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Conference of Committee

ON

Thrift Education

Proceedings from Stenographic Reports of Meeting at Atlantic City, March 1, 1921

Edited by *Arthur H. Chamberlain*

Chairman of Committee on Thrift Education N. E. A. and National Council Education

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CHAIRMAN'S INTRODUCTORY NOTE

THE Committee on Thrift Education of the National Education Association and National Council of Education has been studying the thrift problem since the formation of the committee in 1915. There has, since July, 1915, been no meeting of the Council of Education, at which a program has not been presented or a report of progress made. These reports and the papers, addresses and discussions given at the various meetings have been published in the National Education Association proceedings. In addition, the results of several of the more important meetings have appeared in pamphlet form. This has been made possible through the generosity and much appreciated cooperation of the American Society for Thrift, of which S. W. Straus is president and H. R. Daniel is secretary. Numerous papers and reports have appeared from time to time in the columns of the Thrift Magazine.

Departing somewhat from the general established order, the 1920 summer meeting and the 1921 February meeting took the form of conferences or round tables. These open forums have not precluded the studied paper or address. Especially valuable have they proved, however, in providing a place for the discussion of specific problems connected with thrift and conservation. Questions are asked and answered. Those who have introduced any phase of thrift education in the programs of their schools or who have made any application of thrift through the course of study or school activities, find an eager audience at these round tables. The round table or open forum is the best kind of clearing house.

This bulletin sets forth the proceedings of the Conference on Thrift Education held at Atlantic City, March 1, 1921. Some of the addresses or discussions were prepared. In other instances they are edited from stenographic reports. The present bulletin is published through the cooperation of the American Society for Thrift.

Never was the need for thrift, practically applied, so great as at the present time. In city and country, among rich and poor alike, employers and employed, there is the most appalling carelessness and waste. The lessons of the war period seem to have been forgotten. To save and conserve is too often looked upon as indicating a miserly tendency; to be free and open handed, and wasteful even, indicate to the unthinking a large hearted beneficence. The one who in every way strives to eliminate waste is at foundation a good citizen. Thrift is a fundamental in citizenship.

The committee pleads for introduction into the course of study of the elementary school, the junior high school, the school of secondary grade, of the elements of such thrift instruction as shall, through their application and practice, produce thrift habits—habits that will last through life. And the form of this thrift instruction: save the pennies and later the dimes and

dollars? yes; earn and invest? yes. But the money side directly constitutes one phase only, (although a most important phase to be sure), of thrift. There must of course be attention to proper earning and saving and investing; and by all means to proper spending. Teach how wasted time may be used for profit and pleasure; how energy now dissipated may be applied to personal and community profit; how observing the common laws of health and hygiene, and mental and moral cleanliness, mean strong bodies and healthy minds; how human conservation results in a race physically fit; and how conservation of natural resources so commonly wasted,—water and timber and fuel and all the rest,—how to save these instead of wasting them. This is the field of thrift instruction.

This bulletin is handed to you with the compliments of the Committee on Thrift Education and the American Society for Thrift. We shall be glad to learn whether you find it useful and shall welcome suggestions. Information as to instruction in thrift in your school will be gladly welcome.

ARTHUR H. CHAMBERLAIN, Chairman.

Conference of Committee on Thrift Education

Proceedings from stenographic reports of meeting at Atlantic City, March 1st, 1921. Edited by Arthur H. Chamberlain, Chairman of Committee on Thrift Education, National Education Association and National Council of Education.

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CONSTRUCTIVE THRIFT AND ITS PLACE IN HUMANITY'S PROBLEMS

S. W. Straus, President American Society for Thrift

IT is indeed a great pleasure for me to appear again before this body of educators, for, as I look back over the past five years, I recall that the many occasions on which we have met together for the discussion of plans for developing thrift educational work in America have proved sources of great happiness and inspiration to me.

Many of you who are here today were present when the first definite steps were taken toward the introduction of thrift teaching in the public schools. This was in 1915 when the International Congress for Thrift was held in Festival Hall, Panama-Pacific Exposition Grounds, San Francisco. It was then a committee was appointed to enlist the co-operation and support of the National Education Association in this good work.

At that time I gave voice to my conviction that history was being made that day and that the meeting marked a new milestone in our national progress. Today I am as firmly of the conviction as I was then, that the beginning made that day, will, in the fulfillment of time, prove to be a potent factor in human welfare. To my mind the progress which has been made in the cause of thrift education since then has been most satisfactory. We have not moved rapidly, but we have proceeded steadily for we have been mindful of the fact that we were blazing a new trail in educational endeavor and that in a matter of such vast importance it were better to move slowly and correctly than to proceed too hurriedly along lines that might prove to be false and incorrect.

Although convinced from the beginning that the educational equipment of the child could be made more complete by the addition of thrift to the curriculum, we have been aware of the countless dangers that might arise from the encouragement of unsound and illogical doctrines of thrift.

The March of Events

What momentous events mankind has beheld since our Committee took up this work five years ago! What tremendous emphasis these events have given to the need for broad, constructive, upbuilding thrift by all men in all the countries of the world! History, with strong unerring hand, has written an indelible testimonial of mankind's universal need of thrift.

And so our Committee and those associated with us in this good work may feel that our labors and our experiences and the lessons that we have learned from the epochal events of the last half-decade have all served to impress upon us humanity's profound need of intelligent thrift education.

Today, we look out upon a different world from that which met our view five years ago. Mighty nations have fallen and new ones have been created. The map of the European continent has been redrawn. The sword of oppressive militarism has been broken forever, let us hope. A new order of life has been established. But it comes to us with many strange, unfamiliar and perplexing aspects.

Dangers from Social Unrest

The most profound problems which humanity today is facing are those that spring from social unrest; and what the world most needs today is not only economic stabilization, but social stabilization. There is a human impulse as immutable as the law of gravity which has ever driven mankind forward

toward better and higher standards of living. Humanity today is groping toward those better standards. To some extent it is groping in the dark. But the grave unrest that is felt around the world is a manifestation of these natural and laudable impulses. Some of these manifestations are malignant and dangerous. Bolshevism has submerged Russia with its foul practices and unspeakable teachings. Its poison is spreading throughout the world and even in our own land so far away from the vortex of these sinister influences, we are confronted with dangerous forces that cannot be overlooked.

But I want to say, with all the emphasis at my command, that eventual and permanent good will come from all the discontent and social unrest that exists today around the world, for these grave problems of humanity will never be solved until they are settled on the side of eternal right, truth and justice to all. This has ever been the rule of human progress. Out of the great crises and conflict of ideals, right has always prevailed, because right and all things that are right endure, while all things that are evil must of their very nature come to an end.

I hold the belief that human discontent within itself is not a vice. But its impelling influences must be directed along channels that are constructive rather than destructive. Ambition is the outgrowth of discontent, and education is but the expression of man's unwillingness to remain in the bondage of ignorance and illiteracy. Success is discontent expressed in terms of accomplishment.

In the solution of these great problems there are duties which devolve both on society and on the individual. First of all, society must give to the individual the right to live a clean, wholesome life and advance in the world; the individual must be willing to take advantage of these opportunities with all the power that lies within him.

I know of no better way by which these guiding and stabilizing influences can be put into operation, than through an application of the principles of thrift; and I know of no way by which all humanity can gain a complete understanding of the principles of thrift save through the processes of education.

The Stabilizing Influences of Thrift

We have only to review the events of the past few months to become convinced of the stabilizing influences of thrift. For example, in connection with one of the gravest labor upheavals since the armistice, led by leaders of the utmost radicalism, the statement was made that not a single man who owned his own home was to be found among those who joined the ranks of the strikers. Bear in mind I am not attempting here to discuss any phase of the labor situation, except as it is affected by the stabilizing influences of thrift. What I have in mind is that the thrifty man is constructive in all his tendencies and activities. Thrift is a character tonic. Thrift brings contentment of mind and upbuilding, while thriftlessness not only causes extravagance and idleness, but it leads at time to lawlessness and vice.

Since the organization of the Committee on Thrift Education five years ago, we have been working continually with these two thoughts in mind: first, that humanity's gravest problems must be solved through thrift; second, that humanity's correct conception of thrift, to a very great extent, must come through the medium of the schools. Here can be given in correct manner the all important lessons of self-reliance and self-building.

Heretofore, those who have practiced thrift have done so very largely as a result of inherited instincts. You who are engaged in educational work know how some children manifest a natural disposition to be thrifty while others show inherent characteristics of thriftlessness. But humanity's needs demand that a practical understanding of the principles of thrift must be universal, not accidental.

Priority of Thrift Education Committee

To the end that those benefits shall be extended to an ever widening circle of contact and that their upbuilding influences shall be bestowed upon posterity, the educational forces of this day have a most imperative duty to perform. Our Committee, by reason of priority, has taken the leadership in this work and because of this we must continue these labors with redoubled efforts. With all the force and power at our command we must insist not only on the teaching of thrift in the schools, but we must insist that these teachings shall constitute correct principles of thrift. We must ever bear in mind that humanity has progressed from its crude primordial state because certain individuals of strong will and clear vision insisted on providing for the future. Our great cities throbbing with industry, our tremendous manufacturing plants, our railroads, our steamship lines and all the marvelous physical equipment which mankind has wrought from the forests and fields and the treasures of the earth are the products of thrift, and pay glorious tribute to the importance of the thrift principle in the scheme of civilization.

Now, if we go down to the very root of these accomplishments we find that they have been brought about through the slow and steady processes of individual saving. Is it not of supreme importance then that these practices be developed along the most intelligent lines possible and by the greatest number of individuals?

It is the glorious opportunity as well as the solemn duty of our thrift committee and the good friends of the National Council of Education and the National Education Association to share in the great work of bringing about these things. We cannot get away from the fact that the world of tomorrow is sitting in the school room of today. Manhood's deeds are mostly childhood's ideals and ambitions grown up. If humanity is to have the material, physical, mental and moral values that come from thrift, the foundation must be laid in the school room.

And what is the thrift that must be taught?

Unfortunately there has been a grave general misunderstanding of the true meaning of thrift. It has been looked upon and even encouraged as being a mere function of hoarding money. Now, the careful saving of money is one of the manifestations of the thrift principle. Money saving is one of the good children of the thrift family, but there are many other children in the family equally as good.

It is to be remembered in this connection that one of the most practical values of true thrift lies in the fact that it gives to the individual the sense of correct money valuation. Money is a mere symbol of wealth, and its true worth is only to be measured by the power it contributes as a constructive force in human welfare. Its correct value can be judged only by these standards. The possession of money, gained through thrift and rightful industry, gives the poise necessary to human happiness and success, but the

gaining of money merely for the sake of possession, without thought of the good and rightful uses to which it can be applied, is not within the meaning of true thrift.

Thrift: The Elimination of Waste

The most concise and comprehensive passible definition of true thrift may be stated in two words: Eliminate Waste. That always has been the basis of all true thrift practice and must be the basis of all correct thrift education. Eliminate waste! The mind can travel very far before it reaches the end of the possibilities for human betterment, both economic and social, which spring from the consistent practice of this simple rule. If we eliminate waste of time and energy we shall have labor and capital sitting down at the same table, and, in recognition of their complete mutual interdependence, discussing methods of harmonious industrial betterment. If we eliminate the waste of human material we shall have the most humane and practical basis for our philanthropies and charities. Eliminate the waste that springs from false pride and habits of extravagance and we shall have an end to much of the vice that now rules the world. Eliminate the waste of ignorance of common business understanding and we shall have an end of the pitiful losses of those who are the victims of fraudulent investment. Eliminate the waste of false and unwholesome standards of living and we shall have the constructive benefits that come from well-regulated habits and clean morals.

One of the chief beneficial functions of thrift is that it imparts the power of decision through which the individual is able to hold true to the course he knows to be for his best interests. Another truth which must be made a fundamental of education is that the man or woman who cannot save money under adverse circumstances will never save under advantageous ones. The experiences of countless persons have been that it is just as difficult to save money from a large income as it is from a small one. Many a man who began to save in the midst of great hardships has been surprised at the rapidity with which good fortune began to smile upon him.

True thrift is always constructive from the standpoint alike of the individual and of society. It is not narrow in its conception or miserly in its manifestations for, just as thriftlessness leads to vice, so miserliness often leads to dishonesty.

In laying the foundation of thrift education it must be borne in mind also that the individual owes unselfish duties to his fellowmen. One must, through prudent and well-advised channels, do his share in eliminating the waste which sometimes comes, as is the case in America today, from unemployment, closed factories and slackened business.

We must never be unmindful of the sacred duties of good citizenship, and, as far as our means permit, we must practice the greater thrift of giving encouragement to the fine and ennobling arts and the handicraft of the skilled artisan. Paintings, literature, music, superior types of mechanical construction, landscape gardening, fine roadways, beautiful buildings and great cities—all have their rightful place in the scheme of human progress. It is within the meaning of the greater thrift that those who can within their means give rightful encouragement to these things should do so. It is the broad, general understanding of all these truths that humanity must learn as a fundamental part of educational equipment. In brief, there must be taught the great truth

that those who do not practice thrift are out of step with the eternal march of humanity.

Thrift Practiced by Nation's Immortals

It seems strange that the substantial principles of thrift never have been taught in our schools. Washington, Franklin, Lincoln and many others of the nation's immortals, counselled the teachings of this virtue. Washington said: "Economy means happy homes and sound nations. Instil it deep." What Washington saw with clear vision was that the happiness of our people and the onward march of this nation depended very largely on thrift, which should be taught correctly to the rising generations. History's page has ever revealed that thrifty nations prosper and thriftless ones pass away, for thrift is but another name for economic self-preservation and if we question its necessity as a fundamental of education, we must question the function of self-preservation as the first law of nature.

And so my friends, it seems to me that the duty of our Committee in this matter is clear. You have heard today of some of the good things that are being accomplished, but we have only made a beginning. We must not be satisfied with past accomplishments nor discouraged by the vastness of our task. We must press on with steadfast spirit, encouraged by the fact that more and more the people of this great nation are coming to realize the priceless need of teaching thrift in the schools. Let us remember that it is not a duty to be performed in a day or in a week or in a year. It is a great work in which the slow processes of time must contribute their solidifying influence. If we keep truth and justice and right as our guiding principles we may be safe in our assumption that we are adding at least a mite to the sum total of human welfare, and that in all the days that are to come the work we are planning now shall redound to the glory of American education and to the everlasting benefit of all humanity.

THRIFT—CIVICS

Ada Van Stone Harris, Pittsburgh, Pa.

MY treatment of this subject is a very simple one, indeed. I am to tell you briefly what we are doing along the lines of Thrift in Pittsburgh. Here, as well as in other cities of the United States, we are applying the principles of thrift and have various committees at work. Last Spring we spent much time in the review of our course of study in History and Civics. We felt that such subjects as thrift, that have been thrown into our courses by the pressure of war, should become a permanent part of them. Throughout the City teachers are taking in hand different phases of these thrift activities. As the work develops, we shall modify it to meet existing needs. Our general aim is to show the true meaning of patriotism, to implant ideas of a perfect citizenship to the end that the child may habitually have a right attitude of mind and of action toward his fellows and toward himself. We recognize in laying out this course that "In the idea lies the great historical force; in the ideas are the great moral potencies."

In order to establish this idea in the minds of the children, we must begin to guide them early. It is well to commence before they begin school life. It is most certainly imperative that the work be taken up not later than entrance to school. From the very first we lay down the underlying prin-

ciple of citizenship, governed by good-will, expressed in Service-Efficient Democracy. "For we are members one of another"—this being strongly emphasized throughout the grades.

Thrift of Time

The central idea of the first year is promptness and carefulness in home and school. This is thrift of time. We encourage promptness in leaving home, and in returning and we believe in keeping after this from every angle.

Thrift of Talent

Then there is thrift of talent in the use of what would be waste materials. Some of the teachers have done remarkable work in this respect. During the past years the lack of materials has been a problem and many of the teachers have shown unusual initiative in reclaiming what would have been wasted. There has been made some of the most charming furniture for dolls, out of empty match boxes and candy boxes. The children save almost everything now, bon-bon paper wrappers, tin foil, button molds, empty spools. In fact, nothing is thrown away that could be put to any possible use. This reclamation has developed ideas in both teachers and pupils, and has opened their eyes to the use of what ordinarily would be discarded. We thus learn the truth of the old adage, "Necessity is the mother of invention."

Thrift of Energy

Then we have thrift of energy, and teach the pupils to obey directions and to be governed by self-control. On losing his temper, one of the little boys was reminded that he was losing control, and thereby wasting. He turned and walked back to his seat. At the end of the day, on asking how many children had done their very best, it was learned that three-fourths had not. It was then pointed out that there was a lack of thrift in energy and material. We teach that thrift of effort means good work at home and at school.

Thrift of Material

It is very distressing to note the waste of material in public schools. The children will write a few words on a piece of paper and on making a mistake will crumple it up and throw it away. The same waste is true of other supplies. Not only is encouragement given for thrift in materials and school supplies, but in the care of toys and of clothing and of personal effects.

In every succeeding grade we add one additional phase—one new point to be emphasized, to the points already brought out. In addition to thrift of time, of talent, of energy, of effort, of material, there is thrift of food, bringing to the attention of the pupils the amount of food necessary and the kind best suited for their growth.

Thrift of Health

Then, there is thrift of health, which is of extreme importance. We caution children to avoid getting their feet wet, and against running out without wraps in cold weather. They are taught to use the handkerchief when coughing or sneezing, and to go to bed early. These simple rules drummed into them day after day count for thrift in health, and undoubtedly bring good results.

Thrift of Money

Last on our list we have thrift of money. We have been encouraged here

by thrift stamp sales. Part of one's earnings should be saved and invested. "A penny saved is a penny earned." In order to establish the ideas and ideals in our daily work, we review briefly the matters we have taken up. The next year we drill in the old things and add from time to time one new thing. In the second year, it is pleasing to note the improvement in the pupils; the development of character, the added industry and perseverance of the children.

I thoroughly believe that this training, simple as it is, is essentially helpful and necessary in training the future citizens, and we are hopeful of results. This is the simple story, poorly told, I fear, of what one City is trying to do, but with results in thrift that are very gratifying.

OUTLINE OF CIVICS—THRIFT

GRADE I

CENTRAL IDEA: Promptness and Carefulness in Home and School.
"A penny saved is a penny earned."

Thrift of Time.
Promptness in leaving home.
Promptness in returning home.

Thrift of Talent.
Use of waste material.

Thrift of Energy.
Obey directions.
Self-control.

Thrift of Effort.
Good work at Home.
Good work at School.

Thrift of Material.
Care of clothing.
Care of toys.
Care of school supplies.

Thrift of Food.
Amount necessary.
Kind best suited for growth.

Thrift of Health.
Avoid getting feet wet.
Avoid running out without wraps in cold weather.
Use handkerchief when coughing or sneezing.
Go to bed early.

Thrift of Money.
Save part of it.
Buy Thrift Stamps.

GRADE II

CENTRAL IDEA: Promptness, Carefulness and Perseverance in Home and School and Neighborhood.

"Waste not, want not."

Thrift of Time.

Promptness in going errands.
Promptness in leaving home.
Promptness in returning home.

Thrift of Talent.

Selecting waste material for constructive activities.

Thrift of Energy.

Quick response.
Self-control.
Obeying directions.

Thrift of Effort.

Thoroughness in work.
Good work at School.

Thrift of Material.

Care of clothing.
Care of toys.
Care of school supplies.

Thrift of Food.

Source and freshness of food and water.
Amount necessary.
Kind best suited for growth.

Thrift of Health.

Care of teeth.
Use of handkerchief when sneezing and coughing.
Keeping bodies and clothing clean.
Avoid getting feet wet.
Avoid running out without wraps in cold weather.
Go to bed early.

Thrift of Money.

Unnecessary expenditure for pencil, paper, chalk, etc.
Save part of it.
Buy Thrift Stamps.

GRADE III

CENTRAL IDEA: Promptness, Carefulness, Perseverance and Generosity in Home, School, Neighborhood and Community.

"Habit is ten times nature."

Thrift of Time.

Promptness in attendance and lessons.
Promptness in doing errands.
Promptness in leaving.
Promptness in returning home.

Thrift of Talent.

Adaptation of waste material.
Selection of waste material.
Use of waste material.

Thrift of Energy.

To find and give the BEST.
Quick response.
Obey directions.

Thrift of Effort.

Thoroughness in work.
Good work at home.
Good work at school.

Thrift of Material.

Care of clothing.
Care of toys.
Care of school supplies.

Thrift of Food.

Care of food—value of cold storage.
Source and freshness of food and water.
Amount necessary.
Kind best suited for growth.

Thrift of Health.

Report unsanitary conditions in the neighborhood.
Be careful of things we borrow and lend.
Sleep with open windows.
Care of teeth.
Use handkerchief when sneezing and coughing.
Keep bodies and clothing clean.
Avoid running out without wraps in cold weather.
Go to bed early.

Thrift of Money.

Careful expenditure: Quality rather than quantity.
Unnecessary expenditure for pencils, paper, chalk, etc.
Save a part of it.
Buy Thrift Stamps.
Share with others who need it.

WHAT THRIFT TEACHINGS DEVELOP IN THE CHILD

C. H. Dempsey, Commissioner of Education, State of Vermont

I HAVE been interested in thrift ever since I sat with this committee of the National Council in Detroit in 1916. Mr. Straus, I recall, addressed us at that time. Since then I have had the privilege of sitting at Washington with a National Committee, whose task it was to draw up a practical course of study in thrift for use in the public schools. Later, this course of study was taken in hand by a committee in New England, and worked over to fit with the work done in New England schools. It is interesting to note what the trend has been.

When we teach Arithmetic, for instance, we take up percentage, fractions, and so on, and see that they are thoroughly taught. We take up Grammar and see that it is mastered. When we draw up a course of study with the purpose of training children to be good citizens, the fundamental things considered for the curriculum are Arithmetic, English, History, Geography and so forth. We do this, not for the development of subjects primarily,

but for the development of the children, that they may grow up to be good men and women. That is what has taken place in the course in thrift.

In Washington we tried to construct a course that would lead to a mastery of the art of saving and investing money, the conservation of time, the avoidance of waste of material resources, but we did not appreciate the fact that this was another feature for the better education of children. We have come finally to see that thrift is one of the objectives of school work, permeating the whole group of our activities, rather than a distinct subject. We recognize this truth in Miss Harris' discussion of what is being done in Pittsburgh. That is exactly the history of the thing we are doing in New England, which is the home of thrift. I shall sketch briefly the development of the matter in New England, giving emphasis to four points.

A Definition

Out of our experience has come a definition of thrift. We have come to realize that thrift means not only the saving and earning of the medium of exchange,—the material things. It has come also to mean the elimination of waste of all kinds, as so well brought out by Miss Harris—the waste of materials, time and resources—national, civic and individual. It has come to mean the avoidance of exploitation. It is both illuminating and distressing to drive through New England and see how the forests have been exploited. We have a tremendous task there in the avoidance of exploitation, destruction of resources. We have come to see that thrift means a large program of conservation, extending from toothpicks to national resources of material things. I have been glad, in traveling up and down Vermont, to find in the forests that there are little new trees growing.

Sometimes I wish thrift movements would strike our Congress. There is a chance for a great work there. Perhaps we will secure thrift appreciation through the children. Thrift has come to mean development of resources. We must include wise spending and investment, not only of cash, but of all things we have given to us in the way of wealth, considering wealth in a very broad sense. Finally, we must include in our idea of thrift, not merely the accumulation of wealth for personal gain, but enriching service, the rendering of greater service to those about us. That is my conception of thrift, so stated as to indicate progress toward a comprehensive definition.

The Objectives

We have come to realize more fully than formerly that the real objectives are not found merely in exploiting the subject. Objectives must pass over into personal accomplishments. The objectives are the personal efficiency of the individual and good economic and social judgment. We have had some strong examples on the negative side in the last few years, in inflated wages and high prices, but I doubt whether the savings of those who were receiving enormous wages were as large as they should have been. Good economics we have had drilled into us, but there is much still to be done in the development of our judgment. The object of thrift includes also personal development toward which all education tends. For years we have conceived that the genius of American education is the development of the individual, and it is not complete unless it goes over into one other objective, that of making better citizens and members of society.

Thrift Habits.

Another object is the development of thrift habits. These habits are emphasized by applying the sound principles of learning by doing. Most emphatically, such work in thrift as finds expression through the Junior Red Cross,—the doing of health chores, avoidance of accidents—all look toward the formation of thrift habits. We come to the course of study again. What part shall thrift play in our school work? We have, I believe, come to understand that thrift is not a separate subject, but rather an integral part of our school work, the modification of our general school activities. The purpose of our regular courses of study in Arithmetic, English, History, Geography, Civics and Hygiene is not merely to teach the content of the text books and to provide for passing the examination. The purpose is rather somehow to put into the child's personality a new force and power, so that on going out from the school the boy or girl shall have reached a higher plane of efficiency. Every course of study that we draw up must be so modified and developed as to emphasize clearly the value of thrift in its largest definition.

Means of Attainment

The means of attainment must be clearly borne in mind. In thrift we must attain our ends largely through the performance of specific tasks. The little pageant enacted yesterday morning at Young's Pier was precisely a thing of this kind. It exemplified the vast amount of real work going on in the schools of Atlantic City. All of this tends to develop strong American citizens, instead of handicapped individuals. The work made necessary during the war through home gardens and the raising of food of commercial value is in this line. Civic service, expressed through clean propaganda in the homes, for hygiene, sanitation, observance of law, school lessons; these are direct responsibilities the boys and girls have to bear. All of our work in school savings,—purchase of thrift stamps, and so on—is admirable. But we must save for some worthy object,—education, or a Victrola to add to the musical life of the home, or some other laudable purpose. We see the application of thrift in actual practice in the industrial clubs, such as the "Happy Jack" Clubs, where learning by doing finds a place. These are specific tasks through the practice of which habit is acquired.

The definition of character is a continual observance of a task, for so are habits formed, and habits create character. We must not lose sight of our definition. We attain these things through practice in the school room and by using school as a means for guiding and directing children at home. We have come to see that the fundamental genius of thrift is instruction in and through the schools. This tends toward making us more practical and valuable and more highly inspired citizens.

I wish to emphasize the fact that it is not right to say, "Let's get back to the old idea of economy." There was waste in the old days. The other day I was looking in my grandmother's cook book and could find not one recipe for a cake that called for less than a dozen eggs.

I am glad that the work of this Committee has resulted in placing emphasis on thrift, not merely from the viewpoint of money. We now hear of thrift in talent, thrift in health, thrift in energy, in food, in time, in strength.

Miss Katherine D. Blake, New York City

THE BUSINESS OF LIVING

Florence Barnard, Chairman Thrift Committee, Massachusetts Federation of Teachers

IT is very interesting to note the many different angles from which the subject of thrift is considered. These all seem, however, to focus on one point and that is the making of life worth while.

We were having a little talk one day in one of our school rooms, the pupils ranging in age from 13 to 16 and 17. I asked them to frame their ideas on what constituted success. The following replies are typical as class answers covering definitions of success.

(1) To earn and save enough in early life to be able to live without working in later life;

(2) To do for others;

(3) To live up to one's highest ideals.

It is today, of course, we live. Considered from this point of view I wish to call attention to the fact that many people of the present day are following the principle "live today." This can be done with safety only when "saving and giving" have been attended to.

The day of haphazard living is passing. It has been responsible for incalculable waste. We see it on every hand about us. But in an age of scientific research, when the highest intelligence is being used for highest purposes, there is, and there will be in the future no excuse for it.

We are on the threshold of an era when the business of living is to be a foundation or background for real living—for life more free and more abundant.

In the business world it has been proven over and over again that clear thinking, strict adherence to sound principle, and system, lead to success. The individual in the management of his own personal affairs can not do better than to adopt the same course.

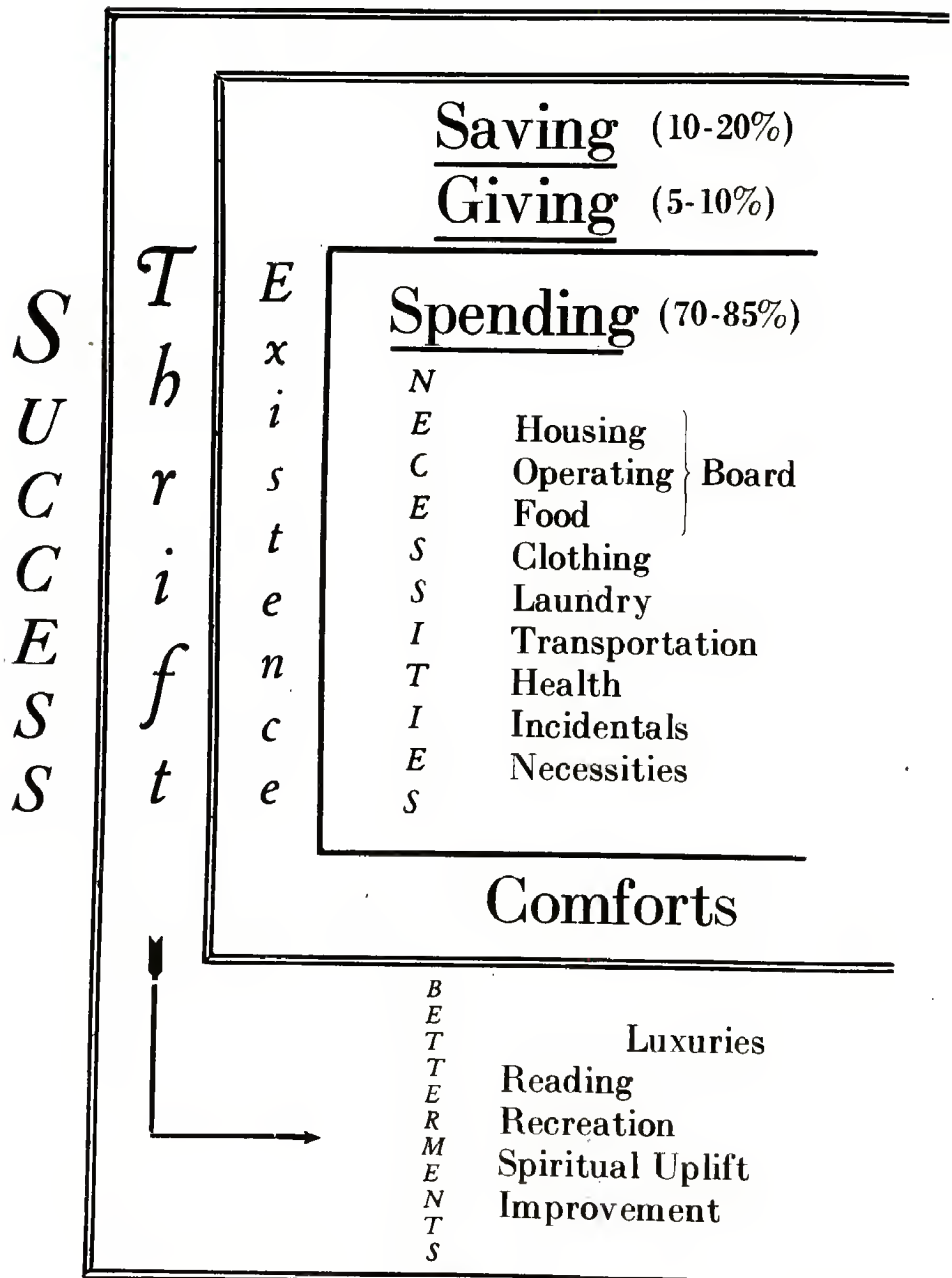
Now, no business can be conducted successfully without bookkeeping, and there we encounter the first difficulty when applied to the individual. The majority of people tell us they either can't, or can't be bothered to keep personal accounts. They are in about the same attitude of mind as the small boy who doesn't bother to brush his teeth or clean his nails until mother gets after him. But when mother does, and habit becomes established, it is as much a part of everyday living as dressing and eating. And when he arrives at the age of reason, he sees for himself that health, and his place in society depend upon such habits.

So mental health, and, in the long run, one's place in society, depend upon habits of management of economic affairs, and bookkeeping is a fundamental need for that.

Out of an attempt to reduce to simplest terms the uses of money and time so that the relation of these elements to each other might be visualized, grew the budget formula here presented. The word "grew" is used because its development extended over a period of three years.

Referring to the chart on page 15 we see that money may be saved, given and spent. Saving should come first, for one can not carry on business without capital. Saving systematically, and investing carefully means capital always on hand, and in case of emergency, capital prevents failure.

A Plan for
A Well-Rounded Life



Assume that at the age when one is beginning to earn, say in the early twenties, one begins to save systematically, not less than 10% nor more than 20% of the earnings. By investing safely and compounding interest, until the age of 60, one may have accumulated enough to retire at that age, and to be able to maintain the same standard of living after retirement as before. This statement may easily be worked out mathematically.

Giving generously is also good business. It is an investment of capital which yields highest returns, but in the joy of giving one forgets the returns.

To give not less than 5% nor more than 10%—the Biblical standard—is just to self and others.

When the income is very small, 5% is proportionate, and even this may be turned homeward exclusively when there are dependents and actual need. It is "not what we give but what we share" that counts. Through saving, giving the more is made possible.

The remaining 70% to 85% may then be spent without jeopardizing the future. To spread the spending portion over both "Necessities" and "Betterments" shows good business management. If one is not by nature a manager, the ability may be acquired by watching or studying expenditures, and by comparison from month to month.

This formula suggests the development of character. A fair mind, a warm heart, and a strong will constitute the cardinal elements of character. Saving requires strength of will, giving springs from warmth of heart, and spending wisely indicates mental balance.

One must have "Betterments" in order to live up to ideals. Not to have "Betterments" leads to bankruptcy and poverty of soul.

"Betterments" suggest an economic use of leisure time, and the supreme value of today. 'Tis today we **live.**

"With every rising of the sun,
Think of your life as just begun.
The Past has cancelled and buried
Deep all yesterdays. There let them sleep.
Concern yourself with but today.
Grasp it, and teach it to obey
Your will and plan. Since time began,
Today has been the friend of man."

To read a little, to have refreshment from Nature, Art, Music and travel, if may be; to seek spiritual help and grace through daily prayer and affiliation with some church (the fact that 65% of the population of our country are not affiliated with any church should furnish food for thought); to realize as early in life as possible that growth, mental and spiritual, should never cease while life lasts—these are ideals which may become realities through the wise management of money and time. For these there is universal hunger, especially when education whets the appetite.

"Betterments," so-called, are in truth, necessities for every one, but especially for teachers, who directly and indirectly, consciously and unconsciously, influence the lives of the citizens of the present and the future. I would that teachers might be the first to learn thoroughly the business of living as the most direct route to its understanding by the masses.

And the teacher of today who does learn to make a success of the business of living, has a wonderful opportunity in a world of materialism and

extravagance, to demonstrate that it is not necessary to do business on a large scale in order to be successful and to be happy.

SCHOOL THRIFT ORGANIZATIONS

Justin F. Kimball, Superintendent of Schools, Dallas, Texas

IT is a fundamental rule of practice in our schools that they are not to be used as a medium of publicity and propaganda by outside agencies, however praiseworthy and public spirited. Neither the children nor the teachers are subjected to the interruption of various drives, save as the causes are a feature of the school planned in, by, and for the schools. During the war, even more than in times of peace, this practice proved a boon to both teachers and pupils, conserving their time and interest and preventing their exploitation in many ways.

In order to foster the various patriotic activities that were so vitally a part of our school life during the war, such as Red Cross, Liberty Bond, and Thrift Drives, and also to prevent working at cross purposes, we evolved an organization among the schools known as the Four Minute Teachers. This consisted of representatives chosen in each building by principals and teachers, through whom all drives, propaganda and other interests found their way to pupils and by whom all organization and work along these lines were planned and carried out.

At the close of the war the thrift drive was the last "hang over." In the Brown School,—an elementary school of about 900 pupils,—the Four Minute Teacher was Miss Nan Edmiston, the senior departmental teacher of English, a young woman of charm, personality and organizing ability, and it is of her scheme that I shall tell, as it has become the type of our School Thrift Banks throughout the city and the Eleventh Federal Reserve District.

According to our regulations, no collections of any kind may be taken in the schools for any cause, and a teacher may not require or ask a child to bring money to school for any purpose or receive money from children,—and no outside organization, business or civic, may take a collection in school. We try to make our schools in the fullest sense "public free schools." The only things sold at school are lunches and thrift stamps. The schools serve warm lunches at cost and the pupils maintain a depository for the sale of thrift stamps, out of which grew the so-called Thrift Banks, banks which do not accept deposits, make loans or cash checks.

As the basis of the thrift organization, Miss Edmiston divided her eighth year English pupils into committees, one for each room of the lower grades, and sent these pupils, two by two, as Thrift Messengers to preach the gospel of thrift to the smaller children. Each committee was assigned a special room as its charge, and visited this room once a week, being allowed ten minutes in which to speak, to get reports from the children of the room and to give assistance and encouragement. Then these pupils came back to their own rooms to compare notes and to counsel with the thrift teacher. This device has proved a powerful influence for knitting together the older and younger children, and has promoted mutual respect and interest, an influence felt on the playground and outside the schools, a big sister and big brother relationship. A small boy always feels he has a champion and

counsellor in the big boy who is his room committeeman, while the feeling of civic responsibility is fine for the older children.

The first thrift bank was started with a "revolving fund" of ten dollars, which the Parent-Teachers organization later augmented. This fund is in the custody of the cashier who exchanges thrift stamps. No teacher handles either money or stamps, but the teachers audit the books and cash box.

The teller enters on his books as credits to each pupil a memorandum of the stamps as they are placed in the stamp book and likewise credits each pupil with the amounts shown in his savings bank pass book, or with amounts receipted as paid on an investment, such as a lot, for some of our newsboys have bought vacant lots since this began and are paying for them by monthly installments. We insist always that the thrifty penny is the earned penny, that begging father for a quarter to buy a stamp is not thrift.

The thrift messengers take as much pride in the achievement of the smaller pupils to whose room they go, as in their own personal record, and spread the news of any success, thus effectively helping to make public opinion for thrift both in earning, saving and investing. In many cases children of foreign born parents have brought from their hiding places about the homes substantial sums, $40 or $50 in some instances, and have bought thrift stamps or made deposits in savings banks,—in some cases the first contact of the family with American banking institutions.

The children who have savings listed in the school Thrift Bank are each given a button which entitles them to vote in their rooms in the election of bank directors. These room directors choose the officials of the school thrift bank. Recently an eleven year old Bank President and a nine year old teller appeared before a district congress of mothers and made thrift bank talks and were later taken by them to the State Congress of Mothers at San Antonio where they appeared on the mothers' program and where they also addressed the Rotary Club and one of the high schools. These young officials were as anxious to "sell the idea" as any grown up promoter organizing a big corporation.

In another school there is practically no sale for thrift stamps. The people are necessitous and want their savings to be liquid assets immediately available in the hour of need which comes all too often. The principal of the school observing this fact discussed the wisdom of organizing a School Savings Bank. This plan was objectionable (1) because under our state law no one may set himself up to receive deposits without complying with state banking regulations; (2) because as stated above, our teachers are not allowed to receive or to accept money from children for any purpose, nor would any city banking institution be permitted to establish a branch in the school; (3) because a school savings bank however efficient it might be, could not extend its influence beyond school days or outside the circle of school children. The fathers and mothers of the district had but scanty experience of banks and banking. The pay-checks were usually cashed Saturday night by the corner grocery, and in time of need their loans were most often negotiated at the "sign of the three gilt balls"; many of the parents had never been in a reputable banking institution, so a school savings bank would not meet the needs adequately. Instead, one school day each week the principal, or his clerk, and a committee of older children take all pupils, kindergarten, primary or intermediate, that have funds to deposit, to the four Savings Banks of the city, each child being helped to make his deposit in a real

bank of his personal choice. A group of 40 or 50 poorly clad children on such an errand in the financial district always attracts attention and invites comment, and some of the parents of this school are beginning to find the way to the banks also. The children take great pride in these weekly pilgrimages and bring their pass books back to have the entries made in the books of the school thrift bank. This is a district, too, that is strong for the home school garden, and whatever a pupil sells from his garden may be credited on his school thrift account when he brings the proper proofs. The whole community is coming to be proud of the children's gardens and of their accounts in the savings banks, a pride most desirable in this particular part of the city.

In the high schools this thrift work is linked with a kind of clearing house for employment of pupils outside of school hours, and also with the work of the vocational guidance counsellors. We have many more calls for pupils' services than we can supply and thus we find opportunity to guide our youth away from blind alley jobs. The weekly earnings of pupils in one of our high schools was recently laid on my desk and shows a total for the week of $1,838.00. Some of the employments are collector, salesman, automobile repairing, waiter, moving picture operator, stenographer, news reporter, etc. Three out of every four of our white pupils enter high school, so that through these allied thrift organizations in the high schools we hope to wield a vital and far-reaching influence on our coming citizenry.

Last spring the pupils in the Brown School earned and saved nearly $10,000, as accounted for through their school thrift bank, and the other schools of the city and Reserve District have followed this plan to the number of more than 400 elementary and high schools, rural and urban.

It would be easy to give figures running into thousands and millions as to the aggregate of the savings in Dallas and in the Eleventh Federal Reserve District, but the value of such a movement as this does not depend upon spasmodic intensity, but upon steadily nurtured and persistently developed public sentiment toward earning, saving and investing.

The School Savings Plan, which is only a part of the great thrift movement, was started about 25 years ago. We used little cards at that time, which are still in use even now in many of the schools. This was the original School Savings System which Mr. Thiry brought over from Belgium and started in the schools of Long Island City, New York in 1895.

My idea of the object of "THRIFT" is to eliminate poverty and lessen crime to a great extent. I advanced this work through organizations such as the World's and National Woman's Christian Temperance Union of which organizations I am President, by trying to eliminate the drinking habit and convincing people they should not use liquor. Our idea was to have them save the money they would spend on cheap candy, etc., which later led up to the drinking habit.

Here in Atlantic City we have a School Savings Bank of the old system. Many of the boys of Atlantic City have sent themselves to the Normal School in Trenton out of their thrift savings.

I have a letter from Mr. Henderson, Commissioner of Education in Alaska saying their schools are planning to take up this work. He had been through the general schools in the territory and he wants more thrift literature to distribute.

Mrs. S. L. Oberholtzer