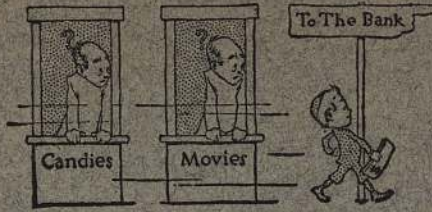


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PASSING THE DANGER POINT

—Courtesy of Curtis Publishing Company

The Teaching of Thrift



Prepared by H. R. BONNER,
Assistant State Superintendent

Under the Direction of M. P. SHAWKEY,
State Superintendent

CHARLESTON, W. VA.
1917

SUGGESTIONS
FOR THE
TEACHING OF THRIFT
IN THE
PUBLIC SCHOOLS

Prepared by H. R. BONNER
Assistant State Superintendent

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State Superintendent, Charleston, W. Va.



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TRIBUNE PAPER CO., CHARLESTON, W. VA

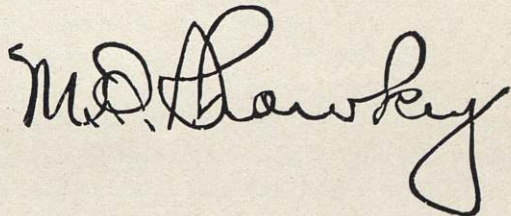
INTRODUCTION

By the modern process coal is converted into coke by a kind of re-tort but the by-products of benzol, tar and aniline dyes are often of greater value than the coke. The schools teach children reading, writing, spelling, arithmetic and other things, but it sometimes happens that they use the life of the school to develop in children a character that is infinite in value compared to the knowledge gained. Habits and character are by-products but they are just as important relatively as are the by-products of coke.

The idea of thrift is being emphasized this year in the schools of West Virginia. The idea has both an economical and a moral significance but the moral significance is the greater. Individual economy means large piles of gold in the national treasury, but individual manhood means national power. Thrift implies economy, industry, ambition, honesty, thoughtfulness, and in this combination of virtues we may almost see the ideal man, the model citizen. As a nation we seem sometimes to be drunk with prosperity and when we remember that the vices of wealth have undermined the strongest nations that have passed off the face of the earth, we cannot but feel the necessity of training the children of the present generation in such a way as to lead them to avoid the vices of the decadent nations of the past.

Some of our schools are teaching thrift. Others are developing thrift in the life of the child. The latter is the true teaching.

It is hoped that this pamphlet may cause some of our older and wiser heads to consider, that it may assist teachers in answering the question of how thrift may be taught, and that boys and girls may get from it such suggestions as will help them to get on successfully in the course which each has marked out for himself. It is not an appeal to teachers to take up another burden but to discover a new opportunity.

A handwritten signature in cursive script, reading "M. D. Hawkey". The signature is written in dark ink and is positioned in the lower right quadrant of the page.

To catch Dame Fortune's golden smile,
Assiduous wait upon her;
And gather gear by every wile
That's justified by honor.
Not for to hide it in a hedge,
Nor for a train-attendant;
But for the glorious privilege
O' being independent.

Robert Burns.

OUR PROBLEM

Only recently in West Virginia have teachers realized that there is an urgent demand among the people for the teaching of the principles of Thrift in the public schools. We are sometimes so much interested in teaching the prescribed subjects that we forget that children are forming many habits which if allowed to continue will be serious handicaps to them throughout life. Because of the grip of habit, it is a difficult matter indeed to reform a middle-aged man or woman. For instance, it takes preaching and teaching of the most vigorous sort to cause a man addicted to the habit of using tobacco to discontinue its use or to induce a woman who has formed the habit of dressing gaudily to dress with moderation. Since saloons have been driven from our state old toppers go to any length to satisfy their thirst for liquor. Under indifferent local authorities the "bootlegger" flourishes. The hope of this campaign for Thrift is, therefore, not to redeem the "lost" so much as it is to form correct, upright, and frugal habits in our boys and girls.

This is a child problem and its solution consequently falls upon the school. Parents, Sunday School teachers and bankers will assist, but the burden of the problem will devolve upon the teacher. Neither can it be maintained that this subject is a fad undertaken by the school for notoriety. In fact, new subjects always enter our schools under the protest of the teachers. No doubt many teachers will fail to see the important mission even of this subject and stubbornly resist its advent. The subject of music was included in our program because churches and parents insisted that children be taught the elements of that subject which they use so much at home and in the church. Agriculture came in because farmers realized the necessity of having this subject taught to their children. Well do you remember the complaint filed by many teachers because they were obliged to pass an examination on this subject and to teach it in school. Domestic science and manual training likewise were reluctantly admitted because these subjects of necessity replaced many of those with which teachers were already familiar. Dr. David Snedden says, "Society is thrusting all its burdens upon the school because it is the only institution entirely under its control." So, society has given the school the problem of teaching thrift. In this

campaign for Thrift we are not advocating the addition of a new subject to the crowded curriculum. We are asking that teachers present this subject incidentally as occasion permits. It is true indeed that some time must be taken to conduct the savings bank and to point out to pupils how they can make money and save it, but that will not interfere with the work of the daily program.

In order to make the most of the teaching of this subject, it is well to invite successful business men to visit your school and to tell the boys and girls how to succeed. Incidentally much information will be gained concerning the remuneration in the different vocations and the nature of the vocation as well. Occasionally, leading educators may be induced to attend an evening meeting devoted to the promotion of Thrift. It is also interesting to have pupils and parents tell how they made their first money.

THE NECESSITY FOR THE STUDY OF THRIFT

I ask every teacher to examine these facts critically and to consider whether or not there is necessity for the study of this subject. The amount of money spent foolishly by each one seems inconsiderable but when considered in the aggregate the sum is astonishing. We do not as a nation, spend our money wisely when we virtually throw away a large part of our yearly earnings on the following products.

Tea	\$ 43,000,000.00
Coffee	57,000,000.00
Tobacco	1,200,000,000.00
Ostrich Feathers	10,000,000.00
Perfumery	2,000,000.00
Liquor (Intoxicating)	2,300,000,000.00
Amusements	1,000,000,000.00
Jewelry	800,000,000.00
Candy	360,000,000.00
Chewing Gum	13,000,000.00
Mineral and Soda Waters	60,000,000.00
Total	\$5,845,000,000.00

It is true that some of the things listed here are often necessary, but we must confess that a very large percentage of this money yields little or no return. If the total amount thus virtually wasted is divided by the population (100,000,000.) the quotient indicates that each person in the United States throws away approximately \$58.00 every year. Suppose you estimate your own yearly expenditures for

these things and verify the conclusion. Teacher, do the pupils under your charge waste money for these items? Here is your opportunity to mold the habits of your boys and girls.

On the other hand, do you know that we spend in the United States only \$750,000,000 for the education of our children? The average amount spent, therefore, by each member of the population is about \$7.50. Thus we spend nearly eight times as much for the luxuries and frivolities of life as we spend for the education of the child. The school will lose one of its greatest opportunities if it does not remedy these conditions in the coming generation.

Do you know that on an average only 109 persons out of every 1000 in the United States have savings accounts, while fourteen other great nations have from three to six times as great a proportion? Even England has 320 savings accounts for every 1000 people. We have vast resources and we are rapidly developing them. It is easy to earn money and easier to spend it. This commercial era of prosperity cannot last. Will we be prepared for the crisis or will we be found wanting and bound with improvident habits?

MOMENTUM OF THE MOVEMENT

The subject of Thrift is not new. Even Benjamin Franklin advocated it in the early days of our history. We all recognize the truth of the maxims of Poor Richard. Note, if you will,—“He who would thrive must rise at five;” “A penny saved is a penny earned;” and “Save, young man, and become respectable and respected. It is the surest way. If you would be wealthy, think of saving as well as of getting.”

John Thiry started the school savings banks movement in the United States in 1882. Since his death, Mrs. Sara L. Oberholtzer of Philadelphia has been forwarding the work so well begun. In fact, Mrs. Oberholtzer was asked by the Bureau of Education at Washington to write a bulletin on School Savings Banks. This pamphlet is still the best article on this phase of the subject and may be obtained from the Bureau of Education for five cents. Mrs. Oberholtzer publishes a monthly leaflet called “Thrift Tidings.”

In 1913 there were 217,000 school children who were depositors in school savings banks. During that year they had deposited \$4,250,000 and had withdrawn \$3,000,000, leaving a balance of \$1,250,000 still in the banks. So significant has the movement become that Massachusetts, New York, California and Minnesota have enacted laws governing school savings banks. The only city re-

ported in West Virginia at that time was Morgantown, which had 400 depositors with a total of \$253.00. This was a small beginning for our state but we think that the movement is destined to spread rapidly.

The colored schools of the state are leading in this campaign for Thrift. Last year school savings banks were started in sixty-five colored schools with deposits per school ranging from five to one hundred dollars. This movement is vocational in trend—all children later in life will have occasion to deal with banks and should be taught the rudiments of banking while in school. Thus the work of the commercial department may be vitally supplemented by actual banking practice.

The American Bankers Association and likewise The West Virginia Bankers Association have endorsed the school savings bank and have pledged themselves to promote the plan. The School Savings Bank is not a remunerative proposition for the banker. In fact, these banks are maintained usually at a loss. The banker looks not at the temporary loss but at the future gain when these boys and girls grow up to be thrifty men and women. The Woman's Christian Temperance Union realizes that one of the most effective ways of counteracting the drink habit is to create in drunkards the desire to save and to practice thrift. The National Education Association recently in New York devoted a session to a discussion of Thrift. We are the next to take up the banner of "Thrift." Let us go forward with redoubled zeal to compensate for our laxity hitherto. Let us display this emblem to every boy and girl in West Virginia, and enlist them in the cause.

HOW TO EARN MONEY

The chief problem which will confront the pupil is "How can I earn money?" He can readily see the desirability of a savings account and would be willing to join the movement if he could discover any opportunity for increasing his earning ability. Here the teacher may come to his aid with helpful suggestions. The pupil will be interested in the advice for the very reason that it will help him to solve his own problems. Too much of our school work bears little relation to the every day needs of the children. Many suggestions must be made in order to reach the varied interests of all the children. An attempt has been made in the following pages to point out some of the opportunities open to children for making money.

Gathering Nuts.—Many children have an opportunity to gather nuts in the fall of the year and sell them to merchants. The price received for chestnuts is usually from \$2.00 to \$3.00 per bushel, while the price for hickory nuts is always in excess of \$1.50 per bushel.

I once knew a farmer boy who hulled and sold \$30.00 worth of walnuts. In many communities of West Virginia walnut trees are very numerous but no attempt is made to market the nuts. The price this year for walnuts varies from fifty to seventy-five cents, while the quotation for washed nuts is about \$1.00 per bushel. It is true that considerable time is necessary to hull them but pupils could spend a few leisure hours at the end of each school day or on Saturdays at this kind of work. Likewise, pupils may find occasionally butternut trees which yield prolifically. The price received for these nuts is usually above fifty cents per bushel. In fact, nuts kept in storage until late winter or early spring may be sold for even higher prices than are here indicated.

Pick it up and Sell It.—Old rags and old rubber may also be sold for a good price. I remember a boy who once collected and sold three dollars worth of old iron. Junk dealers in cities are willing to pay a fair price for these worn-out articles. The recent European War and the excessive manufacture of ammunition has put a premium upon brass and copper. Even an old brass kettle or worn-out water spigots find a ready market. People not interested in selling these worn-out articles will be glad to give them to children desiring to start or maintain a saving account. Even tinfoil may be collected. It will bring twenty-five cents a pound. A pupil working in a grocery store may make considerable money in this way by collecting all tin foil wrappings. Many grocery and confectionery stores would be willing to cooperate with boys and girls in collecting this product which usually goes to the waste basket. The Y. M. C. A. of the West Virginia University realizes considerable income from this source, since all students are requested to put scraps of tinfoil into a collecting box. Nearly any physician or druggist will pay one cent apiece for small bottles which have been thoroughly cleaned. Hardware stores and other stores having oils or gasoline for sale will pay as much as five cents apiece for quart bottles.

Money on the Lawn.—Just the other day I noticed two boys raking up leaves on the lawn. Upon inquiry it was ascertained that the boys were gathering the leaves for bedding their pony and the cow. These boys had discovered that it was a waste of money to purchase straw for this purpose.

Money in the Waste Basket.—Bale your waste paper and sell it; don't burn it up. Baled paper is worth from \$8.00 to \$25.00 a ton and prices are still advancing. Recently, the following statement was clipped from a leaflet, "The United States and Europe are now using waste paper instead of cotton in the manufacture of ammunition. There is a stronger demand for waste paper and higher prices are paid for it than has been known in years. The price of paper last year was extremely low, and there was almost no demand. Now the reverse condition exists and the price of paper is sure to increase and the demand to continue." It is probably true that the use of paper in the manufacture of ammunition is not the chief reason for the advance in price. There is probably a scarcity of pulp wood. The various kinds of paper should not be baled indiscriminately together, since better prices are paid for the better grades. Ordinary mixed paper of all grades is bringing from 65 to 90 cents a hundred pounds. "This includes anything made of paper, pasteboard boxes, strawboards, etc. The only requirement is that it must be kept absolutely free from dirt, strings, and foreign matter." Newspapers folded, kept in clean condition and baled bring 90 to 95 cents a hundred pounds. Magazines, white book paper, and circulars, from which all pasteboard backs have been removed, are worth from \$1.60 to \$2.00 a hundred, the higher price being paid for the unstitched paper. In nearly all the cities there is a paper dealer who will purchase your paper and who will reap profit from sorting the paper in case you do not do so in advance. In baling paper keep all rubbish, excelsior, strings, and foreign matter of any kind out of the bale.



SIGNS OF THRIFT IN THE TRAINING SCHOOL, WEST LIBERTY.

The pupils of the primary grade collected this paper and sold it for about \$20.00, which was used to make a payment on the school Victrola shown in the picture. If the pupils in a small country town can do this much, what could those of large towns and cities accomplish with equal industry?

Some high schools and graded schools have purchased balers and are saving this waste product. Other schools should take advantage of this opportunity to save. The price of the baler which does not exceed \$30.00 to \$60.00 for the very best is soon met and the proceeds thereafter are profit. Recently the Fairview High School in Marion county purchased a paper baler and is helping to save a part of the thirty million dollars worth of paper formerly consumed by fire each year in the United States. It is not even necessary to purchase a baler if the school has a manual training department, for the boys can make one at a minimum cost.

Raise Something.—The Agricultural Club work in the state has been fairly well established through the persistent efforts of the Extension Department of the College of Agriculture at Morgantown and especially through the untiring efforts of the county agricultural agents. No little credit is due to the work of teachers to interest children in the various kinds of club work. The carrying into effect of this work has rested largely on the shoulders of the teachers. So in this campaign for

Thrift we ask the teachers to redouble their energy in encouraging boys and girls to join a club and earn some money. There is no better way for children to learn the value of money than to raise or grow something for sale. They then realize how much work has been necessary to obtain the remuneration received. We do not care to have a pupil accumulate a large bank account through the efforts of his parents. We want to teach him to stand alone—not to be a parasite or a pauper, but to be an independent producer. To this end we desire to lend encouragement to the pupil to raise or grow something.

Club work means also a keeping of accounts. Each pupil who joins a club must keep a complete record of receipts and expenditures. This habit of keeping accounts is one of the surest ways to promote thrift and avoid extravagance. Besides, the teacher may formulate many vital problems out of the records thus kept.



“BLESSINGS ON THEE, LITTLE MAN.”

Join the Corn Club.—Encourage parents to let their boys join the Agricultural Club and grow an acre of corn. A very valuable experience may be gained in this way in selecting the seed, plowing the ground, fertilizing the soil and harvesting the crop properly. Not only this, but the work should be remunerative as well. There are still too many parents in West Virginia who consider their children their property instead of their partners. I like to see a father who is willing to give his boy a chance on the farm. I recall one boy who raised three times as much corn to the acre as his father. Two Wood County boys a few years ago won \$51.00 in prizes for the excellency of their corn and potato crops. Although only one-fifth of an acre was used for this purpose, yet the value of the crops was estimated at \$15.00.

In 1912 Dorsey McIntosh of Taylor County raised 200 hills of corn and won a dollar in prize money at the county exhibit. The following year he raised another 200 hills and took a second prize of \$3.50. In 1914 he raised an acre of corn which produced 160 bushels of ears. For this excellent crop he was given a free course for one week in the College of Agriculture at Morgantown. Governor Hatfield asked Dorsey to represent West Virginia in corn raising at the National Exhibition at San Francisco, but as the state did not appropriate the funds to defray the necessary expense, the trip was not taken.

The Potato Club.—Why not have some of the boys join the Potato Club? Certainly there is sufficient profit this year in a potato crop, since potatoes are now selling for \$2.00 per bushel. Potatoes from carefully selected seed and free from the potato scab will bring a good price every year.



A BOY AND HIS PIG.

Pig Raising.—The boy in this picture has joined the pig growing contest. He will never lose interest in farm life and is planning to make it profitable. With the present high price of pork there is no reason why boys cannot make pig raising profitable. In many places a pig is kept by the school and fed from scraps left from the dinner table. The project probably could not be undertaken by a school smaller than two or three rooms, unless pupils would bring feed for the pig from home occasionally. The proceeds from the sale of pigs thus raised could be used for the purchase of library books or pieces of apparatus or furniture for the school. Bankers have been persuaded to purchase a number of thoroughbred pigs for distribution among boys desiring to join the pig raising club. The boy raises the pig, markets it, and returns to the bank the original price of the pig. Bankers in West Virginia have been very generous in thus promoting club work and by offering prizes for the best exhibits at school fairs.

Work for the Girls.—The girls may join the Tomato Club. A good profit may be realized from the sale of ripe tomatoes or from the sale of home canned tomatoes. An acre of tomatoes under favorable conditions will yield a gross return of three hundred to seven hundred dollars. Early tomatoes bring the best price and pupils who have the advantage of a green house may participate profitably in the early marketing of tomatoes. The teacher may promote work of this kind by maintaining a school hot bed and with the aid of the pupils raise earlier plants. The plants thus raised may be distributed to the different pupils as soon as the danger of early spring frosts is over. Not only

may girls on the farm make a profit in this but they may often find various kinds of fruit going to waste which may be canned or dried and sold in the market. Home canned plums, pears, peaches, corn, and tomatoes bring a better price than the same products canned in the factory.

Girls living near the city may raise flowers for sale and make extraordinary profits. If a small greenhouse can be made this becomes one of the most remunerative sources for girls and women. Potted flowers in bloom are sold for 25 cents to \$1.00 each and carnations bring from 50 to 75 cents a dozen.

Growing Strawberries.—There are many other things in which boys and girls may engage on the farm which will yield good returns. It is a very easy matter to raise strawberries for market. Any grower throws away each fall a lot of young plants, which grow up from the runners. These young plants may be secured free or for a very small price. The University will be able to supply a limited number of boys or girls with these young plants from their twenty to thirty varieties grown on the experimental farm. A boy or girl living near a market may dispose of strawberries for three or four dollars a bushel.

Other Berries.—In the same way cultivated raspberries or blackberries may be started and be made to yield a fair return. Many children gather wild raspberries and dispose of them for forty or fifty cents per gallon. Even wild blackberries bring twenty cents a gallon. In the course of a summer an ambitious boy or girl may earn considerable money from the sale of wild fruits.

Wild Roots.—A small ginseng garden properly screened to shut out the light may be made a source of considerable profit. However, the roots thus raised do not bring as high a price as the wild roots. Golden Seal or Yellow Root thrives well under cultivation and with the proper care reproduces rapidly. A man, who transplanted a few wild roots to a tub filled with rich dirt, sold the roots for \$18.00 at the end of fifteen months.

The Poultry Club.—Boys and girls both may engage in Poultry Club work. Children who live on a farm can make considerable profit from this source. In order to realize the most money only thoroughbred chickens should be kept. It is very doubtful if chickens will pay if feed must be purchased at regular market price in a city. However, a few chickens even in a city may be kept profitably on refuse from the table.



HOWARD AYERS OF RITCHIE COUNTY—A WINNER.

A Pet.—Often parents are willing to give their children a lamb, a calf or a colt to own and care for. One case is reported in Wayne County where a father gave a boy a lamb several years ago, and now the boy's sheep have about taken possession of the farm. Another boy, who was given a pet lamb, in the course of a few years had a flock of eleven sheep.



PRESERVING THE OLD APPLE TREE.

Prune and Spray the Old Orchard.—Many old orchards in West Virginia have ceased to yield marketable fruit because of improper care. By properly pruning these old orchards and spraying them, they may be made to yield fruit for several years to come. A few years ago a student in the College of Agriculture at Morgantown, having learned something of the rejuvenation of old orchards, persuaded his father to give him an abandoned orchard of this kind. This young man realized from the sale of his fruits sufficient money to pay his way through college and later took first prize in a Canadian fair where he sold his exhibit for a sum sufficient to defray the expense of his trip.

The Market Garden.—A small market garden managed by a boy who lives near a city or village can be made to yield a good income. Beans, tomatoes, cucumbers, radishes, lettuce, beets, parsnips, cabbage, peas, and melons are always marketable, if they are of first-rate quality. A small part of the garden may be set aside for raising edible mushrooms for sale. An energetic boy may engage regular customers and be sure of the sale of his vegetables. One boy is reported to have saved from a vegetable garden of less than one acre three thousand dollars by the time he was eighteen years old.

Promoting the Work.—Pupils must be instructed that it takes scientific knowledge to engage successfully in any kind of farm work. The stock must be thoroughbred and the seeds or plants the best obtainable in order to insure success. A careful study must be made of the whole process. Here the teacher may help the child to solve his difficulties by means of the agriculture class. The proper housing of live stock and the carpenter work connected with growing plants and storing fruit may be given an impetus if a little manual training work is offered in the upper grades and high school. If the school does not link these vital activities of life with the work of the recitation it is missing its greatest opportunity. The teacher should lead each pupil to see that whatever is undertaken must be accompanied by a careful study of the project.

Hunting and Trapping.—A boy who has an inclination to hunt may make some money in this way if he is skillful and far-seeing enough. The greatest remuneration will come from trapping fur-bearing animals such as fox, skunk, mink, muskrat, opossum and raccoon. Because of the European War prices for these furs were low last year, but even so, a con-

siderable income may be realized. A boy may even become a dealer in furs, buying them from trappers in the surrounding neighborhood and selling them to houses dealing in these products. Even sheep hides and beef hides may be sold. It is very doubtful if there is any pay in hunting for rabbits, since the expense of ammunition is usually far in excess of the price received from the sale of the game.

A boy who is artful enough to catch crows may secure a bounty of ten cents each from any justice of the peace. For each hawk, except the sparrow or mouse hawk, a sum of twenty-five cents will be paid, and for each great horned owl the same bounty has been provided. There is also a price on the heads of other harmful birds, about which the pupil may inform himself by consulting the national laws.

Selling Papers and Magazines.—Many boys living in some of the towns of West Virginia could realize a fair income if they would take advantage of the opportunity of supplying the people with papers and magazines and start a news stand or a news agency. They can make about one cent on each daily paper sold and from five to seven cents each on magazines. It would be more profitable for the boy to spend his evenings and mornings in this enterprise than to waste them loafing on the street. Only the other day I noticed in a local paper that a newsboy by the name of Isidor Schletter, age sixteen, had been summoned before a New Jersey juvenile court to testify. During the interview it developed that young Schletter had a bank account of \$800.00 accumulated from the sale of newspapers. The judge of this juvenile court immediately secured the service of this boy to tell the youthful offenders who are brought into court how to save money and to reform.



TRY STANDING ALONE, SONNY.

—Courtesy of Curtis Publishing Company.

The Curtis Publishing Company of Philadelphia, has within the last few years given special emphasis to training boys to be efficient salesmen. This company will send five copies of the Saturday Evening Post free of charge to any boy who desires to sell its publications. The twenty-five cents thus secured may be used in the purchase of subsequent copies of the Post.

He earns 2 cents for every copy he sells of *The Saturday Evening Post*, 2 cents for every copy of *The Country Gentleman*, 4 cents for every copy of *The Ladies Home Journal*. The average commissions of the 50,000 boys who sell the three Curtis publications are \$2.00 per month, for a few hours a couple of days each week. Besides the cash commissions, each boy receives valuable merchandise prizes. All boys have the opportunity to join the Y. M. C. A. (or similar organization) at the expense of the Curtis Company. Competitive prize contests are open to all. A Texas boy recently received a check for \$1,000 as first prize in a contest.

More important even than money are the benefits of the training received. The Curtis ideal "to make men", is exemplified by the following statement of the vocational plan that the company operates for its boy salesmen:

To keep the boy in school—

To supplement his school work with training in salesmanship—

To furnish incidental instruction about other vocations—

To encourage thrift and honesty—

To guarantee his actual placement in that vocation for which his inclinations and aptitudes and this training have fitted him.

A boy must save money if he sells the Curtis Publications. The Company itself starts his savings bank account and contributes the first dollar when the boy has met a very moderate sales requirement. After that, every effort is made to induce the boy to save a stated amount each week. When he reaches a certain grade in the sales organization, the company starts him on a good installment investment.

The boy is promoted from the rank of Curtis Salesman to that of League Member, and Expert Salesman, and finally to Master Salesman, under the conditions specified by the Company. When the boy has advanced to the highest rank, a desirable position is secured for him with some reliable firm. This company does not employ a boy and then give him no instruction about how to succeed. It sends him directions and literature from time to time and a supervising salesman visits him and gives him personal help. There is no publishing

agency in the United States today doing more to promote the idea of thrift among boys than the Curtis Publishing Company.

HOW TO SAVE MONEY

John Wanamaker said, "The first principle of money-making is money-saving." I do not know whether you will see at once the full purport of this statement or not. It evidently means that one cannot make money unless one has capital—the savings of former earnings. No investment can be made if money has not previously been saved. Therefore, if the boy or girl is to start in business after graduation from school, something must have been laid aside in the meantime. Otherwise, it may take many years to accumulate enough money to make a creditable investment. Undesirable habits may have been formed in school and an attempt to save results in a loss of self-respect and in ultimate misery. The boy who is so unfortunate as to have a father wealthy enough and inconsiderate enough to start him in business is not considered in this argument. Nor, on the other hand, does the writer mean to condemn a father who is willing to give a child a chance to make his own money. The experience of earning money is just as valuable as that gained by spending it judiciously and wisely and the fond father who deprives his child of the former experience is sure to suffer from his son's extravagance in later years.

We are striving not so much for an accumulation of money for money's sake, as we are for the development of boys and girls in earning it honestly by their own efforts and in spending wisely the money thus earned.

Going to College.—One of the greatest educators in West Virginia recently said that when he first became a teacher in the University he began to deposit money in what he termed his "Harvard Fund." When this fund was of sufficient amount to defray his expenses at Harvard he was granted a leave of absence to attend that great university. On his return he and his wife began an "Oxford Fund". When it had reached about two thousand dollars, a second leave of absence was obtained for the purpose of attending Oxford University. Still hopeful and ambitious to gather more fragrant flowers from the field of literature, he has accumulated in his "Florentine Fund" almost enough to defray his expenses for a year in that Italian city. Let us hope that the great war may not mar or delay the fruition of his ambition.

Financial.—Not long ago the writer was told by a teacher that he saved half of what he made. If his salary for the year was \$400 he would deposit \$200 of it in the bank or invest it otherwise.

The writer knows one normal school teacher in West Virginia who unaided has sufficient capital on deposit to yield an income equal to his salary which is in excess of \$2,000.00.

Teacher, how did you spend your last month's salary? Don't look ashamed and pass hurriedly over this page, but do a little counting. How many items on the list could you have eliminated, or how much did you spend without getting value received? How much could you have put in the savings bank? Ask your pupils to state in full how they spent their last dollar. Have them determine how much they could have saved. The answer to this question truthfully stated will give you the starting point for teaching Thrift in savings. This is the vital point. To neglect it spells S-P-E-N-D-T-H-R-I-F-T for that child. In answer to this problem you will find listed motion pictures, tobacco, snuff, tea, coffee, candy, peanuts, popcorn, worthless toys, street car or automobile fare, fire-crackers, dolls, postage stamps and old coins.

Obligated Saving.—Very few children can decide upon a course of action and pursue it to the end. Moods and emotions will enter and be sufficiently strong to divert their purpose. Good resolutions on New Year's Day seldom yield fruit. During their saner moments they should plan their future and bind themselves to this plan. This planning and the following adherence to it is necessary for the accomplishment of any great dream. Show windows and show cases are made attractive; "catchy" sign-boards demand attention on every hand; accommodations are present to appeal to them. To resist all these temptations requires a high quality of judgment and self control. With the unguarded these appeals are effective. Only a few days ago I met a working man who stated that he had never saved any money until he had purchased three city lots and began making monthly payments on these. Bound by these obligations he was obliged to invest his money and did not go down street to squander it. Within another year he will own three lots—the result of obligated saving.

THRIFT ON THE FARM

Thrift consists not alone in making money, or in saving it—it consists as well in taking care of things. Boys and girls should be taught this valuable lesson. Parents may also receive instruction on

this subject at the Social Center meeting. Many investments fail to yield an income because a rapid deterioration in the valuation immediately sets in. The man who neglects to paint a new house will soon be without a tenant and be forced to sell it to some one who realizes the necessity of paint. If he refuses to sell, it decreases in value constantly and the income therefrom diminishes proportionately.

Care of Farm Implements.—While many farmers either purchase or make good machinery, they often have not learned the lesson of taking the proper care of it. The bearings of mowing machines and reapers often suffer excessive wear because the owner neglects to keep them properly oiled. Often a wheat drill, a mowing machine, a threshing machine or an engine is left out of doors for the whole year or for several months after the farmer has ceased to use it. A good grade of machinery if judiciously used, properly lubricated, and put away in a dry place, may last from ten to twenty years, while the life of such machinery will only be about half as long under improper care. If a wooden handle rots loose from its fastenings, it is an indication that the handle has not been thoroughly dried after it has been used. Tools rust out very readily if they are not kept dry and thoroughly oiled. The fine edge of augers, saws, planes, chisels and other sharp-edged tools is soon lost if the damp air is allowed to remain long in contact with them. A thin film of oil over the surface prevents rust because it keeps the air from coming into contact with the iron. Many farmers are thus obliged to buy new machinery and tools frequently because they fail to purchase a sufficient quantity of oil for lubrication and for the prevention of rust. Many farmers in this state, if they would heed this simple warning, could lengthen the life of farm machinery and tools from fifty to one hundred per cent. In the construction of the average farm buildings in West Virginia no provision has been made for the storage of the various farm implements. So careless are some farmers that hoes, shovels, mattocks, wrenches, scythes and axes are thrown down in the field or woods to lie there until it is again necessary to use them. It often takes hours to find an article thus misplaced or thrown aside. It is economy of time to know just where to find everything on the farm. If the business man did not have system in his letter files and book cases and reference lists, he would become utterly "swamped" in a very few days. This same kind of orderly arrangement should prevail on the farm in order to facilitate the necessary work.

The Harvesting of Crops.—There are many farmers who do not realize how much waste is entailed by the improper harvesting of crops. Some farmers are so careless about this that they do not husk their corn in the fall but leave it standing in the field until late winter or early spring. By this time the fodder is somewhat decayed and unfit for feeding purposes. Possibly a third of the corn has been eaten by the birds, a third of it has rotted, and a third of it remains in a damp moldy condition. Thus fully one-half of the work of the preceding year has been in vain. Many boys could make good wages by going over the corn field at cutting time and collecting the ears lying on the ground. To allow the birds to consume this corn or to permit it to rot on the ground is sheer waste. Not long ago the writer visited a corn field in which dozens of wagon loads of pumpkins had been frozen and were in a semi-rotten condition. These could have been sold in a nearby city for a considerable sum even at a low price, or could have been stored away in the barn for feeding the cows. Often a farmer will cut down his hay, paying no attention whatever to the reports of the weather bureau. In fact, only the most progressive farmers in our state have weather reports sent to them daily. Frequently one may see oats and wheat rotting in the swath. Apples shaken from the tree by the wind decay on the ground and no attempt is made to dispose of them profitably. The girl of forty years ago would have dried them and sold them in the market. Sometimes the farmer neglects to insure his own success by a failure to plant selected seed, to set out a standard variety of fruit trees, or to purchase thoroughbred stock. Why plant seed only 60 or 70 per cent of which will germinate when, for a few dollars extra and a little work, seed, may be procured that will average 90 to 95 per cent on the germination test? Why purchase or cultivate a worthless crab apple tree or a hybrid when Rome Beauty, Northern Spy, or Grimes Golden and other standard varieties of apples may be secured for a few additional cents? Why feed and care for a "scrub" pig, calf or colt when it will bring at maturity only half or two-thirds the price of a thoroughbred? It is not thrift to invest money in secondary products. Teach the child this great lesson and you will have taught him one of the fundamental principles of thrift.

Work and Brains.—Not long ago a representative of the extension department of the college of agriculture while interviewing a well-to-do farmer heard him remark that the work of disposing of his corn crop was only half completed. To cut the corn, husk it, haul it to

the crib, and carry it out again to his hogs was the half yet unfinished. The agent suggested that he purchase a movable fence large enough to enclose an eighth of an acre and place it around a part of the field. When the hogs had finished eating the corn within, the fence could be adjusted around a new portion. In this way, the farmer learned how to eliminate half the work in raising his crop.

Many farmers will go to a considerable expenditure of energy to clear out a piece of woods and then neglecting to farm it allow it to grow up again in briars and bushes. On the other hand, other farmers will continue to plant the ground with the same crops for several years, without realizing that the soil is being continually



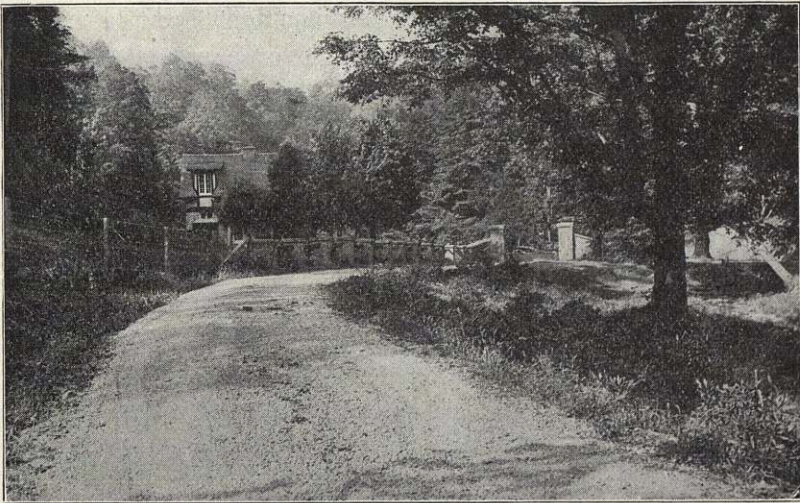
RENEWING THE SOIL.

exhausted. These farmers have not learned the value of the rotation of crops to renew the soil.

Renewing the Soil.—The boy in this picture is turning under a crop of crimson clover to fertilize the soil. He has learned that little bacteria on the roots of clover take nitrogen out of the air and convert it into valuable plant food. The clover itself is also a fertilizer and for this reason the boy is plowing it under.

Only a few farmers have learned the value of intensive farming. Many will work all summer cultivating fifty acres of corn which will produce only twenty-five bushels to an acre, while $12\frac{1}{2}$ acres properly fertilized and cultivated will yield the same return with less work. The corn club boys are teaching their fathers this valuable lesson by producing an average of seventy bushels to the acre.

Necessary Conveniences.—There are certain conveniences which are essential to the various kinds of work. It is not economy to do without a sled or wagon if a farmer is obliged to borrow one of these from his neighbor every time it is necessary to haul wood or go to the village. Many steps may be saved in the kitchen if the stove, kitchen cabinet, work table, and dining room are suitably arranged. Most women keep dull knives to work with when a proper care of them would facilitate their work and be less exhaustive of nervous energy. Many houses are not even provided with a meat saw or meat grinder, with a refrigerator or an ice pick, a cork screw or a can opener. In truth, many of the little conveniences which may be obtained for a mere trifle are thoughtlessly omitted from the equipment of the kitchen. Thoughtless women will often chase the dust all over the house from day to day with a broom when a serviceable carpet sweeper or vacuum cleaner can be obtained for a few dollars. A telephone is a valuable means by which to secure information. Much energy may thus be saved by the use of the telephone if its stations have been wisely chosen. The installation of a telephone system is not expensive for a rural community. The poles may be supplied by the farmers and it is only necessary to purchase the wires, batteries and inside equipment. The telephone is a convenience which few farmers can afford to be without.



THRIFT PROVIDES BETTER ROADS.

The craze for automobiles has only recently given a great impetus to the good roads movement in West Virginia. More bonds for roads have been voted in this state within the last five years than during the preceding twenty. Farmers have just begun to realize that it is necessary to have good roads in order to market readily the products of the farm. While the advent of the automobile has caused many people to mortgage their property in order to secure one and has entailed considerable expense upon them afterwards to keep it in repair and to purchase gasoline for long pleasure trips and joy rides, yet it is very valuable to the farmer. Formerly he lived so far away from a city or village that it was unprofitable to provide anything for sale except live stock. Now he has been brought closer to the city by means of the automobile and can market perishable farm products. Distance has been minimized. The price of a good machine is now within reach of any thrifty farmer. By its use it is not necessary to keep so many horses, the expense of maintaining which has always been sufficient to cause the farmer to question their final value.

Have a Plan.—To prevent pupils from becoming enslaved by bad habits it is necessary for them to adopt some plan of saving and to adhere to it rigidly. Encourage the boy to put in the bank the equivalent of \$1.00 per week for five years at four per cent. It is surprising to know that the amount will be \$284.00 at the end of this period. Deposit five dollars per week for four years at the same rate and the amount will be \$1,123.89. Withdraw \$1,000. and invest in a mortgage paying 6%. Continue this process for seventeen years and the amount of your wealth will be \$17,779.11. A dollar deposited on each birthday for each year of age until the child is twenty-one years old will amount to \$306. (From the Book of Thrift).

Examples.—One man reports that he deposits in his savings account all he can save by scheming and doing a little extra work. Thus, if he shaves himself he deposits in the bank fifteen cents; if he shines his own shoes he deposits ten cents; and if he walks when a street car is available and convenient, he adds five cents to his account. A woman is reported to be following virtually the same plan, in that she watches for bargain sales on necessary articles. If she can secure a \$4.50 garment for \$3.99, she deposits 51 cents in the bank. Her husband is kind enough to double this amount and make her real deposit \$1.02. We are not told whether the poor husband ever started a bank account of his own or not. Some have

adopted the plan of saving all coins of a certain denomination. This one will save all the pennies; another, the nickels; and another, the dimes. The old idea of "pin money" must rapidly disappear if our boys and girls are to be thrifty men and women. Likewise, the term "allowance" used to designate the money given by a fond father to a worthless son or a "sissy" daughter must be replaced by the expression, "Give the child a chance to earn money." In truth many allowances granted to high school children are in excess of the father's income at the time of his marriage.

WASTE IN THE HOME

There is probably no place in our civilization where a greater waste occurs than in the average home. It matters not how careful and economical people may be otherwise, waste in the home must result in disastrous failure to all attempts to accumulate a savings account. A great part of the family income goes to the up-keep and maintenance of the home.

Balanced Meal.—The husband may purchase more food than is actually needed to support the family and thus fail to put his money to good use. The wife, on the other hand, may purchase an indiscriminate bill of groceries, vegetables, and meat, paying no attention whatever to a balanced ration. No doubt the reader has eaten meals where the only class of food on the table consisted of starches and carbohydrates, bread, potatoes, cereals, cakes, puddings, rice, etc. The average American family "founders" on meat for a Sunday dinner and then starves for this protein food for the rest of the week. Often we find so much fat in the menu that we leave the table actually nauseated. These three foods, starches, meats, and fats should be so selected that they form a balanced meal. If an excess of starches is present we must over-eat in order to secure the necessary amount of protein. A lack of knowledge of a balanced ration means that the meal must necessarily be expensive. The cheaper cuts of meat are often as nutritious as the more expensive ones and should be included in the meal for economic reasons. In the first class hotels and on trains meat orders for one person are often large enough to feed a whole family. When will this insane self-indulgence end? We hope that the teaching of domestic science will solve this difficulty. We do not care to reach the point where we can take our food in the form of pills, but we do desire to prevent extravagance.

Farm Products in Season.—Many housekeepers do not realize that money is wasted when excessive prices are paid for fruits and vegetables out of season. Lettuce grown in the green house during the winter months retails for about twice what it is worth in summer. Early berries and tomatoes likewise bring excessive prices. The cold-storage man and the ice man exact their toll upon articles kept in storage until prices are high. Eggs, apples and fruits of various kinds are thus rendered more expensive. Early spring cabbage or that kept in storage over winter brings a high price in April and May. If people would only purchase fruits and vegetables in season they would relish the food more when it comes into market, could secure a better grade of it, and could add many dollars to their bank account.

Buying "Sight Unseen."—Some women are so busy with the trivial cares of the home that they use the telephone in ordering groceries, vegetables, fruits and meats. They do not go to the store to choose the best, but leave the selection to the discretion of the groceryman. These women are often sent the worst grade of products in the store. The beans, apples and berries may be old or somewhat dried up. The meat may be the scraps left after the flies have finished eating, and the eggs may be cold storage or of low grade quality.

Buying on Credit.—While it is often convenient financially to have a groceryman who is willing to trust you for a supply of groceries, vegetables and meats for the month, yet very few people ever stop to consider that a high price must be paid for the accommodation. Grocers know that you will purchase a larger bill if you are not required to pay it until the end of the month. As a result of this trick of psychology your bill is about twenty-five per cent more than it would have been otherwise. Not only is this true, but the price eventually paid is excessive, for you must help to pay the bills of the thirty per cent who never pay. It is a fact well known to grocers that only seventy per cent of the grocery bills are paid. The grocer could not stay long in the business if he were obliged to lose all this thirty per cent. Often the family does not keep a set of scales to determine whether the merchant has given full weight.



TEACHING CHILDREN TO MEASURE.

Ice.—Many families buy ice even after it is unnecessary to purchase it to prevent food from spoiling. In November I asked an ice man if he was not ashamed to impose upon people that late in the fall. He replied, "They just take ice for style." On the other hand much food decays in summer because there is no cool place to keep it.

Light and Heat.—Much unnecessary fuel is consumed yearly because women either have not learned the use of a fireless cooker or else have not insisted that one be made or supplied. Some families waste an enormous amount of gas through a neglect to turn off the gas when the fire or the light is not needed. Very few people adjust their gas mixers until a blue flame appears. As a result, the fire "smokes" and a minimum amount of heat is given off. The blue flame is hotter because it is mixed with the proper amount of air and completely consumes the carbon in the gas. The yellow flame does not contain sufficient air and consequently much of the carbon is not oxidized. A few families even refuse to turn out the gas or electric lights at night and often forgot to do so during the day. The gas or the electric office reaps the reward. Some folks do not know that nitrogen electric bulbs will burn about 800 hours while the carbon and tungsten filament bulbs have only about half that life. The wattage necessary to maintain a nitrogen lamp is less than that for other bulbs. It is true that the initial cost of the nitrogen bulb is greater, but in the end it is much cheaper.

Table Refuse.—Few women know how much to cook for a meal or fail to use their knowledge. The waste from many tables is apparent. The garbage can may contain pieces of bread, scraps of meat, cakes, potatoes and various foods from the previous meal. Why is this waste necessary? Either the housewife has used poor judgment, her cooking has been poor, or she has no knowledge of how to use the "left-overs" to make a palatable dish for the next meal. Even the most painstaking woman may have some food left on special occasions, but she should know how to use it to advantage. Many women actually plan to have refuse in order to feed a pack of dogs or cats. Only a few breeds of dogs are worth having—the cur never. A dog in the family adds fifty cents to the weekly grocery bill. With the present high cost of living no one can afford to waste food in raising the garbage man's hogs or in supporting worthless dogs and cats.

Depending on Stores and Shops.—I fear in our present society that the women are forsaking their duties in the kitchen and depending too much on the grocery store. Some women do not know how to make a respectable loaf of bread and depend entirely upon the grocery store or the bakery. The art of cake-making has almost been lost and we now depend upon biscuit companies or the local bakery. Even homemade pies are so great a luxury that the advertisement in a restaurant window, "Homemade pies today," is very effective. In fact, the automobile craze has caused many families to abandon some of the home meals altogether in favor of the restaurant or hotel. What we need is sanity in home management. Give domestic science a chance to fulfill its mission. The modern steam laundry has eliminated to a great extent the necessity for doing laundry work in the home. Even small articles such as handkerchiefs and stockings are sent away each week with the family washing, when no special skill would be necessary to wash them at home. As a result each week a bill of one or two dollars is rendered which might have been saved with the expenditure of a little energy. Few people now-a-days press their own clothes. To have this done at a pressing shop costs a considerable amount within the year. With small equipment and a little work, this item of expense could be virtually eliminated.

Re-making Old Clothes vs. Styles.—Again money is often wasted on new clothes when for a few cents old garments could be made into new ones modeled after a different pattern.

Many people do not wear old clothes out but simply discard them after they have gone out of style. Often these garments can be made over for other members of the family and thus the money which would otherwise have been spent for new clothes can be saved. Fashions are very enticing for most women. A keen rivalry usually is in evidence to see which can outdress the other. Quality is scarcely considered—the garment must be in style and the price usually is not considered. This fashion craze of women probably caused so many old bachelors a few years ago in response to the question, “Why don’t you marry?” to reply “A woman is too expensive a luxury.”

Care of Furniture.—Even good furniture improperly cared for and roughly used soon becomes useless or unsalable. The girl or wife in the home may here catch a suggestion of what she may do to practice thrift. Thoughtless children often cause furniture to depreciate in value as rapidly as parents can replace it. Anything worth buying should be of the best quality, and a sense of pride should prevail in taking care of it. Children should play but they should be taught not to destroy.

THE SCHOOL SAVINGS BANK

A person who has a few dollars ahead can choose his own market, and can take advantage of bargains, while one without money must buy on credit where he can and must pay the price demanded. So long as one does not have capital no first-rate investments can be made. Most pupils will be able to use their money to a greater advantage than the 4 per cent which they receive from the bank. The bank will pay the depositor 4 per cent because it hopes to lend this money at 6 per cent, or even to invest it at a still higher rate. After a farmer boy has accumulated \$20 or \$30 in the bank, it is a wise investment for him to purchase a few sheep or calves which will yield him a greater income with a little attention. Of course the sheep may be killed by dogs, or the calves may become infected with anthrax, and the boy will lose all his savings. But this uncertainty is the exception and not the rule. On the other hand, the bank may close its doors and return to its depositors only a part of the money due. There is doubt about any investment, but all the conditions should be studied and only reasonably safe investments made. Besides, a boy with a bank account wins the confidence not only of the bankers but of his associates as well. A confidence thus established insures a future loan when needed. The boy who has formed a habit of saving in the past

will in all probability save in the future. When loans are sought, bankers rely as much upon one's habit of saving as they do upon the signature of the endorser.

How to Begin.—First, it is necessary to secure the co-operation of a bank having a savings department. Interview all the banks to ascertain whether they are willing to help you and find out what part they are willing to do in regard to printing the necessary forms or furnishing small savings banks to children. What rate of interest are banks willing to pay? It may be found upon questioning the children that one or two banks only are preferred. Necessary printed forms may be secured from Mrs. Sara L. Oberholtzer, Philadelphia, Pa., or from the Uplift Thrift System, Philadelphia, Pa., at a nominal price. Samples will be sent upon request.

Second, hold a parents-pupils' meeting having present as many parents and pupils as you can persuade to come. Explain to them your plan, which has been carefully thought out in advance. It is also desirable to have a representative from the bank present to explain what the bank proposes to do. In the rural school the banker may not care to be present, but in this case you may discuss his plan. Have parents understand that they are not to give money to their children just to increase the balance, but that children are to earn their own money. Have it also understood that once every week, preferably Monday morning, ten or fifteen minutes will be given to collecting and recording the money which the children have saved.

The Plan.—Bulletin, whole number 620, on the School Savings Bank, may be obtained from the United States Bureau of Education at Washington, D. C., for five cents. Some cities have seen fit to modify the plan to meet local conditions. The plan briefly stated is as follows: The pupil is credited for his weekly deposit by the teacher in a little book having a date column containing all the Mondays in the year and a dollar and cents space after each date. This book is kept by the pupil as a receipt. In a teacher's book, one month to each page, having the names of all the pupils in the first column, and the money spaces for each week in the month in the others, the teacher makes a record of the money given her by each pupil. The total amount of money thus given on any Monday is sealed in an envelope and sent to the principal, who takes it and all other similar envelopes from the other rooms to the bank. Here the seals are

broken and the aggregate is deposited in the bank as the "school fund." At the end of the month the teachers balance their books and write the balances after the names of the corresponding pupils on a separate form consisting of ten or twelve money columns representing the school or the calendar months. This statement of the deposits of each pupil during the month is taken to the bank by the principal and the banker credits each pupil with the proper amount drawn from the school fund. When the deposits of any pupil reach one dollar, the bank issues him a bank book which is kept by the principal or teacher, or is occasionally given to the pupils by special permission. The account begins to draw interest when the amount reaches two or three dollars, according to arrangements with the local bank. Withdrawals are permitted only upon presentation to the bank of a check signed by the pupil and principal or parent. In the Uplift Thrift System of Philadelphia an attempt is made to discourage withdrawals. Under this complicated, yet efficient plan, it is necessary to have the corresponding forms printed. Often bankers are willing to meet this expense. On the other hand, boards of education may lend financial aid to this printing. If these means fail, then contributions at the social center meetings may be solicited.

With small children the "Stamp System" may be used effectively, but it is not recommended for the reason that, when the book is lost, the child has no receipt for the money already paid in.

A third plan already in use in our state involves no bookkeeping whatever on the part of the school. By this plan, the bank gives the principal or teacher a number of small deposit banks which are distributed to pupils. As the pupil earns money he deposits it in this bank. At the end of each month these banks are collected by the teacher and taken to the bank. The pupil receives a bank book showing the deposit already made when this miniature bank is returned to him. Withdrawals are made upon a regular check book over the signature of the pupil and teacher or parent. Many banks are already practicing this system with individual boys and girls. To extend it into the schools would require only a few more of these miniature banks. This plan is advocated for one and two-room schools. It is probably too cumbersome to be used in a city system. If pupils are permitted to deposit money and withdraw it at will, they are merely playing at banking and this tendency should be discouraged.

A Stock Company.—The pupils of J. W. Moss of Kimball, W. Va., have organized a stock company with a capital of \$50.00 derived from the sale of one hundred shares of stock at 50c each. This company purchases school supplies and retails them to the pupils.

Arithmetic may be made interesting and vital by using savings accounts as a basis for problems in percentage and interest. Have each child compute how much interest his account will bear in a year, two years, etc. Encourage pupils to make investments and have them estimate their possible income.

THRIFT IN THE HIGH SCHOOL

Unfavorable reports have been made concerning the attempts to teach thrift in high schools. Hitherto, little has been accomplished beyond the eighth grade. High school pupils often do not care to participate in the play of the children of the grades. They have outgrown the grades in much the same way as the nautilus outgrows its shell. Despite all this, there are many ways in which high school pupils can practice thrift.

The Commencement.—The expensive gown worn at the Junior-Senior receptions may be replaced by a plain sailor suit. On class day and commencement it is much better for the rich and poor to be dressed alike in plain clothes. Why should a girl with wealthy parents desire to “outshine” her classmate of moderate means? The rich girl could deposit the money thus saved for the purpose of defraying her expenses at college. Neither is it thrift to cover up an expensive dress with the “judicial gown”. The cap and gown relieves the poor girl from buying an expensive dress, but it does not prevent her embarrassment. On the other hand, it usually adds another item of expense to the rich girl’s commencement bill. Why not eliminate most of this expense and let the girls make plain white sailor suits in the domestic science department to be worn at graduation? The cost will not exceed two dollars for each dress.

Invitations and Rings.—Consider, if you will, the extravagance entailed in the purchase of expensive invitations for commencement. An engraved invitation usually costs from five to ten cents and two cents for mailing. Many seniors order an enormous package of these “gift enticers”. Numerous cases are found where the pupil will order over a hundred invitations—thus virtually throwing away from five to twelve dollars.

In some places boards of education have limited the number of invitations to ten and the price to three cents each. In no case with such limitations would this item of expense exceed fifty cents. The profit derived from these worthless "solicitors" is sufficient to support the agents of three or four manufacturing or printing establishments. Add to this the money paid out for senior rings or pins and you double the extravagance. This aping of college customs has wrought enormous hardships on the parents of high school boys and girls. Why do not the high schools of West Virginia attempt to regulate the expenditure of money by the senior class?

The Annual.—Another expensive high school souvenir is the Annual or Year Book. While the price paid for one book is usually inconsiderable yet the total expense of photographs, cuts and printing will range from \$300 to \$1,500 per school. The community must thus spend this large amount of money for the book. While it is clearly recognized that the chief value of the annual consists in the stimulus given to English classes in competing for recognition in its pages, yet we must not overlook the fact that often one pupil's picture will appear in three or four different groups to show the different organizations to which he belongs. Why not use the pupil's picture once and give the information concerning him? The engraving bill may be reduced considerably if unessential parts of pictures are eliminated from the cuts. Further the group work may be done by the pupils, thus saving the "art work" bill of the engraver. By discarding some of the worthless material the expense of the annual may be reduced fifty per cent. If the high school has a printing press the cost of the annual can be reduced still further and the experience of the pupils will be richer.

Give Boys and Girls Employment.—Many high school principals are not doing what they can to assist poor boys and girls to work their way through high school. The routine cares of the school prevent principals and teachers from making a proper analysis of the community to ascertain whether there are any odd jobs at which pupils can make money during the mornings and evenings and on Saturday. In fact, they often make no attempt to keep pupils from spending their money on motion pictures, theatres, peanuts, candy, billiards and pool. Often worthy boys can be entrusted to do all or a part of the janitor work. Each high school should maintain a kind of employment bureau. To initiate such a plan it is necessary to secure

the co-operation of stores, factories, mills, mines, newspapers and other agencies employing boys and girls, to the extent that applications will be made to the principal before any one is employed to do the work. On the other hand, the teachers must know the boys and girls who desire employment and must possess sufficient knowledge concerning them to recommend them intelligently to employers. But by far the greater duty of the teachers consists in bringing the poor boy or girl into the school and in securing for them suitable employment to retain them throughout the year. More energy should be expended during the summer in "lining up" boys and girls who would come to high school with a little encouragement.

THRIFT AND SCHOOL PROPERTY

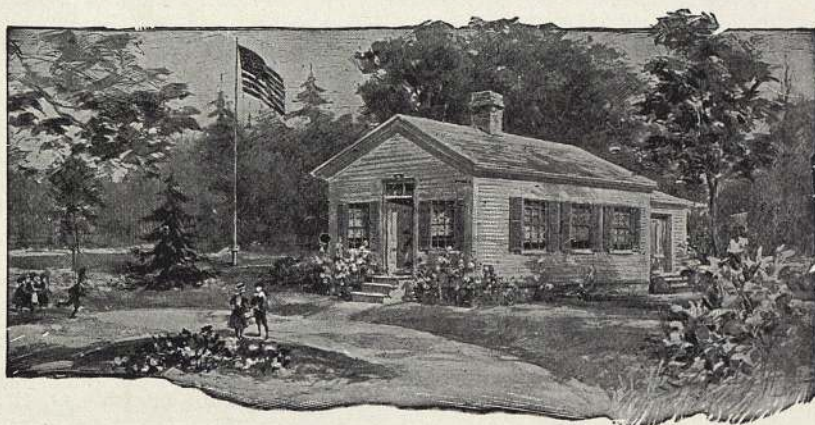


"NOBODY LOVES ME"

Stumps, brush, weeds, and even old trees and refuse disgrace the grounds of many of our schools. Why not clean up the school grounds and beautify the surroundings. An old ash or cinder heap is still common at the front door of many school buildings. The out-houses are often in a disgraceful condition. The teacher with vim and good sense will remove these ugly surroundings. Often the boards are torn loose from the underpinning or even from the side of the school building and no attempt is made to replace them during the whole year. In many places flags and flag poles have not been provided. It is surprising to find that the same kind of double seats used thirty years ago is still found in twentieth century schools. The old coal stove occupies the center of the room. Many boards of education have not learned the advantages of the jacketed stove, or at any rate have made no provision for it. The old green window shade is still used to exclude all the light when an ecru or sage blind may be purchased for the same money. In some rooms the blinds have been

partly torn loose and no attempt is made to fasten them up again. Often wall maps and pictures hang from one corner and are covered with dust. In some places the walls are decorated with cheap calendars instead of with pictures which convey a meaning. The seats may be dirty and greasy and no attempt is made to clean them from year to year. The dirty walls have not been washed and the cob webs have not been brushed from the ceiling and corners. The black-board may be of inferior quality or even a little black paint smeared on the walls. The writing can scarcely be erased, and the pupils do not attempt it unless it is necessary. There may be cracks in the floor and some of the windows may be broken out and the children sit shivering in their seats during the cold winter months. Is it any wonder that "Nobody Loves Me?"

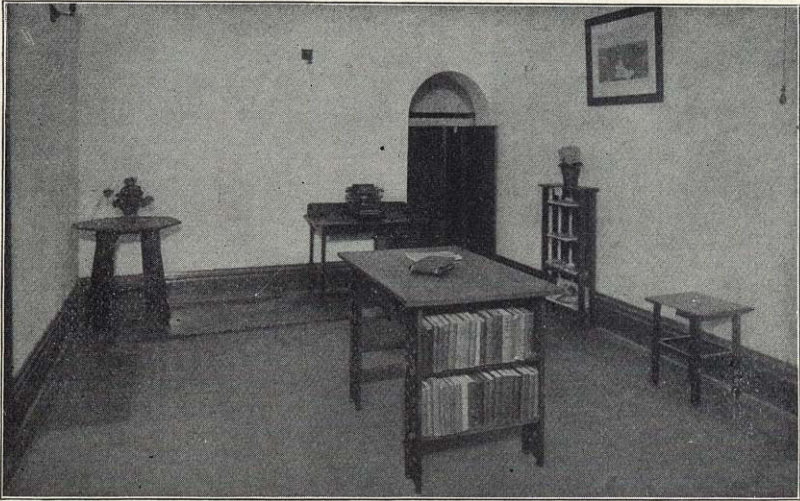
Why not do a little manual training work and fix some of these things? Organize a temporary domestic science class to clean up the dirt and beautify the room. Interview your board of education and ask them for money. Ask the trustees to help you. Have social center meetings for the purpose of soliciting money and aid to make the school room the real attractive center of the community. A pie social or a box supper will supply considerable money for the library or for cleaning up and repairing the building. Look at this other picture. Which of the two do you prefer? Can you effect this transformation in your school?



THE EDUCATIONAL CENTER OF THE COMMUNITY.

Every school should be provided with a saw, hammer, hatchet, plane, brace and bits, square and at least one manual training bench. With this equipment boys may be taught incidentally some of the elements

of manual training and can be called upon to do some of the necessary repair work about the building. In fact, a few of the older boys can take some of the minor contracts let by the trustees usually before school opens in the fall. With an inexpensive equipment of this kind the boys will take a pride in repairing the school building, broken apparatus, and furniture.



MADE BY THE MANUAL TRAINING BOYS.

The furniture in this room has been made by the boys in the manual training class. Why could not the rooms in many homes be made more attractive by teaching the boys how to make a book case, a table, a chair, a typewriter desk or a waste basket. Why spend money for these pieces of furniture when with a little direction boys may be taught to make them out of odd pieces of lumber going to waste?

PERSONAL THRIFT

Just as thrift consists in carefully preserving our material resources and our money for greater usefulness, so it consists in using the proper precautions to preserve our body and thus to prolong life and service. "A stitch in time saves nine", is one of our favorite maxims which applies equally as well to longevity of life as to that of clothing. Why not follow it in the conservation of our energy and our health? Many people never visit a dentist until a tooth has entirely decayed. Meanwhile they have suffered much pain and have

spent many sleepless nights. One or two dollars spent for filling teeth in the early stages of decay will eliminate the necessity for false teeth or bridge work. Many teachers instruct their pupils concerning the names and structure of the teeth but forget absolutely to teach them to brush their teeth regularly each day. Some one has wittily yet truthfully said, "God and the doctor we alike adore, when on the brink of death and not before". We do not practice thrift if we permit our children to go to school suffering with adenoids. They necessarily waste much time working under this disadvantage and soon lose interest in all school work. Likewise, it is wasteful as well as sinful to permit children to overstrain their eyes and then suffer from headache because we have not provided for them the proper kind of glasses. In many cases parents do not know that their children have defective vision. We are taught the names of the bones, blood vessels and muscles, but nothing about the tiny little plants and animals which infect our bodies and cause disease. The common drinking cup and the roller towel have not entirely disappeared from our schools and homes. We drink water teeming with dirt and typhoid bacilli and are too careless or neglectful to boil the water to purify it. Little innocent children are permitted to live in a home having a tubercular father or mother or even in a house in which a consumptive has lived and died without any one taking the pains to disinfect the house. Our school desks go uncleaned from year to year, thereby spreading the contagion of one year among the children in school the next. Children having trachoma, a disease of the eye, cannot attend school under the present health laws and may receive treatment free of charge at the Trachoma Hospitals at Welch and Williamson. Why should any one work under a physical handicap if it can be removed by treatment or surgery.

By a proper understanding and control of a few fundamental laws school attendance may be materially increased. Many children miss school repeatedly for weeks at a time because of bad colds. By taking proper care of the body and by using a few precautions against infection many threatened colds may be prevented. It is your duty as a teacher to understand these laws and to help pupils attend school regularly. In fact, an educator recently found upon investigation that each day spent in school means \$9.00 to the child. A lack of the proper conservation of the health of the child results usually in retardation and eventually in school mortality.



CAMPFIRE GIRLS OF THE FAIRMONT HIGH SCHOOL ON A "HIKE."



THE BOY SCOUTS OF ST. ALBANS UNDER SCOUT MASTER GUICE, PREPARING FOR A CAMPING TRIP.

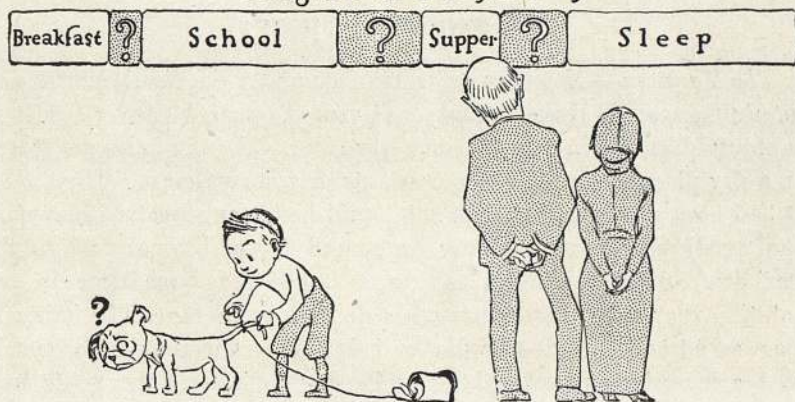
The Boy Scouts and the Campfire Girls believe in the preservation of health. Why not form one of these organizations in your school and help the boys and girls to love the out-of-doors. The summer camps, the long hikes, the bathing and swimming, the reverting-to-nature idea, and the necessary cooking all tend to promote in boys and girls the ideas of thrift and economy.

NOTHING TO DO

Accommodations.—It is difficult indeed to teach boys and girls to resist the temptation to have others wait upon them. Like grown people they often reluctantly give up energy. If this thrift campaign is to be successful we must teach our pupils to wait upon themselves. Accommodations are often present on every hand and the girl or boy who has a few cents can easily avail himself of these conveniences. The street car may be at hand and make an effective appeal to the child who is obliged to walk a few blocks. The taxicab is sometimes engaged for a little "spin". The pressing shop is nearby to do the work which boys and girls might do at odd hours at home. The city laundry relieves the girl of the necessity of washing her own clothes. The dry goods store furnishes ready-made clothes. The grocery boy delivers the groceries. For these accommodations the child or its parents pay a high price.

Leisure Hours.—Few boys and girls have planned anything definite to do while they are not in school. The accommodations named

Diagram of a Boy's Day



—Courtesy of Curtis Publishing Co.

above afford more leisure time than they would otherwise. The modern home does not have as many duties for the children to perform as did the home of a few years ago. Often there is no wood to chop, no horses or pigs to feed, no cows to milk, nor water to carry. Often the girl is not required to make bread, pies or cakes, for the bakery supplies these; to cook meat, for it can be procured already

cooked ; to milk the cows and churn and make butter, for the milk man and the dairy man supply milk and butter ; or to go to the garden for vegetables, for the grocer brings them to the kitchen. This change in economic conditions has brought about an increase in the number of leisure hours for boys and girls. It is partly the business of the school to see that these hours are wisely spent and that our pupils do not form extravagant habits. We must point out to our pupils in school how they can earn money during their leisure moments. If we do not the streets will be crowded with idle boys and girls ; picture shows will flourish ; nickels and dimes will be spent for ice cream, candy, chewing gum, peanuts and tobacco. Unless we help these young folks to be workers and to practice thrift, in the end our schools may turn out a bunch of idlers. Teachers, make a canvass of your school to ascertain how your pupils spend their leisure moments. Suggest something for the idler to do, find employment for him, and encourage him to save the money earned under your direction. If he spends money needlessly for accommodations persuade him to wait upon himself and deposit his money in the bank, or to invest it otherwise. Encourage the girl to make her own clothes and not to depend too much upon the dry goods store or the dress-maker.

A STORY OF THRIFT

The Tannery.—Not long ago a tannery under the management of a young German in Grant County was visited by the writer. Thrift in tanning hides was in evidence on every hand. The tan-bark was stored in a dry place so that it lost none of its original strength. Even after it had been ground up and all the liquid had been dissolved out of it, the woody particles remaining were used for additional fuel to the gas fire. After the hides had been soaked for some time in the solution they were passed through a dehairing machine. The hair was then saved and sorted—the darker hair was put into bales to be sold to the manufacturer of saddles and collar pads, and the white hair after being cleaned thoroughly was likewise baled to be sold to “woolen” mills for use in blankets. Even the under side of each hide was scraped and the slimy semi-decayed flesh secured therefrom was put into a heap. Many people would have thrown this away and made no further use of it—not so with this superintendent. It was washed thoroughly and sold to manufacturers of gelatine and of mucilage to be used on postage stamps. It was even reported that some of it was used in the manufacture of chewing gum. Of all the

loads of bark and hides that came into the tannery, there was scarcely anything left in the form of refuse to be carted away. Thrift prevailed and profits were forthcoming. The success of any factory or any business depends upon expert management and a utilization of all by-products.

THE MOTIVE IN THRIFT

In order to control children effectively it is necessary for the teacher to understand child nature. So in the teaching of thrift the teacher should note carefully the instinctive tendencies of the child.

The Collecting Instinct.—Early in the life of the child, even before it has reached school age, there is manifested a very strong tendency to collect things. Old postage stamps, tinfoil, cigar and tobacco boxes, dolls, toy beds, etc., will be found among their collections. The girl's playroom will be filled with all the articles she can collect, the boy's pocket will be weighted down with rusty nails, scraps of iron, rocks suitable for throwing and old pen-knives. While there is a great tendency for this collecting instinct to exert itself on worthless articles, it can be easily educated or modified to engage in assembling valuable collections. In the old miser the collecting instinct has overshadowed all others; in the botanist it is often over-emphasized and distorted to such an extent that worthless plants are collected for the mere purpose of having a comprehensive herbarium; with the geologist this instinct may gain control to so great an extent that the higher purposes of geology are forgotten. We should aim to utilize this important tendency. This collecting instinct is the great motive force to which appeal can be made in the study of thrift.

Imitation.—Children and grown people as well spend a large amount of money just to be doing what someone else is doing. Imitation is one of the greatest motives for spending money. Imitation is a very desirable instinct if it is properly utilized, but it may be easily led astray. A certain author has written a book entitled "Keep Up With Lizzie". In it he tells how a number of girls attempted to imitate the custom and styles of Lizzie who has just returned from college and how much they were chagrined by their folly. Many pupils refuse to attend high school because they can't "keep up with Lizzie".

Self Support.—Independence is a law of life. Even the child desires to be independent. How eager he is when he can earn a few pennies by selling papers, running errands or working. It is perhaps the greatest desire of the teacher to earn a certificate, secure a school, and make her own way. The bonds of dependence on parents and friends are broken and the teacher goes forth, proud that she is no longer a parasite. One way to realize this independence is through the practice of thrift. One's resources and one's energies must be husbanded for future efficiency. It is the function of the school to make producers, not consumers; to make its output self-supporting, not depending; and to make citizens, not paupers. There was a time when only the chosen few were educated, but today the school is endeavoring to educate all, to put in the hands of every child the knowledge necessary for making a respectable living. To live well and judiciously is to study and obey the laws of thrift. Since the self-support motive is of later development than the collecting or imitative one, its greatest appeal will be to the older pupils.

Rivalry.—Again, rivalry may accompany the collecting instinct. Some children will be eager to out-do others. So long as this competition is friendly, the motive of rivalry affords keen pleasure and promotes larger collections. On the other hand, this instinct must be carefully guarded to prevent it from creating ill-feeling and discrediting your campaign. This antagonism unguarded may even involve the parents to such an extent that they may resort to questionable means in assisting their children to amass the largest bank account or to make the largest collections.

The Objective Point.—To mean the most to a child the teaching of thrift must awaken within him a strong desire to be somebody or to do something. The instinctive tendencies to which reference has been made above will become more effective if the child clearly foresees the use to which his efforts are put. The objective point may be going to college or high school, preparing for teaching or engineering, purchasing winter clothes for himself or others, paying for a home, joining the Boy Scouts or the Camp Fire Circle, purchasing a dress or suit for commencement, investing in a lot, or purchasing a profitable animal.

Whenever the teacher can awaken and stimulate these five motives in the pupil through the teaching of thrift, he will have done the child a lasting good. The whole trend of the child's life may be changed or guided by these motives. Make these appeals and watch

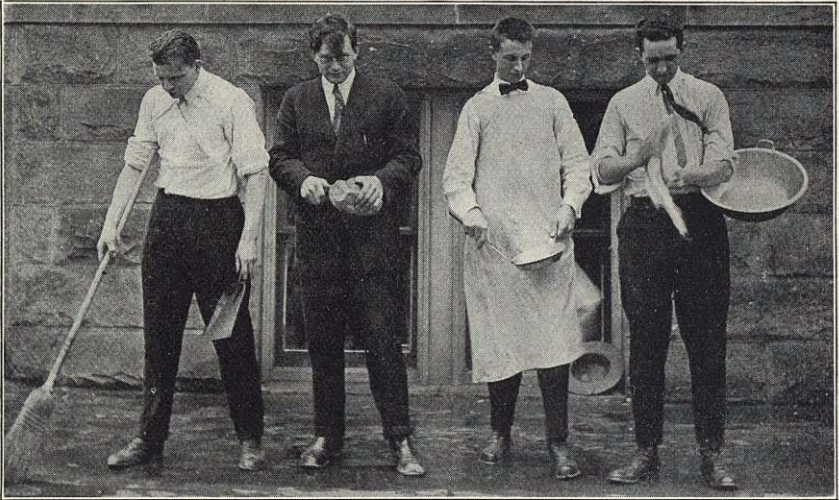
the response. Some will be "caught" by one, others by another. To understand these tendencies in the child is your professional obligation; to utilize them for molding the lives of the children and making them independent is the service you can render in the teaching of "Thrift."

THE TEACHER AN EXAMPLE

Since pupils are disposed to imitate older people, in all probability they will adopt your habits and watch closely your acts. They will be interested in knowing how you spend your money. If you wear ear-rings and other useless jewelry, they may question the wisdom of your expenditures. If you dress gaudily and extravagantly they may wonder how you can promote this subject conscientiously. They may criticize the floral and faunal decorations on your hat. They are quick to note you if you are the first to display the newest fashions. Your over-dressing or not dressing will be subject to their comment.

Your pupils will watch your investments and decide whether they have been wisely made. If you are easily entrapped by unscrupulous book agents who disappear as soon as they have "fleeced" you, the boys and girls will question your discretion in dealing with them and will discredit your investment. If you get interested in get-rich-quick schemes and hazard your money on "wild cat" oil wells or invests it in western "gold-fields" or "farm lands", your pupils will in all probability take risky chances of making money. The books in your personal library will be subject to their scrutiny. If you have purchased "trashy" books, you can not expect them to refrain from buying worthless magazines and "dime" novels.

If you instruct pupils how to use their leisure time, they will expect you to make good use of your time as well. If you attend a so-called "summer school" they will doubt your wisdom if they know that you may attend a normal school or the University without paying tuition and with credit towards graduation besides. They will even note what you do while waiting for a train or a street car. They will desire to find out what other ways you have of making money besides teaching. In short, you will be a living example of thrift or of thriftlessness to the boys and girls entrusted to your instruction. Are you not equal to this responsibility?



TEACHERS PRACTICING THRIFT.

These four teachers have organized a Bachelor's Thrift Club and are doing their own cooking and housekeeping. They are thus saving money and learning how to practice economy. They know how to cook a good meal, a never-acquired art with most men.

DANGER DATES IN THE THRIFT CALENDAR

Fourth of July and the week after.
 Hallowe'en.
 Christmas and the week preceding.
 New Year's Day.
 Circus Day.
 Charley Chaplin or Wild West Nights.
 When a boy begins buying candy for his best girl.
 When you ask the bank for a loan.
 When you buy articles "on time."

RED LETTER DAYS

When the school starts a Savings Bank.
 When a pupil makes his first money.
 When a pupil deposits his first dime.
 When a pupil deposits a DOLLAR.
 When his account draws interest.
 When he can make an INVESTMENT.
 When he grows something for sale.
 When he passes the movies and candy kitchen without going in.
 When he has a self-supporting income.
 When he CAN HELP OTHERS.

BOOKS ON THRIFT

(Many of these books were suggested in the Guide to Better Schools, by the State Superintendent of Oklahoma.)

The Book of Thrift—MacGregor—Funk, Wagnalls Co., New York.

Stories of Thrift for Young Americans—Pritchard & Turkington

—C. Scribner's Sons, New York.

Thrift—Fowler and Clark—A. C. McClurg Co., Chicago, Ill.

Teaching the Boy to Save—McKeever—Wm. A. McKeever, Manhattan, Kansas.

Teaching the Girl to Save—McKeever—Wm. A. McKeever, Manhattan, Kansas.

The Development of Thrift—M. W. Brown—Macmillan Co., New York.

Cost of Living—M. B. Beure—Macmillan Company, New York.

Autobiography of Franklin—A. C. McClurg & Co., Chicago, Ill.

How to Win a Fortune—A. Carnegie—Forbes & Co., Chicago, Ill.

The Use of Money—E. A. Kirkpatrick—Bobbs Merrill Co., Indianapolis, Ind.

Thrift—Samuel Smiles—A. C. McClurg & Co., Chicago, Ill.

Thrift and How to Teach It—American Bankers Association, New York.

Cost of Living—A. Carnegie—Doubleday Page, New York.

A Study of Incomes and Expenditures of Women—Bosworth—A. C. McClurg, Chicago, Ill.

Increasing the Home Efficiency—Buere—Macmillan Co., New York.

Making Both Ends Meet—Clark—Macmillan Co., New York.

High Cost of Living and its Remedy—Morson-Jones Pub. Co., Buffalo, N. Y.

Financing the Wage Earner's Family—Nearing—A. C. McClurg, Chicago, Ill.

Self Help—Smiles—A. C. McClurg, Chicago, Ill.

Poor Richard's Almanac—Franklin—Houghton Mifflin Co., Boston, Mass.

Stories From Life—Marden—American Book Company, Cincinnati, Ohio.

Waste Not Want Not Stories—Johnson—American Book Co., Cincinnati, Ohio.

The Stories of Two Boys—Johnson—American Book Co.

Pin Money Suggestions—Babcock—Little, Brown & Co., Boston, Mass.

Bulletin No. 46 School Savings Banks by Sara L. Oberholtzer, 44 pp. 5 cents. Bureau of Education, Washington, D. C.

The Use of the Margin—Edward Howard Griggs—B. W. Huebsch, New York.

Thrift Tidings (a leaflet published monthly, 15 cents a year.)—Mrs. Sara L. Oberholtzer, Philadelphia, Pa.

The Making of Independent Citizens (and blanks for the Schools Savings Bank.)—Uplift Thrift System, Philadelphia, Pa.

How Boys and Girls Can Earn Money—Bowsfield.—\$1.00 net. Forbes & Co., 443 Dearborn St., Chicago, Ill.

REFERENCE LIST

Dealers in tinfoil may be found in all large cities. The Y. M. C. A. of the West Virginia University sells tinfoil to George Yampolski, Clarksburg, West Virginia. (Price 25 cents per lb. at present.)

For paper balers write to:

The Rockwell-Hickey Company, 39 N. Cherry Street, Galesburg, Illinois. (Wooden balers, steel bound—\$12.50, \$15.50 or \$17.50.)

The Petroleum Iron Works, Sharon, Pa., for all-steel balers.

Parkersburg Machine Company, Parkersburg, W. Va., for all-steel balers at \$55.00.

The Boy Scouts of America, 200 Fifth Ave., New York City.

The Campfire Girls, 118 East 28th St., New York City.

Boys' Agricultural Club Work—Write to H. H. Kendrick, Morgantown, West Virginia.

The United States Department of Agriculture, Washington, D. C. Girls' Agricultural Club Work—Write Sadie Guseman, Morgantown, West Virginia.

The College of Agriculture, West Virginia University, Morgantown, W. Va.

The Curtis Publishing Company, Philadelphia, Pa.

The Public Health Council, Charleston, W. Va., for leaflet on Rules and Regulations governing Sanitation in Schools, and for Monthly Bulletins, free.

Paper and Junk Dealers may be found in all large cities.

Teachers living near Charleston can sell paper and junk to A. P. Silverstein and Son, Charleston, West Va.

THRIFT NIGHT

Purposes.

To explain and organize a School Savings Bank and to show boys and girls how to earn money and save it.

Program.

Song—West Virginia Hills	All
Devotional Exercise	Minister
How the School Can Help Boys and Girls Practice Thrift....	Teacher
The School Savings Bank	Some Banker
Song—Lord of the Harvest.....	School
How I Earned My First Dollar.....	Patron
How I Spend My Money.....	Patron
Quotations on Thrift	School
Opportunities for Boys and Girls to Earn Money in this Community	A Young Man
A Story on Thrift—Reading	Pupil
Song—Never Say Fail	All

Substitutions.

How I Won the Prize	Club Boy
How I Make Money	Pupil
How to Improve the Appearance of Our School Building.....	Teacher or Pupil
How to Make Homes Attractive	Patron
How to Start an Agricultural Club	County Agent
Improving the Farm -----	Successful Farmer
Value of Keeping Accounts	Patron
A Thrift Club—Rules	Teacher

THE WEST VIRGINIA HILLS.

Mrs. ELLEN KING.

H. E. ENGLE.

1. Oh, the West Vir - gin - ia hills! How ma - jes - tic and how grand,
 2. Oh, the West Vir - gin - ia hills! Where my girlhood's hours were pass'd
 3. Oh, the West Vir - gin - ia hills! How unchang'd they seem to stand,
 4. Oh, the West Vir - gin - ia hills! I must bid you now a - dieu;

With their summits bathed in glo - ry, Like our Prince Imman - uel's land,
 Where I oft - en wander'd lone - ly, And the fu - ture tried to cast;
 With their summits point - ed sky - ward To the Great Al - mighty's Land,
 In my home be - yond the mountains I shall ev - er dream of you;

Is it a - ny won - der then, That my heart with rap - ture thrills,
 Ma - ny are our vis - ions bright Which the fu - ture ne'er ful - fills;
 Ma - ny changes I can see, Which my heart with sad - ness fills,
 In the eve - ning time of life, If my Fa - ther on - ly wills.

As I stand once more with loved ones On those West Vir - gin - ia hills?
 But how sun - ny were my day - dreams On those West Vir - gin - ia hills!
 But no chang - es can be no - ticed In those West Vir - gin - ia hills!
 I shall still be - hold the vis - ion Of those West Vir - gin - ia hills!

CHORUS.

O ³ the hills, Beau - ti - ful hills, How I
 Beau - ti - ful hills, beau - ti - ful hills.

THE WEST VIRGINIA HILLS. Concluded.

love those West Virginia hills : If o'er sea or land I roam
beau-ti-ful hills:

Still I'll think of happy home, And the friends among the West Virginia hills.

NEVER SAY FAIL!

Words from "School Day Singer."

1. Keep working, 'tis wis-er than sit-ting a-side; Nev-er, oh, never say fail! }
And dreaming, and sighing, and waiting the tide; Nev-er, oh, never say fail! }
2. In life's ro-sy morn-ing, in manhood's fair pride, Nev-er, oh, never say fail! }
Let this be your mot-to, your footsteps to guide, Nev-er, oh, never say fail! }

In life's earnest battle they on-ly prevail, Who daily march onward and never say fail!
In storm and in sunshine whatever assail, Push onward, and conquer, and never say fail!

Nev-er say fail! Nev-er say fail! Nev-er, oh, nev-er say fail!
Nev-er say fail! Nev-er say fail! Nev-er, oh, nev-er say fail!

Lord of the Harvest.

NELLIE A. DAVIDSON.

H. W. PORTER.

♩ = 112.



1. Lord of the Harvest, hear our praise For the fields of ripened grain;
 2. Lord of the Harvest, hear our song, Of thanksgiving for Thy care;



Un - to Thee our thanks we raise, For the sun-shine and the rain.
 Na-ture's voic-es praise pro-long, Love is shin-ing ev-'ry-where.



All the year Thy hand hath blest, Rich a-bundance Thou hast giv'n;
 Sum-mer's heat nor win-ter's hail, Seed-time nor the har-vest fair,



Thank Thee for the toil and rest, Sweet re-fresh-ing sent from heav'n.
 Day or night shall ev - er fail; All proclaim Thy thoughtful care.



Lord of the Harvest.—Concluded.

REFRAIN. *

Praise, praise, praise, To the Lord of the Harvest be;

Praise, praise, praise, For the blessings He giv-eth thee,

God is love, This the theme of the song we raise;

PARTS.

He is love, it is with His tender love, That He crowns our days.

* Tenor voices and a few sopranos sing small notes. All other voices sing the alto melody

