SCHOOLS TEACH THRIFT HABITS TO YOUNGSTERS

Past Twelve Years Has Shown Remarkable Development in Savings Amongst Children—Oakland, Calif., First to Take Up Policy; Many Cities

During the past 12 years there has been a remarkable development in the teaching of thrift in the schools of this country. Previous to that period there had been practically no attention paid to this subject. The first real interest in the movement came during the annual convention of the National Educational association at San Francisco and Oakland, Calif., at the time of the World's fair in 1915. There was much discussion as to the need of such teaching at this meeting. This discussion led to the forming of a national committee on thrift education, which was a joint committee of the National Council of Education and the National Educational association. Mr. Arthur Chamberlain, of Oakland, was made chairman of this committee and is still chairman of the department of thrift, teaching in the public schools.

Oakland Pioneers

The first city trying out the teaching of thrift was Oakland, Calif. The work began there about 1915. Since 1915, consistent and determined work has been accomplished for thrift in the schools. The cities throughout the nation are teaching thrift. May we say that no city with an up-to-date system is omitting the teaching of thrift in the public schools.

During the period of the war there was every opportunity, not only for the teaching of thrift, but for the practical application of thrift principles. It perhaps needed the war to bring home the fact that thrift in theory was of little value. A number of studies were made and bulletins issued emphasizing practical ways and means of developing thrift habits.

Idea Grasps Nation

The thrift idea has so grasped the nation that there is no longer a question as to why thrift should be taught in the schools. Everywhere we have reached the point of actually teaching children to be thrifty and to save. Throughout the nation boys and girls in all grades of school work are using savings banks. Various sorts of plans and schemes are in force in different towns and cities, but all the schools are working toward the same end; namely, the creating in boys and girls, the habit of saving money.

Hand in hand with this saving of money is the earning of money, which is a very important phase of teaching thrift. Pupils in the schools and in the homes are urged to put themselves on the earning basis. Certainly it will be understood that this making and saving of money goes hand in hand with this spending and investing, for proper spending and investing are as much a part of thrift as savings and earnings.

Thrift Social Need

The teaching of thrift came about as a social need, just as other subjects force themselves into the school curriculum. We may suggest that the need of teaching thrift should have come about earlier, but sometimes it is hard to see the needs unless surveys and scientific investigations are made.

In making a course of study or a curriculum, it is quite necessary to survey and study closely the activities of the people. Dr. Bobbitt, in his "How to Make a Curriculum," says that "Education is to prepare men and women for activities of every kind which make up, or which ought to make up, well rounded life." So our first task in making a curriculum is to discover the activities which ought to make up the lives of men and women, and along with these, the abilities and personal qualities necessary for a proper performance of these activities.

Distribution of Wealth

It is indeed true that men and women, boys and girls, must be fed and clothed; they must be housed and they must be educated; they must earn and possess. We soon learn in life that we live by the sweat of the brow. So it is indeed fundamental that human beings possess the ability to earn, to have and to hold. It is fundamental to the welfare of the nation that the wealth of a nation be well distributed. The happiest condition of the people is when there is wide distribution of wealth and home ownership. The most miserable and most dangerous condition of a people is when there is concentration of wealth, or in other words, when most of the wealth is in the hands of a few.

History tells us that nothing will bring revolt quicker on the part of the great masses of people than when such a condition exists. The masses must be trained to save, or else, in the face of historical facts, the nation will perish. The masses are touched and influenced by the public schools of the nation. They must be reminded and urged and supervised in the activities which will make and conserve money. Lincoln wisely said that the "Nation cannot long survive half slave and half free." May we add that unless thrift is taught in the public schools of this nation and unless the masses are enabled through industry and thrift to prosper and enjoy life, the condition of freedom and slavery will become a greater problem in the near future than it was in Lincoln's day.

Choosing the Route

In placing the teaching of thrift in the public schools, as is the case with many other subjects, the curriculum maker must first of all set up certain goals, or objectives, which are to be reached through certain practices or activities, just as you and I do when planning to visit a certain city or country. We must first make up our minds as to what city and country we are to visit. Then after the objective has been agreed upon, the next step is the route to be selected. There perhaps are many routes to a certain point. The objectives are the abilities sought in a course of study; the activities are those practices or habits sought out which are needed to acquire such and such ability. So in teaching thrift and saving we must first set up goals, aims or abilities desired. The next step we plan is the activities or practices which will lead us to such a goal. In a paper of this sort, it is probably necessary to list only a few objectives. These objectives are merely suggestions and can be increased or changed to suit the local community.

1. Ability to count and change.
2. Ability to save money.
3. Ability to properly appreciate money and property value.
4. Ability to hold and acquire, early in life, those properties which are needful for human existence.
5. Ability to practice thrift in everyday life.
6. Ability to invest and spend judiciously.
7. Ability to experience the joy of possession.
8. Ability of the masses to possess more of the world's goods.
9. Ability, early in life, to earn by honest labor.
10. Ability to experience the joy of living in so far as it is related to personal ownership.
11. Ability, early in life, to acquire the responsibility of preserving personal property as well as public property.
12. Ability, early in life, to be a producer and not wholly a consumer.
13. Ability to respect all kinds of labor and to understand that education is for greater efficiency in labor, and not to keep one from labor.
14. Desire and ability to become independent in the practice of thrift; that is, that they may acquire the habit of being thrifty without the urge of parents or teacher.
15. Ability to observe and visualize the opportunities of making good investments, and the ability, early in life, to see the opportunities of saving and receiving remuneration for such service.
16. Ability to see the importance of wealth and to see its power for good or bad.

Finding Activities

When the goals or objectives are set up, as have been stated above, the next step is to find the activities which will lead us to the objectives. The problem of locating or finding the sort of activities necessary for certain goals is indeed our greatest problem. This is true in the teaching of thrift as well as other subjects. This part of curriculum making is one of the most important parts of making up a course of study.

The activities concerned in teaching thrift is no less a problem than the activities involved in teaching other subjects. We would not undertake to give in this paper an estimated list of all the specific activities involved in the teaching of thrift in the school or in the home. There are too many activities to enumerate. The following suggestions involve only a few of the activities which will lead to the goals set up. These activities may be varied in the school or in the home with effective results.

1. Children should read biographies of great men. Many of the great men were poor in early life and attained eminence through the practice of thrift.
2. Children should study in the class room specific examples of boys and girls who are earning and saving.
3. A study should be made of the large number of boys and girls who are putting themselves through high school and college by practicing thrift.
4. Discuss occasionally, and have the pupils of all grades discuss ways and means of earning money.
5. Have children keep account of expenditures for gum and candy. Have them compute the amount spent by the room, the school or the city.
6. Have children discuss savings in pencils and tablets, care of clothes, etc.
7. Allow short discussion for expenditures for picture shows.
8. Discuss losses. Emphasize the danger of carrying loose money in pockets.
9. Have children report the progress as regards home gardening.
10. Illustrate and explain interest and show how banks and Building & Loan Associations usually pay depositors a percentage upon deposits.
11. The teacher may discuss postal savings accounts, liberty bonds, mortgages, stocks and bonds, life insurance, building and loan, home ownership, house rent —"Does it pay to own a home?" etc.
12. Discuss the importance of keeping a record of accounts and expenditures, showing items of income and expense.
13. Discuss promptness of payments of debts and savings by paying cash.
14. Discuss the budget.

Better Understanding Needed

These, as intimated above, are only a few of the activities which may be used to teach thrift in the public schools. We may add that there is indeed a need today for a better understanding of the principles of thrift, the acquiring of thrift habits by the younger generation and the practice of thrift in everyday life. New generations of children are finding their way through the schools. Our economical and social changes are making necessary a greater need for the practice of thrift in all phases of human activities.

We believe that thrift should be taught in conjunction with arithmetic, geography, biography, home economics, art, agriculture, manual training and the rest.

Gladys Doutrich New Secretary

Gladys Stout-Doutrich is the newly elected secretary of the Klamath Valley Savings and Loan association, which recently affiliated with the Guardian Building and Loan association of Portland. Her capabilities are the result of over eleven years' experience in the business world, in which she has become well acquainted with many types of investments. She is convincing in her belief that building and loan is by far the best investment for everyone, from the baby's savings to the investment of "rich Uncle Dudley," and is particularly qualified to meet the requirements of those people desiring investments, insurance and loans, being specially trained by practical experience in each department of the Guardian. For a long time she was secretary to Mr. Moltzer, the general manager of the Guardian Building and Loan association.

GLADYS DOUTRICH

The various branch offices of the Guardian are established on the same basis as the home office in Portland, which facilitates the semi-annual audit and monthly reports of the Guardian's activities. To get these offices started in this co-operative manner is Mrs. Doutrich's work. She came to Klamath Falls early in January when the Guardian first opened its office in the Newberry building. Due to the increasing activities of the Klamath Falls branch, the association has seen fit to further her stay in this office.

Aloha in Prune And Wilnut Area Close to Portland

Aloha is situated in a thriving and prosperous agricultural district not far from Portland. It is in this section of the state that many of the famous Oregon prunes and walnuts are grown, and there is extensive truck gardening and fruit raising there. In June, 1929, a Guardian branch office was established in Aloha for the convenience of Guardian depositors. Mr. C. J. Stickney is in charge of this office, which is centrally located in the new modern brick building shown above. The Aloha branch has grown steadily since its establishment, and is an important factor in the financial activities of the district, loyally supported by the citizens of Aloha and Washington county.

BILL SAYS:

Many of our needs are merely luxuries with a superiority complex.

The road to achievement is open only to those who are willing to work and to save.

Alibis are easy to find, but they are worth nothing when they finally are found.

Service opens the door to success.

A smile is a boomerang that always comes back.

A preferred creditor is one who never asks for his money.

Some old people wear themselves out trying to keep young.

Love is the greatest thing in the world but one—Loyalty.

Notice that two-thirds of "promotion" consists of "motion."

SECURING NEW DEPOSITORS A SALESMAN JOB

Task an Enjoyable One, However, Leading to Happiness

By W. R. AGNEW
Guardian Salesmanager and Director of New Accounts

In the solicitation of new accounts the task of the Building and Loan representatives is not so much one of convincing the people of the value of thrift, but of urging them to start saving now. While the need, yes, the necessity of doing this is something of which most of us are aware, yet the fact remains that old man "procrastination" is eternally on the job with that all too frequent answer of "not just now," or "a little later," and so on.

Systematic saving is nothing in the world but a program of preparedness. Everyone of us faces that day when our earning capacity will be on the decline. Many, many instances are brought to light of those who have enjoyed good incomes, yet have little to show for it. The truism that it is not what we have earned, but what we have to show for our earnings that counts, operates constantly. These things are clearly defined in the salesman's mind, not by his imagination or from hearsay, but as he knows them by his experience and his own affairs.

You can call it work if you like, but it is an enjoyable occupation. Picture the reaction of that man who has been directly responsible in bringing someone to consider the possibilities open to them through the realization of a building and loan savings plan. He definitely has helped that person to help himself.

Another point of great satisfaction to the salesman is the ultra soundness and perfect safety of a building and loan investment, that each monthly deposit constitutes a purchase of just that many dollars' worth of first mortgages, which by state regulation is the only outlet for depositors' funds. A wonderful peace of mind and feeling of independence is enjoyed by those who have saved.

You will search far and wide to find a business more clearly dedicated to the general good and prosperity of the people as a whole than that of building and loan.

The building and loan salesman experiences only one regret, and that is his knowledge of the many, many persons needful of such a savings program as is offered by Guardian and similar institutions, who are not saving for the future. The problem exists of seeking these people out and interesting them in what such a plan as Guardian's can accomplish for them and their families.

In this task of interesting present depositors and those who are not yet Guardian depositors, Mr. Agnew is assisted by an able group of loyal salesmen! These representatives of Guardian are found both in communities, where there are already Guardian brances, and in others where there are not. Their task is to meet the individual and interest him in building a secure financial future through Guardian.

LAMBERT STOCKHOLDER

Mr. Paul Lambert on the city council, and proprietor of the Klamath Dye Works, is a stockholder in the Guardian Building and Loan association, and we appreciate the endorsement this well known citizen has given us.

CHAMPION SALESMAN

We can certainly be proud of our ambitious Juniors, who are saving their money so thriftily Here is Willie Stiles, also of Klamath Falls, who is the champion salesman for the Klamath Falls News. He is 11 years old, comes of a family of 8 children and is in the 5th grade at Mills School. He has been selling papers for two years, and saves his money regularly to deposit in his Guardian account.

Willie is also an enthusiastic Guardian supporter, and has persuaded many of his friends to become depositors. The Klamath Falls branch has a real friend in Willie, and they appreciate his loyalty!

The lowest point below sea level known is near the Philippine Islands in the Pacific, where sea bottom has been measured at the depth of more than six miles.

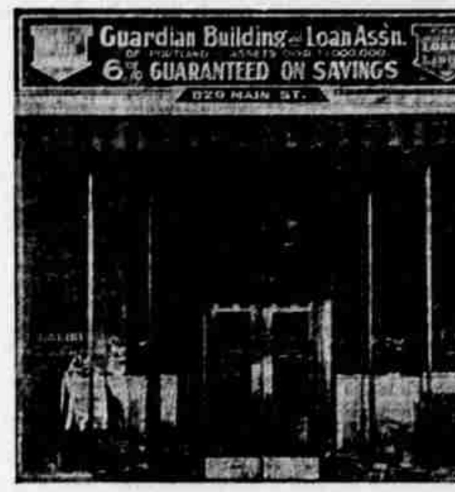
For killing small game a gun has been invented that uses compressed air to fire small shells that are filled with shot or slugs.

Klamath Falls City of Homes and Opportunity

Guardian Opens New Branch Office for Convenience of Local Depositors—Fast Growing Community Offers Unusual Opportunities for Industrailist and Investor.

Situated on the upper end of Lake Ewauna and between that lake and Upper Klamath lake, is Klamath Falls, a city of 15,000. During the last few years it has enjoyed a remarkable growth, and many improvements have been made. This progressive community can boast of a modern school system, good churches, many miles of paved streets and several playgrounds and parks.

Klamath Falls is located in a rich agricultural district, with excellent county roads to serve the rural communities. In fact, Klamath county has more miles of state highway than any other county in Oregon. Agriculture is fast coming to the fore in the section, and the United States reclamation service has already spent $5,000,000 in irrigation projects.



This thriving modern city has large lumbering plants. Klamath Falls is today the largest pine lumber and box shook manufacturing center in America, and its mills furnish employment to about 4000 men. The average valuation of the pine lumber cut here each year is $10,000,000.

The population of Klamath Falls is 15,000 persons, with an annual payroll of $12,000,000. It is a city of homes, which means much to the stability of the community, and is a particularly favorable factor in conducting a building and loan association. Such a city has many thrifty and worthwhile citizens.

Only 62 miles from Klamath Falls is beautiful Crater Lake, one of the seven natural wonders of America, which attracts many tourists each year. Crater Lake Lodge is an excellent hotel located on the edge of the lake, and is only 2½ hours drive from Klamath Falls. In addition there are many other scenic resorts nearby, which make this district very attractive to vacationists.

Klamath Falls has made ample provisions for these tourists with ample modern hotel accommodations and camp ground facilities. Klamath View Auto Park overlooks beautiful Lake Ewauna and the great Klamath basin.

One of the most interesting features of Klamath Falls is its many pelicans which abound in the surrounding marshlands, and are to be seen in most of the city parks.

In January this year, Guardian opened a branch office at Klamath Falls, where a building and loan business was conducted, although the office was not officially taken over until February.

Any one of the ninety lakes in the county furnishes ample opportunity for boating or swimming. Resorts are located on many of them, and boats are available. Mountain climbing in the Cascades is not without its thrills, and many interesting trips may be taken from Klamath Falls to the rugged mountains with their wooded slopes and snow-capped peaks. The lakes and streams of Klamath county are noted for their fine fishing, and one of the state hatcheries is located there. There is also duck, goose and pheasant hunting in season, and deer can be seen grazing near the highways at almost any time of year.

LA GRANDE IN CENTER OF BIG FARM DISTRICT

Agriculture, Railroad And Sawmill Pay Rolls Her Lot

Situated as it is in a district which produces every year $4,000,000 in farm products, and an additional $3,000,000 in lumber, La Grande is the trading and shipping center for a very prosperous area. Besides the two industries mentioned, there is an annual valuation of $452,990.50 produced in butterfat, besides $53,187.50 for eggs sold by farmers through creameries—making a total of $7,506,178 yearly revenue from industries in or near La Grande.

It was incorporated as a city February 23, 1884, and has grown to a population of 10,704 persons, with a large rural trading area of more than 20,000 more. All of these communities are served by excellent roads.

The principal crops raised in these nearby farms are wheat and alfalfa, and there is also a great deal of truck farming. The dairying industry—always profitable, is steadily increasing, and there is a movement to start the poultry industry on a scientific and large-scale basis.

La Grande is also a busy freight terminal, with more than 9,000 cars forwarded and almost 17,000 received last year.

The annual payroll of this city is more than $4,800,000—most of which goes to men and women steadily employed in local industries. The balance is made up of men employed in the lumber mills and by the O. W. R. & N. railway, a branch of the Union Pacific system. The bank deposits are $3,000,000 and the annual bank clearance is $10,000,000.

La Grande has a school system valued at $550,000, with an enrollment of 2400. There are 20 miles of paved streets, 14 churches and many of the most modern improvements.

These statistics show much of the progressive spirit of La Grande. With so many of its residents steadily employed in local industries, it has grown into a city of substantial homes, owned by public-spirited citizens who realize the value of thrift and stability.

La Grande was a logical and ideal location, then, for a Guardian Building and Loan branch. The La Grande Building and Loan association was purchased in October, 1929, adding 400 new depositing members to the Guardian group, and it has had a remarkable growth ever since it became affiliated with Guardian.

Mr. H. M. Bay, the manager of the La Grande branch office, was with the La Grande Building and Loan association when it affiliated with Guardian. He is very pleased with the addition of his institution to the Guardian chain, and is well satisfied with the progress of his own office as well as that of the entire organization.

C. C. Colvin Joins Guardian Company

C. C. Colvin, "Pete," formerly local manager of the Union Oil company for ten years, recently resigned from the firm of Chilcote & Smith, with whom he has recently been affiliated, and is now connected with the Guardian Building and Loan association of this city.

"Pete" has been active in civic affairs, serving on the city council for two terms, also on the city school board for two terms, and a former member of the Rotary club.