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Outline of
Lessons to Teach Thrift
in
**Normal and Training
Schools for Teachers**



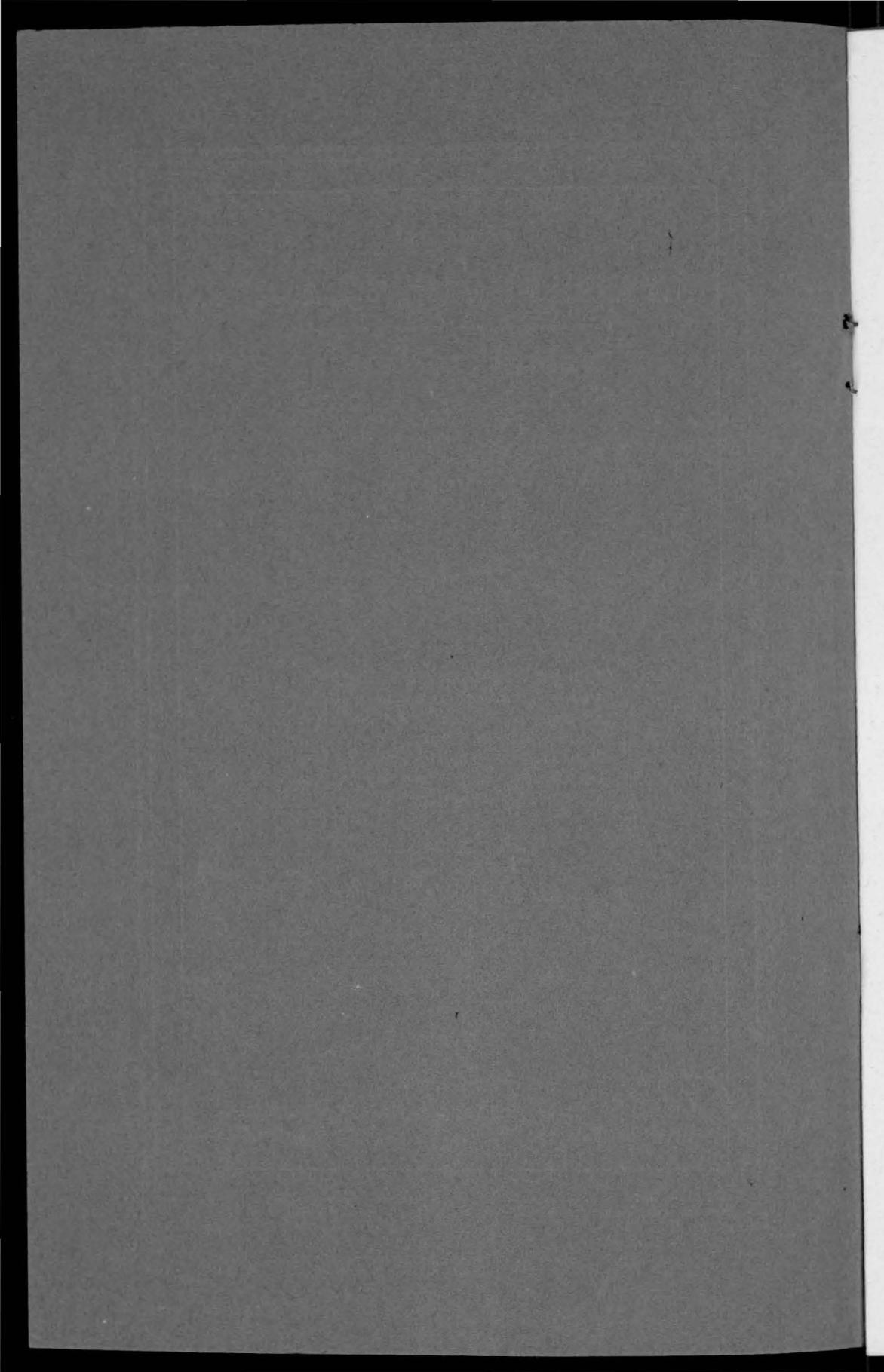
"As essential to character formation, to the welfare of the American people, and to the promotion of a national habit, we urge that the present national program of thrift instruction, and the sale of Thrift and War Savings Stamps become a permanent part of the public school procedure."

Resolution adopted by the Department of
Superintendence of the National Educa-
tion Association, March 1, 1919



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Issued by the
United States Government, Treasury Department
Washington, D. C. August, 1919



U.S. Treasury Dept

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— in —
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How to Teach Arithmetic

Normal and Training
Schools for Teachers



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INTRODUCTION.

The great lesson of the World War shows unmistakably the necessity of teaching thrift and savings to all American school children. If democracy is to be perpetuated, a large percentage of our people must be freed from constant financial anxiety. The means of accomplishing this may be readily seen in the inculcation of the thrift habit.

The lessons suggested herein are designed for use in normal schools and teacher-training institutions, and are sufficiently flexible to make them easily applicable to conditions in various sections of the United States.

The place and necessity for the kind of teaching can scarcely be overestimated, for no nation needs to learn this lesson more than ours.

We therefore urge that no teacher be sent out to teach until at least so much of thrift material has been thoroughly mastered as is contained in the following pages.

INTRODUCTION

THRIFT LESSONS IN GEOGRAPHY.

People uniformly settle in those regions and in those communities where natural conditions enable them to make a comfortable living. They prosper in proportion as they utilize economically natural resources, agricultural and industrial products, and transportation facilities.

In recent years geography has emphasized the economic aspects of the life of people over the world. It is believed therefore that geography offers an unusually good opportunity to show the important part which thrift and economy play throughout our industrial, agricultural, and commercial life.

LESSON I.

I. PURPOSE.

To show how the railroads of the United States save time and money for everybody.

II. DISCUSSION.

1. They save time by enabling people to—
 - (a) Travel quickly from one place to another.
 - (b) Secure necessary articles quickly.
 - (c) Send letters and secure newspapers through the mail speedily.
2. They save money—
 - (a) By reducing freight rates over old methods of transportation.
 - (b) By transporting perishable goods heretofore impossible.
 - (c) By reducing cost of travel.
 - (d) By enabling people to develop agricultural districts which without means of transportation would be unprofitable.
 - (e) By making railroad securities attractive investments for thousands of people in the United States.
3. Resulting economies for each individual:
 - (a) Reduces cost of living.
 - (b) Enables one to make more money.
 - (c) Raises the standard of living; i. e., the railroads supply things we could not otherwise obtain.

III. CONCLUSIONS.

1. Our railroads have enabled us to increase the volume of national and international trade enormously.
2. The railroads enable each person to make and save more money.
3. "Upon lines of steel rail New York City depends for eight hundred million dollars' worth of foodstuffs a year."—*Nation's Business*, March, 1917.

Thrift is progress—Keep on climbing.

LESSON II.

I. PURPOSE.

To show the economies effected by the construction of the Panama Canal.

II. DISCUSSION.

1. Panama Canal figures:

(a) Cost, \$428,000,000.

(b) Amount of business—Net tonnage, 1917, 6,009,358. Number of ships passing through canal, 1,876. Tolls, \$7,229,255. Tonnage expected to reach 17,000,000 in a few years after the close of the war.

2. Savings effected by the Panama Canal:

(a) Enables the United States to make the Atlantic fleet easily available on the Pacific coast, or vice versa, and thus reduces the size of the fleet necessary for our protection. Recall the memorable voyage of the *Oregon* around Cape Horn in the Spanish American War, and compare it with the recent passage of the Pacific fleet through the Canal.

(b) Examples of savings in time effected by the Canal:

	Nautical miles.	Days at 10 knots.	Days at 16 knots.
Liverpool to San Francisco.....	5,666	23.1	14.2
New York to San Francisco.....	7,873	32.3	20
Liverpool to Valparaiso.....	1,540	5.9	3.5
New York to Honolulu.....	6,610	27	16.7
New York to Valparaiso.....	3,747	15.1	9.2
New York to Yokohama.....	3,768	15.2	9.3
New York to Sydney.....	3,932	15.8	9.7
New Orleans to San Francisco.....	8,868	36.4	22.6
New Orleans to Yokohama.....	5,705	23.3	14.4
New Orleans to Valparaiso.....	4,742	19.2	11.8
Galveston to Yokohama.....	5,280	22

(c) Examples of saving in money effected by the Canal:

A grain vessel going from San Francisco to Liverpool saves 5,550 miles or 23 days. The per diem cost of operating the vessel is \$278.46. The canal tolls are \$4,860. How much money does the vessel save by going through the canal?

The *Arizonian* operating from New York to San Francisco saves 26.8 days by going through the canal instead of rounding Cape Horn. The daily operating expenses are \$450. The canal tolls are \$7,891.20. How much money does the vessel save by going through the canal?

The expenses of the *Penrith Castle* operating from Galveston to Yokohama are \$230 per day. The canal saves 22 days. How much money does this amount to? (The toll rates at the canal are not subtracted because the vessel would otherwise go by the Suez Canal, where it would also be required to pay toll rates.)

- (d) The tendency to reduce freight rates as result of these savings and so reduce the cost of articles transported by sea.

III. CONCLUSIONS.

1. The Panama Canal enables vessels to reduce the time and expense of ocean voyages very materially.

2. The reduction in transportation expenses tends to reduce the living expenses of the American people and to increase their chances for saving money.

3. "To their great relief, steamship lines by the score will rearrange their itineraries, and the tramp freighters by hundreds and thousands will find themselves unloosed from harassing restrictions and free to work their way around the world with a freedom that will redound to the benefit of hundreds of millions of men." J. Russell Smith.

Save first; spend afterward.

Buy W. S. S.

LESSON III.

I. PURPOSE.

To show the importance of conserving our forests and timber supply.

II. DISCUSSION.

1. The uses to which timber is put.
2. The available supply of timber in the United States:
 - (a) At present rate of cutting, forests will be exhausted in from fifteen to thirty-five years.
 - (b) We use in four months as much timber as will naturally grow in a year.
 - (c) 50,000,000 acres of woodland are burned yearly.
3. What we should do to conserve our timber:
 - (a) Refrain from wasting it in the woods and in useless bonfires.
 - (b) Reforest our mountain sides as in France and Germany.
 - (c) Observe Arbor Day.
 - (d) Use substitutes for wood wherever practicable.
4. Results of conserving our timber supply for the individual:
 - (a) Reduces cost of lumber used for building purposes.
 - (b) Reduces cost of wood used for fuel.
 - (c) Prevents erosion of the soil on farms.
 - (d) Enables people to save money for substantial investments.

III. CONCLUSIONS.

1. The conservation of our forests and lumber is of vital concern to the Nation and to every individual in the Nation.
2. We can all have a part in conserving trees by refraining from wasting wood and by observing Arbor Day.
3. "We saw miles of young trees being destroyed by fires started by engine sparks, and left to burn. We saw farms divided by wooden fences that contain enough lumber to build the homes of all Belgium. Everywhere in the country was wasted land. If we had such bounteous wealth of land and other resources as are wasted here, we could transform our people into conditions of prosperity beyond dreams."—The Belgian Commission sent to the United States.

War Savings Stamps spread happiness to millions—Get your share.

LESSON IV.

I. PURPOSE.

To show the economies effected in connection with the manufacture of cotton.^a

II. DISCUSSION.

1. Variety of uses to which cotton may be put.
2. Importance of cotton seed—a former by-product.
3. The modern cotton gin—compare its efficiency to the old hand method of picking out the seeds.
4. The saving effected by modern machinery in making yarn and weaving cloth.
5. Efficiency methods resorted to in cotton mills.
6. Importance of these economies to each individual:
 - (a) Offers widespread opportunities for earning money.
 - (b) Enables one to buy cloth at reasonable prices.
 - (c) Enables one to obtain cottonseed oil products cheaply.

III. CONCLUSIONS.

1. The economies effected in connection with the manufacture of cotton enable people to live more economically.
2. Thrift and War Savings Stamps are good investments for money saved on clothing.

It is much more fun to watch your money grow than to watch it go.
Buy W. S. S.

^a Vary this with any other important product in your community which offers possibility of similar treatment.

LESSON V.

I. PURPOSE.

To show the importance to each individual of conserving the coal supply of the United States.

II. DISCUSSION.

1. The uses to which coal is put.
2. The available coal supply:
 - (a) The United States has 52 per cent of the coal supply of the world.
 - (b) The United States is now supplying about one-half of the coal mined in the world.
 - (c) If present conditions continue the supply of coal in the United States will be exhausted in 100 years.
3. How coal is wasted:
 - (a) In improper methods of mining.
 - (b) In improper methods of burning.
 - (c) By leaving electric and gas lights turned on unnecessarily.
 - (d) Result: For every ton of coal that has been used in the United States more than one has been wasted.
4. Saving coal in the United States:
 - (a) Amount of coal saved during 16 months of the Great War: (1) in the homes, 4,000,000 tons; (2) by street railways (skip-stops, etc.), 900,000 tons; (3) daylight saving, 1,250,000 tons; (4) miscellaneous, 26,050,000 tons. Total, 32,200,000 tons.
 - (b) Possibility of saving coal through more extensive use of our water power.
5. The individual and coal economy:
 - (a) Waste of coal tends to increase the price and to decrease the available supply of fuel.
 - (b) Price of innumerable articles produced through the use of coal is directly affected by the supply and price of coal.

III. CONCLUSIONS.

1. Wasting coal directly increases the cost of living and decreases the possibility of saving money.
2. The man who saves in time of plenty will not want in times of adversity.
3. Thrift and War Savings Stamps are good investments for money saved on the coal bill.

Cashing in W. S. S. now is like digging up crops before they are ripe.

LESSON I

In show that the big abundant things of life grow slowly but
constantly. Large things come from small beginnings.

LITTLE BY LITTLE

It takes a long time to grow a big tree. It takes a long time
to grow a big house. It takes a long time to grow a big
business. It takes a long time to grow a big reputation.
It takes a long time to grow a big fortune. It takes a long
time to grow a big name. It takes a long time to grow a
big life.

THRIFT LESSONS IN ENGLISH.

The reading lessons and exercises in English composition which have been prepared are suggestive of the use to which the English language can be put in furthering the thrift educational movement in the schools. The school readers in use contain many other selections which if properly *accented* will provide adequate subject matter for this purpose.

The theme topics selected from the common experiences of child life will stimulate among children an interest in the personal aspects of thrift. Both the selections and the topics here presented will show how the emphasis in teaching English may be shifted in such a way that thrift becomes a distinct corollary to the other values which good literature affords.

LESSON I.

I. PURPOSE.

To show that the big substantial things of life grow slowly but certainly. Large fortunes come from small beginnings.

II. ILLUSTRATION.

LITTLE BY LITTLE.

While the new years come, and the old years go,
 How little by little all things grow;
 All things grow, and all decay—
 Little by little passing away.
 Little by little, on fertile plain,
 Ripen the harvests of golden grain,
 Waving and flashing in the sun,
 When the summer at last is done.

Low on the ground an acorn lies—
 Little by little it mounts the skies,
 Shadow and shelter for wandering herds,
 Home for a hundred singing birds.
 Little by little the great rocks grew,
 Long, long ago, when the world was new;
 Slowly and silently, stately and free,
 Cities of coral under the sea
 Little by little are builded, while so
 The new years come and the old years go.

Little by little all tasks are done;
 So are the crowns of the faithful won,
 So is heaven in our hearts begun.
 With work and with weeping, with laughter and play.
 Little by little, the longest day
 And the longest life are passing away—
 Passing without return, while so
 The new years come and the old years go.

III. EXERCISES BASED ON THE POEM.

1. What things mentioned in the poem grow slowly?
2. Did they come from small or large beginnings?
3. Name some natural resources which have been formed very slowly but which are being wasted in America.
4. Show how small savings are like the little things mentioned in the poem.
5. Show how Thrift Stamps are like the little things mentioned in the poem.
6. "Keep adding little to little and soon there will be a great heap."—Virgil.

Don't sell or trade your Government securities.

LESSON II.

I. PURPOSE.

To show how earning a little money helps one to obtain the things he desires.

II. ILLUSTRATION.

ONLY A NICKEL.

Tom and Jack were playing ball after school one day, when their Uncle Frank called them to him.

"Boys," he said, "my shop must be swept every day. Which of you would like to do it? I will give you a nickel for each sweeping."

"Only a nickel!" said Tom. "Who would work for a nickel?"

"I would," said Jack. "I'd like to."

So Jack swept the shop early every morning before he went to school.

One Saturday morning Uncle Frank took the boys to town with him. They went to a store full of toys.

"What fine kites," said Tom. "I wish I had one."

"They cost only 15 cents," said the man.

"I haven't a cent," replied Tom.

"Did you say they were 15 cents?" asked Jack, holding out a quarter. "I think I will buy one."

"How did you get a quarter?" asked Tom.

"By sweeping the shop," replied Jack. "I put the money in the bank. This morning I drew part of it out."

Jack bought a top and a large kite. Tom kept still for a long time and then he said: "A nickel is good for something after all, isn't it?"

III. EXERCISES BASED ON THE STORY.

1. What did each boy say to the opportunity for earning money mentioned in the story?
2. Where did Jack put his money?
3. Did he spend it all for the top and kite?
4. What useful habits did Jack form?
5. How could Jack have made his savings earn more money?
6. What useful lesson did Tom learn?
7. Have the children write short compositions on the way they earn money before and after school hours.

Hold on to your Government securities.

LESSON III.

I. PURPOSE.

To show the necessity of saving for future needs and emergencies.

II. ILLUSTRATION.

The Ant and the Grasshopper.

A grasshopper gay
 Sang the summer away
 And found herself poor
 By the winter's first roar,
 Of meat or of bread,
 Not a morsel she had!
 So abegging she went,
 To her neighbor the ant,
 For the loan of some wheat,
 Which would serve her to eat,
 Till the season came round.
 "I will pay you," she saith,
 "On an animal's faith,
 "Double weight in the pound,
 "Ere the harvest be bound."
 The ant is a friend
 (and here she might mend)
 Little given to lend.
 "How spent you the summer?"
 Quoth she, looking shame
 At the borrowing dame.
 "Night and day to each comer
 "I sang if you please."
 "You sang! I'm at ease;
 "For 'tis plain at a glance,
 "Now, ma'am, you must dance!"

III. EXERCISES BASED ON THE POEM.

1. What did the grasshopper do all summer long?
2. What did the grasshopper have to do when winter came?
3. How could she have avoided her sorry plight?
4. How can boys and girls get ready for future needs and emergencies?
5. "Save your money and thrive, or pay the price in poverty and disgrace."—Andrew Jackson.

The savage lives within his income. Are you doing any better?

LESSON IV.

TOPICS FOR ENGLISH COMPOSITION.

- ✓ 1. The most extravagant thing I ever purchased.
2. How the richest man in our town got his start.
- ✓ 3. What I find of use in our garret.
- ✓ 4. Buying something I did not want.
5. My first bargain.
6. What to wear on a tramping expedition.
7. Buying things on the installment plan.
8. How birds help the farmers to save.
9. How great inventions have helped people to save.
10. How to save coal when cleaning a furnace.
11. How the silo helps the farmer to save.
12. How modern conveniences in the house help to save.
13. Franklin's thrift maxims.
14. Salvaging in our town.
15. Beggars and begging.
16. How I earned money during vacation.
17. How we sell Thrift and War Savings Stamps in our school.
18. How I earned money to get a hand grenade bank.
19. Saving money by buying articles at summer sales.
20. Tractors as a means of saving labor on the farm.
21. What I intend to do with the money I save.
22. The best things for which to give money.
23. Gardening for profit.
24. Saving by going to market.
25. Buying things on credit.
26. How bees or squirrels save for the winter.
27. What becomes of our old rags.
28. How the French save.
29. How the Pilgrim Fathers practiced thrift.
30. The value of good roads to the community.
31. The value of machinery on the farm.
32. How Robinson Crusoe saved.
33. What kind of Christmas presents to give.
34. How I helped father or mother with my savings.
35. Saving food to win the Great War.
36. Earning money by raising a calf, a pig, Belgian hares, etc.
37. When should a fellow spend money.

Thrift is the yeast that swells pennies to dollars. W. S. S. will prove it.

Topics for Lesson 17

1. The most extravagant thing I ever purchased.
2. How the richest man in our town got his start.
3. How I had to use in our garden.
4. During something I did not want.
5. My first bargain.
6. How to keep on a training expedition.
7. Things that are the best of their kind.
8. How to save money.
9. How to spend money.

THRIFT LESSONS IN HISTORY.

History furnishes us with numerous instances of primitive peoples who, through their failure to practice the principles of thrift and economy, lived in almost continuous poverty. As soon as the individual men and women of these tribes began to make wise use of their surroundings they evolved into civilized nations. In these countries personal comforts and cultural life was possible. Moreover, a nation built upon so sure a foundation has nearly always been able to withstand the attack of enemy countries which lacked this sturdy strength of thrifty citizens.

There are, also, numerous instances of powerful civilized nations whose citizens have forgotten the cardinal virtues on which their forefathers built the nation. In such instances the waste and extravagance practiced by the individual citizens contributed in no small degree to the decline and fall of those nations.

In this way history makes very apparent not only the desirability of, but also the necessity for individual and national thrift. In each instance the teacher should correlate the examples in history with the conditions and necessities of the present time. The following topics are suggested as ones in which lessons in thrift may be developed.

17. The value of money to the community.
18. The value of machinery on the farm.
19. How to buy (save) money.
20. How to spend (save) money.
21. How I made money as a worker with my savings.
22. How to keep the money I have.
23. How to keep the money I have.
24. How to keep the money I have.
25. How to keep the money I have.
26. How to keep the money I have.
27. How to keep the money I have.

That is the secret that wealth comes to dollars. W. S. & will prove it.

LESSON I.

I. PURPOSE.

To show how Robinson Crusoe through the practice of thrift lived comfortably on a lonely island.

II. DISCUSSION.

1. He saved everything he possibly could from the shipwreck: food, clothing, tools, muskets, powder, and bullets.
2. He carefully utilized the things he found on the island: oranges, lemons, goats, and grapes.
3. He worked industriously to provide himself with things for his comfort and convenience: chairs, candles, baskets, earthen jars, and canoes.
4. He made careful provision for the future by building himself a substantial home; protecting himself from his enemies; growing and storing quantities of wheat and rice; and taming a herd of goats.

III. CONCLUSIONS.

1. Robinson Crusoe would have starved or died from exposure if he had not saved food, clothing, and tools from the shipwreck.
2. By his industry and forethought Crusoe provided himself with a comfortable home and plenty of food and clothing until he was rescued from the island.
3. "While the ship sat upright, I thought I ought to get everything out of her that I could; so every day, at low water, I went on board, and brought away something or other."
4. "I carefully saved the ears of this corn, you may be sure—and laying up every corn, I resolved to sow them all again. It was not till the fourth year that I would allow myself the least grain of this corn to eat."
5. By practicing thrift and economy people can now live much more comfortably than Robinson Crusoe was able to do.

*It is not what you make; it is not what you spend,
It is what you save that counts in the end.*

LESSON II.

I. PURPOSE.

To show how through the failure to practice thrift extensively the American Indians were unable to make progress and to develop a strong civilization.

II. DISCUSSION.

1. Thrifty habits of the Indians:

- (a) Obtaining food and clothing by catching fish and hunting wild animals with simple weapons and devices.
- (b) Building lodges for shelter out of poles, bark, the skins of animals, and mats of bulrushes.
- (c) Making canoes, baskets, pots, and tools for the saving of time and labor.

2. Lack of thrift in their mode of life:

- (a) The Indians did not cultivate the soil adequately; done chiefly by women without sufficient tools for extensive cultivation.
- (b) They did not store sufficient food for future uses.
 "To feast in time of plenty, to fast when food was scarce, was always the Indian's way. A stocked larder and appointed hours for eating were quite unknown even in the household of a chief." Nina Moore—"Pilgrims and Puritans."
- (c) The men were often indolent or unprofitably employed in war. "War was their main business."
- (d) They did not develop trade extensively and were therefore unable to exchange surplus articles for necessities.

III. CONCLUSIONS.

1. The Indians deserve considerable credit for developing numerous simple and ingenious tools which assisted them to gain a livelihood.
2. By failing, however, to provide adequately for the future the Indians lived in almost continuous poverty and often starved for lack of food.
3. The prevalent indolence among the men made it impossible for the Indians to build permanent homes and to develop any but crude and laborious ways of earning a living.
4. The Indians with an inferior civilization naturally succumbed to the more thrifty civilization of the white man.
5. Thrift is the key to our individual happiness and national strength.

Money must work to succeed—Put yours to work in War Savings Stamps.

LESSON III.

I. PURPOSE.

To show how through the practice of thrift the Pilgrim Fathers overcame adverse conditions and founded happy homes.

II. DISCUSSION.

1. Review of the obstacles which the Pilgrim Fathers confronted.
2. They were industrious:
 - (a) "No man (or woman) rested" the first Christmas Day.
 - (b) They cleared the land, planted and harvested barley, corn, and peas.
 - (c) They spent the evenings and unfavorable days manufacturing in the home necessities and conveniences: Cloth, candles, soap, and shoes.
3. They saved for the future:
 - (a) They stored up the fruits of their labor for impending winter. As a result they could joyfully celebrate the first "Thanksgiving Day" and many succeeding ones.
 - (b) They built permanent homes.
 - (c) They improved their land and built roads for transportation.

III. CONCLUSIONS.

1. The industry of the Pilgrim Fathers overcame all the obstacles of a bleak New England shore.
2. Careful saving of food and supplies in summer enabled the colonists to have plenty of necessities in winter and other periods of adversity.
3. By building durable houses, barns, roads, fences, and farm tools the Pilgrim Fathers made it easier each year to gain a comfortable livelihood.
4. How does our industry and frugality compare with that of our colonial ancestors?

Give the graduate a good start in life.

Buy W. S. S.

LESSON IV.

I. PURPOSE.

To show how George Washington^a through the practice of thrift was able to become an unusually successful farmer.

II. DISCUSSION.

1. Obstacles which Washington encountered on his plantation; poor soil; poor roads; unproductive slave labor; modern tools.
2. Washington was industrious:
 - (a) He personally supervised his estate.
 - (b) He experimented with various crops in order to select the best.
 - (c) He fertilized his soil regularly.
 - (d) He read the best books on agricultural methods.
3. Washington saved:
 - (a) He built good barns to store his crops.
 - (b) He spent little money wastefully.
 - (c) He kept a careful personal account of expenditures.
 - (d) He conserved his health by living a life in the open air.

III. CONCLUSIONS.

1. By practicing thrift Washington avoided the financial difficulties so usual among planters of that period.
2. Washington's thrift enabled him to provide a comfortable home for himself and his family and servants and gave him an opportunity to serve the Nation.
3. Washington's careful planning for the best use of his property and his habit of keeping personal accounts are good examples for all Americans to imitate.
4. "Economy makes happy homes and sound nations. Instill it deep."—George Washington.

You work for your dollars. Make your dollars work for you.

Buy W. S. S.

^a Vary this lesson by using other prominent historical characters, such as Franklin, Jefferson, Lincoln, Grant, Lee, and Roosevelt.

LESSON V.

I. PURPOSE.

To show how through the practice of thrift the French speedily recovered from the disaster of the Franco-Prussian War.

II. DISCUSSION.

1. Burdens imposed by the Germans:
 - (a) Destruction of French property.
 - (b) Seizure of Alsace-Lorraine.
 - (c) An indemnity of \$1,000,000,000.
2. The French saved:
 - (a) They saved small sums of money by the "stocking" method.
 - (b) They bought small bonds issued by their Government.
 - (c) They used food economically.
 - (d) They paid off the indemnity one year before it was due.
3. The French continued to save after the war:
 - (a) They retained their small Government bonds and bought others regularly.
 - (b) They bought other securities recommended by their banks.
 - (c) They continued to economize in food so that it is said a French family can live comfortably on what an American family throws away.
4. Results of modern French saving:
 - (a) The French had lent billions of dollars in foreign countries at the beginning of the Great War, much of which they could use in purchasing supplies.
 - (b) The patriotic interest in their country was powerfully supplemented by a personal interest in the stability of their country, a fact which accounts largely for their brilliant fighting.

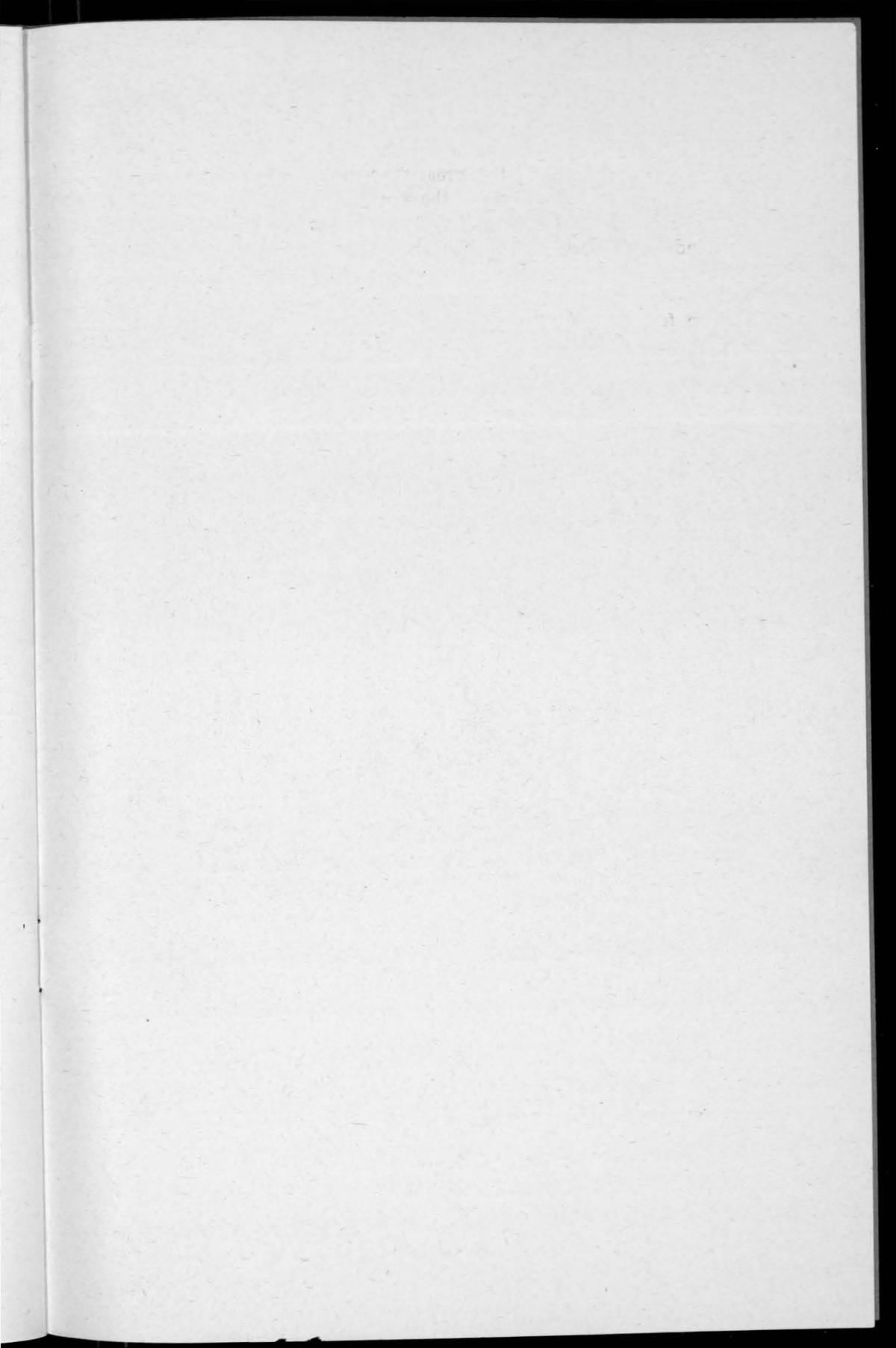
III. CONCLUSIONS.

1. By the practice of thrift the French surprised the world in recovering from the burdens of the Franco-Prussian War.
2. The French were wise in realizing that thrift is as valuable in times of peace as in times of war.

3. By saving money for foreign investments the French not only benefited themselves but greatly assisted the development of industry in many parts of the world.
4. The practice of peace-time thrift in America is the basis of individual success and national strength.

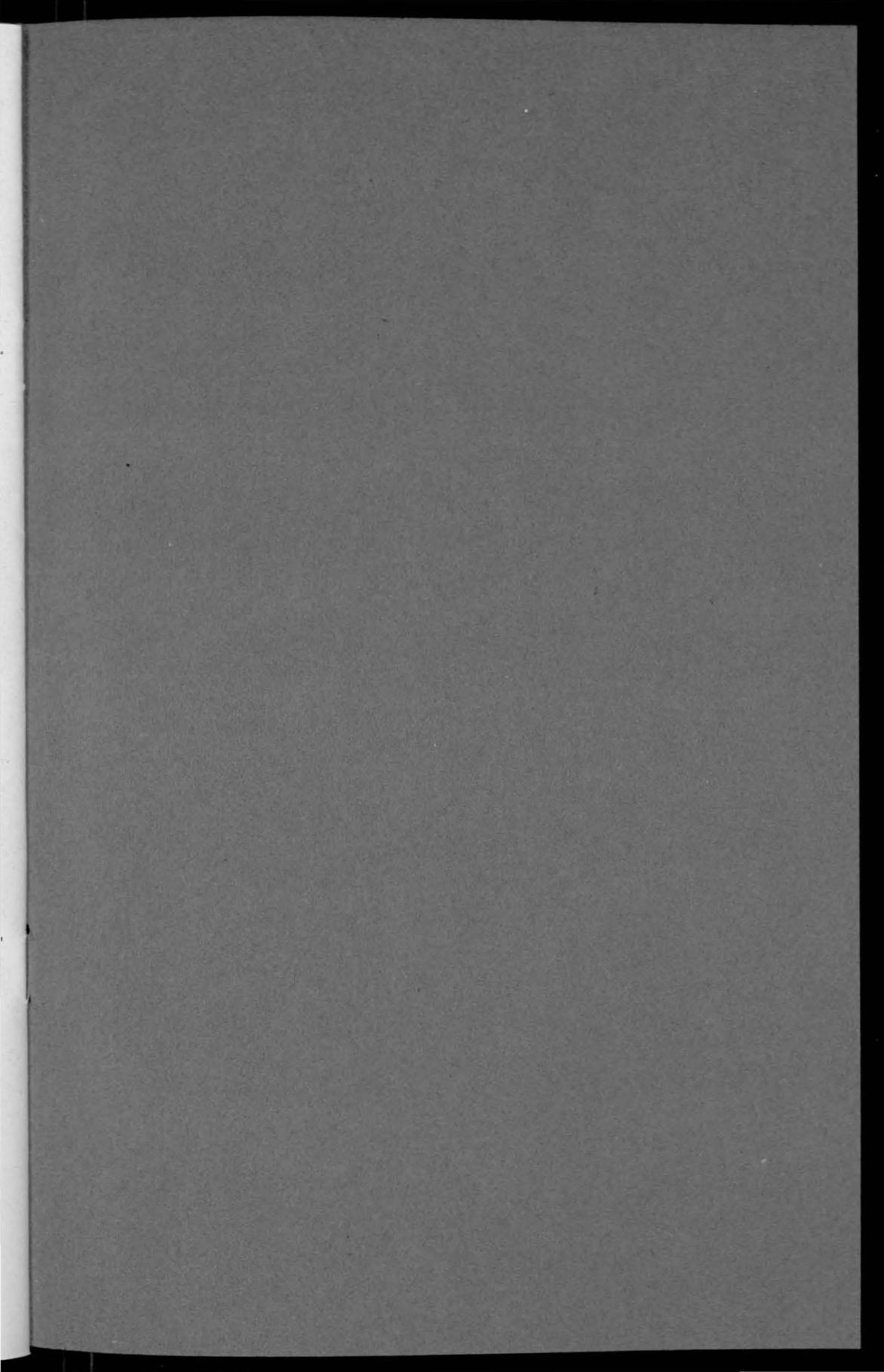
*"Thrift is too late at the bottom of the purse."—Seneca. Save first with
W. S. S.*





- 2. The writer should be prepared to furnish the following information:
 - (a) Name of the patient
 - (b) Address of the patient
 - (c) Date of the examination
 - (d) Name of the physician
 - (e) Name of the hospital

These are the only items



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