



Open a Bank Account

Keep a goodly balance in your checking account and by all means increase your Savings Account with a Salem Bank.

By depositing your funds in some local bank you not only help the community in which you live to grow, but you help yourself far more. You protect your interests by paying by check; you are more inclined to save when you have a savings account; your money is safe when left with the bank; home industries can be helped more readily where people use their home banks. This is your city and every bank in it is ready to help you along thrift lines. If you have money to invest ask the banker, he will steer you right.



NATIONAL THRIFT WEEK

EARN MORE The People and the Government must learn the value of "Thrift" and practice it. **SAVE MORE**

The week of January 17 to 24 is National Thrift Week and in over 700 cities in the United States an effort is being made to call to the attention of the people the value of being thrifty.

Earn a little more and save a little of what you earn. Every person desires to be independent but few people have the will power necessary to accomplish their desires. Every person can save something and the lives of all great men prove that careful saving was the main factor in their success. You must save "if" you expect to keep what comes into your possession. The spendthrift cannot hold a fortune even when it is given to him. Think it over and decide to be thrifty along all lines.

Today Is "Make a Will" Day

Complications arise where no will is found. This is a duty you owe to yourself as well as your legatees.

"If" you haven't made a will don't let the sun set before having the matter attended to. And when you make that will see that it is made right. Complications always arise where property is left and no will is made. Oftimes a great share of a large estate is dissipated and heirs are caused all kinds of trouble simply because some one thought so little of his or her business that they neglected to make a will.



Own Your Own Home

Start "now" to save for a home. Build a home in Salem and become a booster.

The banks, the building and Loan societies and the Savings and loan companies will all help you to own your own home. You have the most lofty object in the world when you start to save for the purpose of owning a home. When you own a home in Salem you will take more interest in civic matters and your interests will grow with those of every other home owner. Every family can own their home "if" they will work to that end. There is more satisfaction in owning the roof over your head than anything else material.



"National Life Insurance Day"

A Life Insurance Policy makes you a better citizen and proves your character.

For some 77 years men have been insuring their lives. Every person who died and left an insurance on their lives left an estate and that estate was accumulated from funds that might otherwise have been spent during the life of the insured.

When Life Underwriters try to induce you to take out Life Insurance, they are simply trying to get you to do your duty. You owe it to yourself, your family and to every member of society to have your life insured. You protect your business interests as well as your loved ones. A life insurance policy may be the means of starting life anew should misfortune overtake you. Investigate life insurance before it is too late.

"Share With Others Day"

We are in this world to share with others and this is the very foundation of society.

It has been most conclusively proven that man cannot live alone. Every person on this earth is necessary to the welfare of every other person "if" he or she could see aright. We are compelled to touch other lives and whether we wish it or no we must share with others. The fabric of life is so interwoven that we are our brothers keeper. Suppose a man dies and leaves a family destitute, aren't we compelled to care for that family? We may not do it as individuals but the state cares for that family and we are a part of the State. Learn the great lesson of life. We are here on this earth to share with others and the best people on earth are the most willing to share.



Thrift is Industry Buy Oregon Products

The employer as well as the laborer must learn the value of Home Industry.

Salem was once called "dead" and truth to tell there was little life here. Industry came and later other industries began to multiply until today Salem is an Industrial Center and bids fair to become known the World over for her manufactured products. Industry has become so well organized here that we are being advertised far and near. The city is wide awake and alive to the interests of her people. The Employer of labor is doing his best to safeguard the interests of his employees. Labor is giving honest service and the manufactured products are of the very highest grade. Oregon made goods are in demand here for Oregonians know that they are honestly made in clean, open air factories and under the best working conditions. You can be most thrifty by patronizing Home Industry. Let all boost for more people to install more factories of a diversified nature and induce more farmers and laborers to grow products and operate these factories we now have located here.

FAMILY BUDGET DAY

How can any family be thrifty without a budget?
Make One for 1920

Successful business men; manufacturers—in fact all successful people "Make a Budget." It is absolutely necessary in this age to adopt a budget system "if" you wish to succeed. Every family should make up a budget. Try the budget system and see how much it will aid you to become "Thrifty."



"Pay Your Bills Promptly Day"

Every good citizen pays promptly. "If" you cannot pay don't buy until you are sure.

Credit is simply a matter of convenience. Every man and woman desires to keep their credit good. There is but one sure to have a good credit and that is to "Pay Your Bills Promptly." How can you be sure that you are going to be able to pay your bills when they are due? You must save first and when you contract a bill you must know in advance where the money is coming from to pay that bill. The merchants are to blame for Bad Bills as much as the people who contract them. It is so easy to get credit. Any one can have things charged. The merchant should know that the man or woman who asks for credit is able to pay promptly before credit is extended. Every person who asks for credit should be sure that they will be in position to pay promptly before they contract a debt and all will be well. Too many people think that it is right to buy goods on the credit whether they are sure that they can pay promptly. They simply take a chance and "if" they cannot meet the bill when due they let the merchant worry. This destroys credit and is the worst handicap any one can have. Pay your bills promptly and keep your credit good.