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COMMISSIONER SELLS URGES INDIANS TO SAVE AND FORM HABITS OF THRIFT

A circular letter to all superintendents in the Indian Service from the Indian office is so pertinent and so fine that we reproduce it as follows:

"For age and want save while you may,
No morning sun lasts a whole day."—Franklin.

I wish to urge very special cooperation throughout the Indian Service this year with the Government's plan of continuing the sale of war saving stamps. I know of no way that we can better serve our country and ourselves, now that the call to arms is ended. There are great reconstructive expenses that no patriot would evade. No greater privilege ever came to the rank and file of our people than these in investments of small savings on the easy terms provided. They should teach us the individual thrift we have long needed. They should create among the masses of our many millions the habit of forethought that would fashion us into a traditionally provident people. The opportunities coming to an uncrowded population amidst incomparable gifts of nature have saved us thus far from the dangers of lavish living. But there must come a revision of past standards of personal economy. We shall have to know more about saving. We cannot afford to have students of foreign conditions saying that the average French peasant would amass a fortune out of the back door waste of the average American family. If we get nothing from this war but the saving habit, it will be worth more than the billions expended.

"If you would know the value of money, go
and try to borrow some."—Franklin.

But the thing I now urge every Indian Service employee to bring home to the Indians, especially to the young and middle aged, is the immediate and lasting benefit of savings made with right purpose. This practice must have a worthy aim as its economic virtue, and when boys and girls are thus properly started their little income investments commit them concretely to the aim and by repetition develop the elements of manly and womanly character. Our lives on this earth are inseparable from material things. The way we handle and the use we make of physical or tangible

property enters largely into the fabric of industrial and social well-being and gives stability to civilization. Our young Indians should get the meaning and worth of the truth. They should be aided to see the importance of money as a measure of values, as a means to high attainments and to personal independence. I have found no better barometer of a boy's successful future than his disposition to save his earnings rather than spend them foolishly. The ambition to accumulate leads, through the feeling of personal ownership, to thoughtful judgment, good conduct and habits of safe economy. Contentment with mere well-doing is destructive of energy and frequently invites dissipation. A growing ownership of property strengthens the boy, dignifies the man, and awakens like purposes in others. The fact that a man more than exists; that he owns a home and has a share in the material welfare of his community, intensifies his interest in public affairs; increases his feeling of responsibility; magnifies his concern not only for his own fireside, but for his country and his countrymen.

"Without industry and frugality nothing will do
and with them everything."—Franklin.

"He that hath a trade hath an estate, and he that hath a calling hath an office of profit and honor."—Franklin

It seems especially appropriate that the 1919 savings stamps show the picture of Benjamin Franklin, who is so generally known as our country's most distinguished apostle of thrift in its best sense; who learned a trade and supported himself by it; who was a saver of time and knowledge and all that builds up true manliness; who worked for character as much as wages and whose breadth of thrift earned him prosperity, the confidence of men, public recognition, and statesmanship with and beyond his own nation. I feel that our work among the Indians and particularly in all the schools may now be turned to a very practical advantage by the example of this great man who loaned from his private funds to the government in its days of early stress; who taught us that there are no better tests of common sense and sound judgment than the making, saving, and spending of money;

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