVED, that we the Executive Council of the West Virginia Bankers' Association believe that the War Savings Program as outlined by the Treasury Department for 1919 will be beneficial to the banks in that it tends to promote thrift, and further, that we will co-operate with the War Savings Organization in every possible way, especially by keeping the stamps on sale and including in our advertising Thrift and War Savings Stamps. Further that we commend to all bankers in West Virginia the War Savings program with its Thrift education as outlined by the Treasury Department.

—BUY W. S. S.—

JULY 4-11 SET ASIDE FOR WINDOW DISPLAY

Signed pledges in large numbers are being received each day from the retail and wholesale dealers of West Virginia by State Director John E. Norman. The merchants, by signing these pledges, agree to put a War Savings and Thrift Stamp display in their windows during the week of July 4-11. The plan was suggested by Mr. Norman and it is meeting with a very gratifying response.

It was believed that in view of the fact that July 4 is Independence Day, it would be the proper time to have displays in as many windows as possible in West Virginia, thus boosting the thrift campaign.

The merchants will receive the official War Savings posters within a few days. War Trophies, flags, War Savings and Thrift Stamps will be used in decorating the windows.

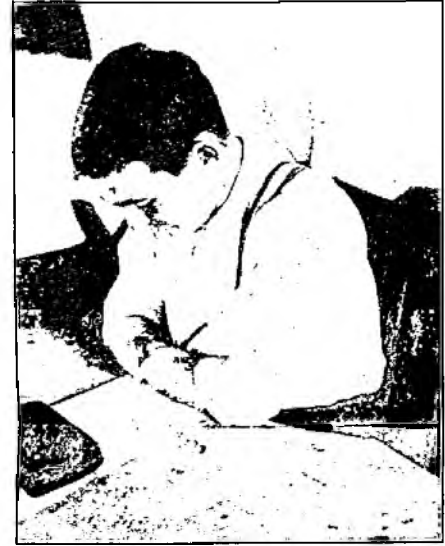
—BUY W. S. S.—

Don't let your dollars loaf. If you own Liberty Loan Bonds, take your interest coupons to the post office, June 15 and exchange them for Thrift or War Savings Stamps.

—BUY W. S. S.—

Interest drawing interest is multiplication of money. Convert your Liberty Bond coupons into War Savings Stamps.

"CASH IN" YOUR CHANCES AS THIS BOY IS DOING



Here is a West Virginia farm boy who lost both hands in the Argonne Forest. He feeds himself, writes and paints, due to hospital treatment and instruction.

HEAD OF GLASS WORKERS URGES UNION MEN TO PRACTICE THRIFT

J. M. Neenan Sends out Letter To All Chief Preceptors of West Virginia Locals.

The following letter has been sent out to all Chief Preceptors of West Virginia Locals, National Window Glass Workers by J. M. Neenan, President of the national organization with headquarters in Cleveland:

"Cleveland, Ohio,
April 18th, 1919.

"To the Chief Preceptors,
of the West Virginia Locals.
Brothers:

I am in receipt of a letter from Mr. J. E. Norman, State Director of the Treasury Department, in which he requests me to bring to the attention of our West Virginia membership a plan formulated by means of which a War Savings Society is to be organized in every industry in the state.

Mr. Norman very properly points out that such a society will not place a burden on any one who belongs to it but that the opposite condition will prevail and that those who save money by joining a War Savings Society will be making a good investment.

The window glass industry, as you are aware has been seriously afflicted by war conditions and is still most seriously afflicted by restrictions that were deemed necessary by the Government during the war. As a result, we are not as fortunately situated as we would like to be. However it is our duty to assist the Government in all of its departments and I earnestly recommend that all who can possibly do so, join the War Savings Societies that are being organized throughout your state.

Fraternally yours,
J. M. NEEMAN,
President.

—BUY W. S. S.—

Save first. Spend afterwards.

"Cash from Trash!" It's Worth the Trouble, Don't You Think? Here's Scheme

WHAT ONE CAREFUL HOUSEWIFE DISCOVERED.

Quite as thrilling a story as any Luther Burbank has to tell was told by Mrs. Edmund M. Parker at a recent meeting of the Cambridge, Mass., branch of the Special Aid Society for American Preparedness. Besides being chairman of the Speakers Bureau of the Special Aid, Mrs. Parker holds the same office in the Savings Division of New England. It was in this latter capacity that she had secured Mrs. F. L. Higginson, director of the division, and Mrs. H. Parker Whittington, director of the Salvage Bureau which has been organized for the Division, to address the previous meeting of the Special Aid.

Now Mrs. Parker is a good housekeeper, but after she listened to those two speakers she went home and set to work. Old newspapers and a lot of pasteboard boxes in one of which was a collection of old calling cards saved from the days before there was a Social Register, and magazines too old to be given to anybody, were her first "finds." In the basement were boxes of rusty nails, several handbells, old bicycle chains, padlocks and keys that fitted nothing.

Everything was gathered together and then a "Salvage" card was put in the window. Soon there was a call from an excited junkman, who said the Salvage Bureau told him he was to pay for junk with Thrift Stamps whenever he saw that sign. He offered thirty cents for sixty old bottles; the zinc in an old ice box brought ten cents. In

all he left \$1 worth of Thrift Stamps behind him.

Encouraged Mrs. Parker searched her bookcases, and harvested \$11.75 from them. A box of discarded and broken silver brought \$10.58, and by the additional investment of Liberty Bond coupons Mrs. Parker secured in one month \$44 in Thrift and War Savings Stamps.

Because of associations an old watch had been kept, but now the country needs the gold, and what would not be given over for personal gain is to be offered upon the altar of a country's need. When the youth of the nation gave freely of their lives, it is a small thing, Mrs. Parker says, to give to that same cause articles which have outlived their usefulness and are mere reminders of days that are past.

—BUY W. S. S.—

HE DARED THEM TO STEAL HIS SAVINGS.

C. O. Young, Buckhannon druggist, is a regular evangelist when it comes to preaching the gospel of thrift through the purchase of War Savings and Thrift Stamps. A few weeks ago the citizens of Buckhannon were somewhat averse to purchasing these stamps because several had bought them and later they were lost, the purchaser having failed to have them registered at the postoffice.

Young had his stamps registered and then spread them out on top of a counter display window. He also had a card printed saying, "Take all of these stamps you want. I have had them registered. They are of no value to you."

Buckhannon is buying stamps again.

—BUY W. S. S.—

Invest the proceeds of your patriotism in patriotism. Take your Liberty Loan Interest coupons to the postoffice June 15 and exchange them for Thrift or War Savings Stamps.

—BUY W. S. S.—

Make saving a habit!

MONTGOMERY URGES FAMILY SAVINGS SOCIETIES

STATE COMMISSIONER OF LABOR ENDORSES CAMPAIGN FOR THRIFT

Government Should Interlock "Build-A-Home" Campaign With That of Thrift.

State Director John E. Norman this month received this very fine letter from State Commissioner of Labor Sam B. Montgomery. Mr. Montgomery has made a study of conditions surrounding the laboring man's economic affairs.

He sees in the government's thrift campaign a great opportunity to lift the workmen to a plane of economic independence. He would, however, interlock the government's "Build-A-Home" drive with that of Thrift. And he also urges the organization of family savings societies rather than community societies.

Following is his letter:

May 14, 1919.

Mr. John E. Norman,
State Director W. S. S. Organization,
Huntington, W. Va.

Dear Sir:

It is good news to hear that the War-Time Savings or W. S. S. Movement has been made a permanent peace time measure. Unfortunately during these later years we have drifted away from thrift and economy which was a fundamental characteristic of our grandfathers.

When one learns thrift they spend wisely and save methodically. T-H-R-I-F-T. Thrift means method, and method means order, system, rule, regularity. A housekeeper who uses thrift methods does not call the grocer over the phone and order "a dollar's worth of sugar," and then turning to the butcher says: "send me a two dollar porterhouse steak." She goes to the grocer and inquires—how much is granulated sugar a pound? And then to the butcher with the same inquiry—how much is porterhouse per pound? Upon returning home she weighs her purchases to ascertain whether she received correct weight or not.

The head of a thrifty family does not pay rent any longer than absolutely necessary. There is an earnest desire on the part of the father, mother and adult children to own their own home. It has too long been the custom of many workmen of our state to rent the house in which they live. Many of us have worked at one plant, resided in one rented house, and raised a large family, feeling all the time that it would be too great a venture to purchase a home, but still having a great longing to own a home in which to spend our declining days. Many such, if they had stopped to figure, would be startled to find that they had paid enough out in rent to buy the best house on the street. This is a lack of thrift—of method—of confidence.

Often has the workman pictured a home with a garden plot—and flowers. The faithful wife, always optimistic, is hopeful of making that picture a reality, but the advance step has never been taken. There has been a cause for this delay. In three cases out of five it will be found in a lack of thrift—method—economy. I believe that a solution of the perplexing problem means to make that initial payment, which means comfort and security in old age, has been



found in the War-Time Savings Movement.

A regular and methodical purchase of War Savings Stamps will create a habit that will be lasting, and in this movement every member of the family could participate. At the end of the year the accumulation of money value would be surprising, no doubt a permanent method of thrift would be the outgrowth in the household, and a most valuable lesson would be taught the children who had joined with parents in their regular methods of saving.

Further, the government's Own A Home campaign could well be interlocked with the War Savings Movement and thus the question of "How Can I Own My Home" be solved.

Instead of organizing community societies for the purchase of War Savings Stamps or Thrift Stamps, why not form family societies in the homes of the working men and women of the state? Father and son, mother and daughter will then become imbued with the true and continual American Spirit of Thrift.

Respectfully yours,
SAML B. MONTGOMERY,
Commissioner of Labor,
Weights and Measures.

—BUY W. S. S.—

WESTON WILL NEVER HAVE REASON TO BE ASHAMED OF RECORD.

Last year 132 men in Weston joined the Pershing Club. It was a fine record for the city of Weston's size. But the best part of it is the fact that out of this entire number of persons who subscribed for \$1,000—the limit—in War Savings Stamps, only two have had them redeemed. This is a record which can hardly be equalled anywhere in the United States. Another fine thing about this city is the fact that it is still a regular bee hive of Thrift and Savings Societies. All war work in the Lewis County seat was conducted on this same scale.

Farm Women Will Lend Their Help

Miss Marion Hepworth Sends out Letter To All Presidents of Farm Women's Clubs.

The following letter has been sent out to the presidents of all Farm Women's clubs in West Virginia by Miss Marion Hepworth, in charge of the Home Economics Extension work at the West Virginia university:

"According to the state plan of work, the Farm Women's Clubs have definitely pledged themselves this year to help to support the Thrift Stamp and Liberty Loan campaigns. This plan was completed at Parkersburg from the county program for the coming year, which were in turn made up from the plans formed in the different communities, so your club has no doubt already been assisting with these different campaigns.

"There has been a reorganization of the committees in charge of the selling of Thrift Stamps and War Savings Stamps, and a new campaign in thrift is about to be started. Mrs. Waitman Barbe, of Morgantown, has been appointed to take charge of the women's interests, especially to see that organized clubs are supplied with information along this line.

"We hope that the president of each Farm Women's Club will get in communication with the chairman of the county and will help in every way possible, personally and through the club, in making the campaign a success. If it is impossible for you to act yourself in this capacity, please appoint some member or committee to do the work. The secretary of each club should keep such records as are necessary of the work done by club members, the stamps sold to other people and those bought by the members themselves, so that the club will receive recognition for the work accomplished."

—BUY W. S. S.—

SUMMER THRIFT WILL CONTINUE; CHILDREN INFORMED OF PLANS

All school authorities, secretaries of Savings Societies and business men of the state were informed last week by State Director John E. Norman that the government's thrift campaign should be continued throughout the summer months when school is not in session.

The plan is to appoint a Thrift Director in each city and town, and then keep in touch with the children who were members of the school societies during the closing term.

The entire scheme was outlined in Mr. Norman's letter. This letter has met with a wide response, with indications pointing to the organization of numerous societies as well as keeping alive all of the old ones.

In some places it has been difficult to carry out the summer savings plan. In these cases the children are being urged to sign pledges to save their pennies and to be able to report when school opens again.

Have you completed your summer savings plans?

—BUY W. S. S.—

Save until it becomes a habit!

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

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LABOR BRINGS UP REINFORCEMENTS.

This month Thrift takes up the fight for frugality among men of West Virginia. Thrift proudly boasts that it is one of the very few publications in the state devoted exclusively to one cause, that cause being Thrift and Prudent Economy.

The gospel it preaches is above argument. It is good for everyone, and last week at Clarksburg the delegates to the West Virginia Federation of Labor were quick to see the advantages.

The endorsement, in the form of a resolution printed elsewhere, is their testimony. They stood squarely in favor of this educational campaign.

The laboring men last year not only supported the government during the war but also took advantage of this opportunity to save. When the resolution was presented it took little argument to show the delegates the benefits to be derived.

The purpose of the resolution was to convince those who had not yet taken advantage of the opportunity. They have now brought up reinforcements. A larger percentage of workmen will join Savings Societies this year than last if the enthusiasm manifested at the state convention can be taken as an indication.

A DANGEROUS REACTION.

BY WAITMAN BARBE,

Managing Editor of W. Va. School Journal and Educator.

It seems to be a law of nature, of human nature, and of human history that reaction follows action unless the action is kept up long enough to become habit. We are in danger of seeing this law working itself out with almost no effect, unless all of us do our best to counteract it.

During the war, children as well as adults were impressed with the necessity of saving, of denying themselves many things, in order to help win the war. Children learned to buy Thrift Stamps instead of candy and ice cream cones and movie tickets. Their patriotism was appealed to. They were caught in the spirit of a great organized movement. Teachers did splendid work, and it was due largely to the teachers that the children, for a year or two, really experienced a genuine satisfaction in practicing thrift.

Now the war is over. There are many indications that the reaction is coming in full swing among adults and children alike. They did not keep up the practice of thrift long enough for it to become a habit. They think that they denied themselves sufficiently and now they must indulge to make up for it. This is no fanciful picture; it is based upon both inquiry and observation. The reaction is on. With the adults it will continue so long as they have anything to spend; they can't get the thrift habit, they are too old. But it is not too late to turn the children back into the path from which just now they are wandering.

Everybody admits that our greatest national economical sin is the sin of waste. The next generation ought to be saved from the unhappy effects of that sin, so far as possible. The National Government has a scheme to help all who are willing to help themselves. Thrift Stamps and War Savings are a national blessing of far-reaching and untold value. Almost anybody can provide against financial hardship in old age if he is willing to save in childhood and youth. This great lesson should be taught and re-taught and taught again until the practice of thrift becomes a fixed habit. Catch the tide at its turn, now, before the reaction has gone too far.

HOW AND WHAT TO SAVE.

Higher rates of wages paid during the war have opened to workers the choice of various new standards of action—they cannot all be called standards of "living."

The near-sighted have used their unusual wages to indulge in all sorts of extravagance which gave little real satisfaction and contributed nothing to permanent family stability. Where they are not harming themselves, they are cultivating tastes which they cannot hope permanently to gratify.

Others, the far-sighted ones, have used their increase in wages to improve their comfort up to the full efficiency point for themselves and their families, and are thinking carefully before they spend their surplus. Many are investing in homes or working other well-considered investment-purchases. The wisest of all are putting a large share of their earnings into War Savings Stamps or savings banks to provide for necessities that may arise, for the education of children, etc., and particularly to establish a "turn around" fund that will enable them to meet more comfortably any changes in business or employment that may result from post-armistice conditions. These far-sighted people have taken the war, and its unusual opportunities for earning, very seriously; just as they did not expect the war to last always, they have not banked on war conditions in employment enduring indefinitely. They are ready for the future. If wages keep up, they are still so much ahead of the game.

THIS MIGHT INTEREST YOU.

If every millionaire in the United States buys all the War Savings Stamps the law allows, the Treasury will get \$100,000,000.

If 30,000,000 workers take each a dollar a week, it will come to \$1,500,000,000.

If every school child took a dollar a month, it would come to more than all the limit memberships.

A dollar a week—regularly—is the big money.

THE MAN WHO SAVES.

He erects a bulwark against sickness or adversity.

He builds a bridge to the better job.

He takes in hand a tool to grasp opportunity.

He sets up a ladder to climb in the world.

He gains control over money and things.

He trains himself for growing responsibility.

—BUY W. S. S.—

Keep your interest working. Exchange Liberty Loan Bond coupons due June 15 for Thrift or War Savings Stamps. Make your interest make more interest.

—BUY W. S. S.—

Plant proven seed. Interest on Liberty Loan Bonds will be harvested June 15. Plant it again in War Savings Stamps and it will keep on growing.

OF COURSE, THERE IS ALWAYS A GOOD STORY.

In every society there is some little human interest story, something that is different from everything else connected with the operation of the society. This office wants to know all about it.

For instance, Johnny Jones is cutting grass this summer and putting his money into Thrift Stamps. Mary Brown is taking care of the neighbor's children for a small sum, but she is saving it. How? By buying Thrift Stamps.

Let's all get together, and see what club can furnish the best story for next month's magazine.

—BUY W. S. S.—

BUY THRIFT STAMPS WITH DEAD FLIES

Elkins Stages Real Battle Against Flies and Awards Thrift Stamps In Prizes.

The children of the Elkins Elementary Schools have been busy and persistent in their recent efforts to eliminate the "typhoid" fly from our vicinity. Most folks would think that no flies have shown themselves, as yet, and few would believe that as many as 20,000 flies had been killed in and about Elkins within three weeks, but this has actually been done.

The fifteen Thrift Stamps that were offered, one for each 100 flies killed, were won and awarded in a very short time, and now the buildings and different rooms are competing for prizes offered. The report at the end of the third week was: First Ward, 9,707; Third Ward, 6,097; Central Building, 4,290. Total, 20,094.—Elkins Inter-Mountain.

—BUY W. S. S.—

DO YOU KNOW?

That War Savings Stamps pay 4 per cent compound interest?

That W. S. S. cost \$4.12 in January and one cent more each succeeding month of the year reaching their highest price, \$4.23 in December?

That the 1919 W. S. S. known as the Franklin Issue, will be redeemed by the Government on January 1, 1924, for five dollars?

That the 1918 W. S. S. will be redeemed by the Government on January 1, 1923 for five dollars?

That W. S. S. of either issue, if necessary, may be redeemed for value to date as indicated on the W. S. S. Certificate, at any postoffice upon ten days' notice?

That one thousand dollars' worth of W. S. S. of any one series, is the maximum amount allowed to any one purchaser?

That Thrift Stamps cost twenty-five cents? And that sixteen Thrift Stamps are exchangeable for an interest-bearing War Savings Stamp?

—BUY W. S. S.—

Where Do You Stand?

Here are a few court records, which show: "That of every 100 men who die, three leave an estate of \$10,000 or over; fifteen leave an estate of \$2,000 to \$10,000; and 82 leave no income producing property. Of 100 widows, eighteen are in comfortable circumstances; forty-seven are obliged to work for a living; and thirty-five are in absolute want, dependent upon charity."

INTERESTING NOTES FOR SECRETARIES OF SAVINGS SOCIETIES

GERMANY COULD NOT LICK AMERICA WHEN THIS SPIRIT REIGNED

This letter was received by the State Director during the latter part of April. It's worth the time of all Savings Societies Secretaries to read the message of Mrs. Ellsworth Marshall:

"Congo, W. Va., April 18, 1919.

"John E. Norman,
Huntington, W. Va.,

Dear Sir:

The Congo School W. S. S., as its name indicates, is the village school; forty pupils, 100 per cent patriotic, at first—together with a few associate members (secured by pupils) compose society.

"Flu" closed our school from the middle of October until January, making reports impossible. Another wave of sickness is in progress at present. Of course, savings drops in consequence.

Since last September we have bought \$324.50 worth of War Savings Stamps and Thrift Stamps.

If you knew my school, you would treble appreciate their effort: I have grades one, three and five, God bless them! A little mongrel bunch, from the poorest homes that I am trying to develop into good American citizens.

We would like to know how we rank in comparison with the Hancock county rural school savers. I did not keep a record of each pupil's savings for the term. My time is too fully occupied for this extra work.

Is there any reward of merit for schools savings of our amount offered in West Virginia? I know a reward would prove an incentive to the pupils to make a fresh start when school opens in September.

School closes April 25. There will be no one to keep up the society until I return in September. We are planting April 25 fourteen beautiful Maple trees as individual memorials to our Congo boys that the memory of their sacrifices may be kept green for generations to come. I am,

Very truly yours,
Mrs. Ellsworth Marshall.
—BUY W. S. S.—

SEVEN NEW SOCIETIES FORMED DURING MAY

Following is a list of the new savings societies formed during the month of May. We welcome them into the army of Savers:

- UNCLE SAM'S SEVENTH GRADE—E. K. McKinley, Secretary, Weston.
- LITTLE PATRIOTS—Mrs. O. H. Van Gilder, Secretary, Weston.
- DEER RUN AGRICULTURAL CLUB—Miss Mabel Lough, Secretary, Rear Run.
- THE HUB VICTORY SAVINGS—Miss Anna Davis, Secretary, 502 Straton St., Logan.
- LITTLE AMERICANS—Miss Mary Elizabeth Eads, Secretary, Main St., Weston.
- THE OLD EAGLE—Miss Faith E. Baxter, Secretary, Hundred.
- WEST SIDE WOMEN'S CLUB—512 Pennsylvania Ave., Charleston.

—BUY W. S. S.—

June 15, Pay Day. Celebrate by taking your interest to the postoffice and exchange them for Thrift or War Savings Stamps.



SAVINGS ARE GROWING, TEN SOCIETIES SHOW

Following is list of ten best school and industrial savings societies during month of May:

Army & Navy, Grace Pence, Sec'y.	
Gary, W. Va.....	\$1,081.50
Admiral Sims, Beryl Morgan, Sec'y.	
Fairmont, W. Va.....	\$12.00
Thrift Workers, A. M. Brown, Sec'y.	
Wheeling, W. Va.....	703.75
Uncle Sam, Mary B. Powell, Sec'y.	
Fairmont, W. Va.....	424.25
Uncle Sam's Partners, Louise Leonard, Sec'y. Fairmont, W. Va.....	287.00
Victory Saving Society, Evelyn Prickett, Sec'y. Fairmont.....	287.00
B. L. Butcher, Willard Clayton, Sec'y. Fairmont.....	284.75
Lick the Germans, Cora M. Starkey, Sec'y. Huntington, W. Va.....	257.00
Betsy Ross, Anyce Watters, Sec'y. Huntington.....	-233.80
C. E. Hutchinson Class, Bessie J. Reed, Sec'y. Fairmont.....	160.25
Industrial Societies.	
The Industrial report for April: Peninsula Office, C. V. Muser, Sec'y.	
Wheeling.....	\$268.04
W. A. Wilson & Sons, H. J. Holli-day, Sec'y. Wheeling.....	127.75
Wheeling Sanitary & Manufacturing Co., Geo. A. Srig, Sec'y. Wheeling.	51.00
White Rose, E. H. Whitthahn, Sec'y. Wheeling.....	22.75
Wheeling Steel Casting Co., H. W. Hunter, Wheeling.....	14.80
—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.

PROGRAM FOR SOCIETY MEETING Friday, May 30.

- Song by society.
- Talk by One of Pupils—"How I can Save and Why I Should Save During Summer."
- Roll Call of Members and Amount Saved Since last Meeting.
- Reading of May Number of West Virginia Thrift.
- Reading of May Issue of Thrift from Washington.
- Talk by Secretary on organization of summer Thrift Clubs.
- Song—Star Spangled Banner.

—BUY W. S. S.—

WHAT ABOUT THIS RECORD? CAN YOU BEAT THIS CLUB?

Here is a report which State Director John E. Norman was glad to receive this month. The "Lick the Germans War Savings Society" at Lincoln School in Huntington has a 100 per cent membership. Every member has pledged themselves to buy at least one Thrift Stamp a week. Miss Cora Starkey is secretary of the society.

—BUY W. S. S.—

THE WONDERFUL POT OF GOLD.

Come little children and listen again To a story that's often been told— Of a beautiful rainbow—of prism made And a wonderful pot of gold.

In the years gone by—in the days of dreams, This story the fairies told— But now it has really come to pass— You may own this pot of gold.

This secret, the fairies never would tell, It could not be bought or sold— But now at the end of the rainbow of Thrift You can find this pot of gold.

Just buy a Thrift Stamp, this is the first step In building this span, we're told That leads to the end of this rainbow of hope —AND THE WONDERFUL POT OF GOLD.

Then buy another and more and more, Ye soldiers of Thrift brave and bold. Then march straight on to the rainbow's length And capture that pot of gold.

—Rose Virginia Stoops.

—BUY W. S. S.—

Time is money—therefore I'll save it by spending it in the right way!

—BUY W. S. S.—

Food won the war—Save food and pay for the war!

—BUY W. S. S.—

Waste is ignorance—Thrift is wisdom—I will be wise!

—BUY W. S. S.—

I could not fight for my country. I will give it my money.

—BUY W. S. S.—

Buying Government Savings Stamps is the beginning of wealth!

—BUY W. S. S.—

A hundred dollars saved is better than a thousand dollars earned and spent.

—BUY W. S. S.—

Anything worth having is worth saving!

—BUY W. S. S.—

Save your money and serve the world!

GREAT SEAPLANE CARRIES MESSAGE TO THRIFTY BRITONS

DIRECTOR OF SAVINGS IN AMERICA SENDS A LETTER BY AVIATORS

Harold Braddock Tells Sir Robert Kindersley America Is Following Example of Britishers.

When the big naval seaplane NC-4 lands in England, one of the first things the commander will do will be to deliver the following letter from Harold Braddock, Director of Savings Division at Washington, to Sir Robert Kindersley K. B. E., Chairman of National War Savings Committee in the United Kingdom:

23 April 1919.

My dear Sir Robert:

Greetings from the people of the United States who, inspired by patriotic investment in Government securities, are now deeply interested in the study and practice of thrift.

Our citizens are holding for maturity more than \$1,000,000,000 in War Savings Certificate Stamps and at the same time are reaping the benefit of past systematic saving and investment through the disbursement by the Government this year of some \$800,000,000 interest on Liberty Bonds and Victory notes.

I rejoice to say to you that the broad popular interest in this movement which will make Thrift an enduring part of our national life, is manifesting itself through national publications of every kind as well as through the continued purchase of Thrift Stamps and War Savings Stamps.

We find much profit in studying the campaign now going forward so splendidly among the people of the United Kingdom, for the success of which I beg leave to send my heartiest good wishes, by trans-Atlantic airplane.

I am, my dear Sir Robert Kindersley
Sincerely yours,

(Signed) HAROLD BRADDOCK,
Director Savings Division.

Right Hon. Sir Robert Kindersley, K. B. E.
Chairman, National War Savings Committee,
Salisbury Square, Fleet Street, B. C. 4,
London, England.

BUY W. S. S.

THERE'S POWER IN PENNY, THO SMALL

Don't Let Other Fellows Save Your Pennies, They're Worth Just As Much To You.

Some highbrow scientist has estimated that the penny slot machines which take in money after the gum has played out bring a revenue of forty-three bushels of five dollar bills every year to the careless owners.

When Jawn D. in the good old days tacked on one penny to the price of kerosene he had to nick another bank to handle the proceeds.

A butcher who had a pine counter in a corner store in St. Louis sixteen years ago started shortchanging his customers out of one penny on each purchase, claiming he was short of cents. It was all in the way you spell it. He now owns a chain of shortchanging stores on every other corner of that said town.

And his system has been adopted with

uniform success by the second generation of white-aproned calfkillers, who admit it is wrong to steal after dark.

Out in Colorado before they began to use pennies in making change everybody had money. Then some one brought in a sack of pennies and the poor houses began to fill up.

They had to put an Indian's head on the penny. He was the only bird they couldn't get it away from. He was too light a sleeper and too fast a runner.

Moral—Don't let the other fellow save your pennies. A Thrift stamp a day will make the poorhouse advertise for business.

—M. I. Stevens.

BUY W. S. S.

MAKE THE WAR A GREAT BENEFIT, NOT A LIABILITY.

"I doubt that many good by-products can come out of the war, but if out of this war our people learn to save, the war will be worth all it has cost us in money and material."

WOODROW WILSON
President.

The War Savings Stamp campaign has two distinct objects; First to teach our people the value of thrift as a happy habit and second to help supply revenue to meet the readjustment problems of peace.

BUY W. S. S.

"I HOPE TO BE MARRIED BUT--"

Read What This Hard-Working Stenographer Is Doing—The Plan Never Fails.

"My big ambition is to get married if Mr. Right comes into my life," said a pleasant-faced hard-working stenographer in a Government war office. "Therefore I am buying Thrift Stamps and War Savings Stamps regularly as a sort of marriage chest to provide a trousseau and to contribute toward the furnishing or buying of my home.

"But Mr. Right and I may never find each other. In that event, I will have to keep on working. I may get sick; I may want to take a position in another town; I may need rest. My marriage-chest stamps then will be my emergency or turn-around fund. Whatever happens, saving now will help me in the future. Already I have saved a tidy sum without skimping in the least. The handy thrift stamps catch and hold on to my quarters before they obey some sudden and foolish spending impulse. I look upon W. S. S. both as cash and investment. In case of emergency I can always cash them on ten days' notice at the post office, but month by month and year by year my stamp money is earning interest and increasing my double-purpose fund."

BUY W. S. S.

Croesus was once a poor man—but he started a bank account!

BUY W. S. S.

Government Savings Stamps are better than small change in the pocket!

Why the Soldier Keeps His Shovel

An eminent engineer recently returned to Washington, after traversing on Government business much of the western front. At one point he went over the battle area before the Army Salvage Corps had removed the signals of conflict.

"I saw pretty nearly everything there," he said. "Lots of rifles, bayonets, machine guns, helmets, soldier's packs, water bottles, and even handkerchiefs, and socks—these things were all over the ground.

"I didn't want any of them. Because I'm an engineer, I'd set my heart on a trench shovel. I'd seen thousands of them back of the lines, but I wanted one from the battle field. I looked and looked, without finding one lying around loose. Wherever there was a shovel, the man who'd used it lay beside it.

"Then I understood. The soldier, dislodged from a position, might lose his pack, his extra clothing, even his rifle, in his escape, but he never let go of his shovel.

"He knew he had to have it, to dig himself in again."

War Savings Stamps are trench shovels for digging in against adversity.

BUY W. S. S.

"THE MAN WHO SAVES"

What His Thrift Means To Him, His Work, Government and Community.

The Savings Division of the Treasury Department has prepared an interesting catechism on "The Man Who Saves," as follows:

What does he gain by thrift?

He builds a bridge to a better job.

He sets up a ladder to climb in the world.

He gives his family a better chance.

He develops self-reliance.

He is ready for sickness or hard luck, if it comes.

What does thrift mean in his work?

He has too much respect for time to waste it.

He has too much respect for his strength to waste it.

He has too much respect for his tools to injure or waste them.

He is capable of handling other men's business.

He is marked for a better job.

What does his thrift mean to the government?

His savings help pay the cost of victory.

His investment in War Savings Stamps makes him a part of his government.

His savings help to protect every American home.

His savings add to the national resources which make America invincible.

What does his thrift mean to the community?

He helps industry by the avoidance of waste in time, energy, materials and money.

He is a steadying force among his fellows.

He acquires good judgment and helps promote the general welfare.

He gets into the class of those who do things.

BUY W. S. S.

The habit of saving is the first step towards riches!

HABITS THAT HELP--THRIFT IS BEST ROAD TO SUCCESS

By Frank A. Vanderlip, President of
National City Bank, New York.

Almost as many rules are suggested for success in business as there are people willing to suggest them. However, it is readily apparent to anyone who gives careful thought to the matter, that no formula, no combination of rules, will in itself insure success. It is impossible to place before a boy a set of regulations and say to him: "If you follow these you will succeed in business." Rules are necessary and are great aid in attaining success; but after all, the only value rules have is that they serve to direct and give expression to a boy's natural ability.

There are unquestionably many habits that a boy must cultivate in order to begin to achieve success. These habits not only help in achieving success, the lack of them is a serious stumbling block in a boy's path. Three of these habits seem to me to be of great importance, and the rules on which they are founded are very easy to adopt and carry out.

Keep in good physical condition. Much of a boy's success depends upon his energy and his energy is dependent to a great extent on his physical condition. If he is blessed with good physique, he has a great advantage, but he is not necessarily at a great disadvantage if he is not strong physically. Theodore Roosevelt, as a boy was a weakling, but he became a man of powerful physique. This transformation was accomplished solely by the power of his will, because he realized that if he was to make a success in his life he must have a strong body. So, if a boy has a strong physique he must keep it strong, and if he is not fortunate enough to have a strong body he must begin to build it up.

He must have cared for his personal appearance. This may seem superficial, but it must be remembered that when a boy seeks employment, practically all that the prospective employer has to judge by is his personal appearance. The boy may have the finest of mental and moral qualities, but these qualities may be nullified, in the mind of a man who does not know him, simply because the boy presents a slouchy appearance. If the boy has started in business and his employer realizes his real worth, that is no reason why he should neglect his personal appearance, because he is coming in contact constantly with new men—customers and competitors, and the first impression which he makes upon them will be a lasting one.

A boy does not need a great deal of money to maintain a prepossessing personal appearance. It is mainly a matter of soap and water, comb, clothes-brush, flat-iron and shoe polish. If a boy has this equipment and uses it, he can pave the way toward making himself an asset to his employer.

He must be thrifty. It is not a mere act of putting away money for future use which makes the habit of thrift so valuable to a boy; it is the other characteristics which this habit involves. A boy who thinks far enough ahead to set aside a small part of his weekly pay as insurance against the uncertainty of the future, is at the same time cultivating in his own mind powers of self-control, foresight, orderly thinking and business acumen. These qualities furnish a direct road to business success. The best way to develop the thrift habit is for the boy to deposit some of his money with the

Government, either in War Savings Stamps or in Liberty Bonds. The wise boy, the boy who really cares about the future, the boy who wants to be successful in business, will take advantage of his opportunity to begin the habit of thrift.

These three rules alone will not lead to success in business, but they are strong helps, and, in these days of keen competition for every worthwhile position in the business world, no helpful hints should be regarded lightly. The boy who does not care need not pay attention to them, but the boy who does care ought to follow them.

—BUY W. S. S.—

Mrs. O'Flaherty on Wise Buying

(By Anita Day Downing.)

Mrs. Hogan sank down on the single stool the grocery shop of Mrs. O'Flaherty boasted, and fanned herself with an afternoon newspaper picked off the pile on the counter.

"It's tired out you're looking", said Mrs. O'Flaherty, sympathetically.

"It's tired out I am", returned Mrs. Hogan. "What with tramping this whole town from end to end, and riding home in a street car that was trying to transport half the inhabitants of the place in one load, I'm ready to drop".

"It was out of duty you went", commented Mrs. O'Flaherty. "If it had been pleasure, you'd never be complaining. You'd be thinking of an excuse to Mike Hogan for not having his dinner ready when he comes home. Now you'll feed him stuff off the delicatessen counter, and dare him to complain."

"It's true", assented Mrs. Hogan. "It's a martyr to economy I've been this day. In this morning's paper I saw there was a bargain sale at 'Martins' way down on Tenth street. They was selling things for two or three cents cheaper for everything. So I left my washing, (bad cess to it, it's still waiting for me), and the breakfast dishes, and took a basket, and went over there. Mike had been preaching to me about cutting down expenses."

"Yes", said Mrs. O'Flaherty, attacking a spot of syrup on the otherwise immaculate counter, "so you walked yourself to death; then you got in a crowd of women as silly as yourself, and fought for stuff you wouldn't have for a gift any other time. You bought a lot of trash you didn't need, because it looked cheap, and found the things you really wanted were either all sold, or not fit to buy".

"I know it", agreed Mrs. Hogan, "and by the time I'd fought my way out of the place, I was that faint I had to stop in and buy a cup of tea and a sandwich."

"And there was that ham you bought for the childrens' lunch at school, when they couldn't come home for a hot lunch with you out", supplemented Mrs. O'Flaherty accusingly.

"And the car-fare home", went on Mrs. Hogan miserably.

"And the stuff you'll be buying for Mike's dinner", inexorably from her accuser.

"It's too late to make a stew out of last night's roast", defended Mrs. Hogan, "though it'll be spoilt by tomorrow I'm afraid."

"And you cross and tired, and the children half-sick from eating a cold lunch that you'd never planned for till the last minute, and

them used to good hot food at noon", said Mrs. O'Flaherty.

"And Mike going out in a huff to Casey's on the corner, and buying beer for the bunch", piteously from Mrs. Hogan.

"The end of a perfect day", finished Mrs. O'Flaherty, conclusively. She drew up her plentiful form to its commanding height, and set her strong elbows akimbo, her large capable hands on her full hips.

"Now listen to a preachment", she began oratorically, "and then run home and give Mike the indigestion. A bargain is never a bargain till you've counted up everything that makes it. You've spent a whole day, and wasted a lot of money and energy, to save a nickle or two on a peck of wormy apples, or such that you'll likely be throwing away the half of. If you don't mix your saving with common sense, a sad result you'll be finding. Spending without thinking is like bread without yeast, or potatoes without salt."

"Money isn't the only thing that's good to save. There's time and strength, and keeping your husband fit for his job, and the children fit for school, and yourself happy and good natured. If it's time or strength you're spending, get your money's worth".

Mrs. Hogan rose stiffly, and started for the door. Then she turned.

"Give me a couple of Thrift Stamps", she said, laying half a dollar on the counter. "It's tonight's movie money that's buying them. They'll just finish my book, and I'll be coming tomorrow for a War Savings Stamp. I'm going to stay home tonight and think what an idiot I've been this day".

Mrs. O'Flaherty tore off two stamps from the sheet, and handed them to Mrs. Hogan.

"Never mind", she said consolingly, "Buying Thrift Stamps is that sensible it balances a whole lot of foolishness."

—BUY W. S. S.—

WHAT WAR COST IN REAL HARD CASH

How much money did the United States loan to the associated governments in the war, and what amount was loaned to each?

According to Treasury disbursements from April, 1917, to December 31, 1918, the cost of the war to the United States exclusive of \$2,000,000 normal government expenditures was \$22,589,986,000. Of this sum \$7,685,000,000 was advanced in cash to various foreign governments. Under authority of Congress, the Secretary of the Treasury with the approval of the President established credits in favor of foreign governments up to December 31, 1918, as follows: Belgium, \$252,895,000; Czechoslovaks, \$7,000,000; Cuba, \$15,000,000; France \$2,436,427,000; Great Britain, \$4,175,981,000; Greece, \$39,554,036; Italy, \$1,310,000,000; Liberia, \$5,000,000; Rumania, \$6,666,666; Russia, \$325,000,000; Serbia, \$12,000,000. Total credits established, \$8,585,523,702.—National School Service.

—BUY W. S. S.—

Earning alone counts nothing, saving alone counts nothing but the two of them together counts everything that makes wealthy men. This looks like a case of 0 plus 0 equals all and it is.

—BUY W. S. S.—

Increased earning plus increased spending never makes wealth. Increased earnings without increased spending always makes wealth.

—BUY W. S. S.—

You never have to start a bank account but once—It does the rest!

—BUY W. S. S.—

Not what you have but what you save!

ARE THEY ABOUT TO SELL THE HOME YOU HAVE OVER YOUR HEAD

Washington War Worker Solved A Problem
That Many Laboring Men Are
Facing.

Forced to move because his rented house was sold over his head, a Government war worker had the choice of giving up his job and leaving Washington or buying a home for his family. Here is his story:

"I was short \$100 on the first payment for a very desirable little home in a nice neighborhood. Twenty-four War Savings Stamps, amassed, I hardly know how, by the 25 cent thrift stamp method, saved the day for my family. I gave ten days' notice at the post office and got back every cent I had paid, plus accrual monthly interest, or \$100 in all. I had to cash the stamps but this was a real emergency and the money enabled me to continue my war work.

"If I had not bought these stamps foregoing foolish little expenditures, those one hundred dollars would have been dribbled away for trifling things, and I simply could not have swung the deal.

Just six months after I bought the house I was offered \$1200 more than I had paid for it.

"This I always think of as a profit of 1200 per cent on my W. S. S. turn-around fund which enabled us to meet this difficult readjustment so comfortably.

"And you can bet that I am starting a new turn-around fund, which may open up some other opportunity or be needed for some emergency. Every quarter I do not really need at the time goes into a thrift stamp before it gets a chance to become foolish."

BUY W. S. S.

PAY YOURSELF FIRST, THEN REAP DIVIDENDS

Is Your Money Working For You or For
Some One Else—Take Stock of
Yourself.

"Is my money to work for me or for somebody else?"

This is a question which you and I, the average wage earner, immediately decides in his own favor and quickly casts aside with the qualification:

"But my living expenses are such that I have no money to put to work."

The state of mind which produces this answer is resultant from the unsystematic and unbusinesslike habit of looking at the bottom of the pay envelope for savings.

The successful man or woman is the man or woman who has saved steadily and consistently, who has never let his or her earnings pass through his hands without "holding out" something for himself.

The person who buys or builds a home, who lays aside money for a business venture, is the person who takes the first dollar out of the pay envelope for himself.

"What difference does it make," you say, "whether you save at the first or the last of the month?"

In the first place, by saving out of the bottom of the envelope you have lost a month's interest; in the second and more important place, you probably have saved nothing.

Some opportunity for other disposition has come up and saving has lost.



You decide to begin to save next month, when history repeats itself. But when you save the first dollar out of the envelope you have the dollar, you have it at work for you, and you have lost nothing that you miss.

The slogan, "Save first; spend afterwards," has been chosen to keep in the national mind that the first dollar out of the pay envelope is never missed.

Put into War Savings and Thrift Stamps it will increase itself without care from you. Small investors absorbed more than a billion dollars' worth of War Savings Stamps last year. If kept until maturity, January 1, 1925, the stamps will profit their holders some \$200,000,000 in interest.

What is going to be your share in a similar dividend on January 1, 1924?

BUY W. S. S.

VALUABLE LESSONS IN TEACHING THRIFT

Two valuable lessons are printed below for the guidance of teachers who are striving to impress upon the minds of the pupils the necessity of thrift at present and in future years. These lessons were prepared by Macy Campbell, of the Iowa Teachers College, and will prove very helpful.

LESSON IV. The Whistle. When Franklin was a small boy, seven years of age, on a holiday his friends filled his pockets with pennies. He went directly to a shop where toys were sold. On his way he met a boy blowing a whistle and at once decided that he wanted one. He had no idea of the value of money and when he reached the toy shop and saw the whistle he at once offered and gave all his money for one. He went home much pleased with his purchase and went whistling all over the house, disturbing the other members of the family. His brothers and sisters learned of the bargain he had made and told him he had given four times as much for the whistle as it was worth. They reminded him of the good things he might have bought with the rest of the money and laughed at him so much for wasting his money that he broke out in tears. All his pleasure in the new whistle was gone.

Franklin always thought that this lesson was of great use to him throughout his life. Whenever he was tempted to spend money for some unnecessary thing he remembered his whistle and said to himself, "Don't give too much for the whistle." If he saw a man who spent his time and money in the pursuit of pleasure and neglected his work or business, there at once came to his mind the words, "He pays too much for his whistle."

LESSON V. The Silver Hook. One day Franklin saw a strong young fellow he knew to be a fine blacksmith, sitting on the wharf fishing for little mud-cats and eels. Franklin

GET YOUR FULL SHARE OF NATION'S DIVIDENDS

You Are Missing A Great Dollar Distribution If You Do Not Re-Invest
Bond Interest.

The government is willing to pay you value received for every dollar you invest in its securities. That's a fact.

It is offering you every opportunity to invest. Then it comes along with a proposition for re-investment.

In every month during the year of 1919 with the exception of July and August Liberty Bond interest coupons will be cashed throughout the country. The banks will be kept busy.

But do you need this money? Are you just drawing your interest and spending it? Is the amount of your government investment principal remaining stationary?

Every dollar you draw in interest does not reduce your principal, but if you spend them all you are depriving yourself of greater returns.

Get your share of increased governmental dividends by re-investing your bond coupons in War Savings Stamps. Any bank or post-office will be glad to convert them for you.

said to him, "Ah, Tom, what a pity 'tis you don't fish with a silver hook." The young man replied, "I am not able to fish with a silver hook."

Some days after this as Franklin passed that way again he saw Tom out at the end of the wharf with his long pole bending idly over the water. "What, Tom," cried he, "have you not got the silver hook yet?" "God bless you," cried the blacksmith, "I'm hardly able to fish with an iron hook." "Pooh! Pooh!" replied Franklin, "go home to your anvil; and you'll make enough in one day to buy more and better fish than you would catch here in a month."

BUY W. S. S.

HOW DO I KNOW WHEN I'M THRIFTY?

How do I know when I'm Thrifty?
My muscles are hardy and strong,
I take care of my health—for I know its
wealth.
And avoid in my food what is wrong.

How do I know when I'm Thrifty?
Save my energy, money and time,
Save steps and save motion, and approve of
the notion
To save every penny and dime.

How do I know when I'm Thrifty?
I think of the money I spend,
I make it go far—it's wasting I bar,
Yet love to share all with a friend.
—A. W.

The Answer:
If War Savings Stamps you've tucked snugly
away,
And Thrift Stamps are ready to buy,
You are Thrifty just then, and you'll surely
know when
For you could not be poor if you'd try.
—Rose Virginia Stoops.

BUY W. S. S.

The poor man as well as the rich man should have a bank account. The only difference should be in the size!

BUY W. S. S.

A bank account is the only thing that makes the sun shine when the "rainy day" comes!