



Thrift and Sara Oberholtzer

An inventory of the collections of HSP

Beth A . Twiss Houting and Kayla Emerick
2012, rev. by Sarah Heim 7/10/13

The papers of Sara Louisa Oberholtzer are contained within the Ellis Paxson Oberholtzer Collection (1735-1931), *Papers, 1735-1931* (Phi) 460. 43 boxes

From Box 15, folder 1: selected correspondence of J.H. Thiry and various school officials with Sarah Louisa Oberholtzer.

Volume 1: "Record of work in the introduction of School Savings" a handwritten financial account book tracing SLO's expenditures in promoting School Savings.

Pamphlets

Box Wxo*.11

[One folder contains primarily writings of Ellis Paxson Oberholtzer on history and economics. Those items are not inventoried here.]

01. *Thrift Tidings*, ed. By Sara Louisa Oberholtzer, numbers from January 1907 (through 1923) Handwritten on cover: "Dr. P. O Claxton, with good wishes, from S. L. Oberholtzer" Lists all the pamphlets she wrote on subject , testimony from teachers
02. *Thrift Tidings*, ed. By Sara Louisa Oberholtzer, numbers from January 1907 (through 1923) Duplicate of #1, in better condition. Formerly call number Dm. 399.
03. *The Bank Advertiser*, C.E. Auracher Editor and Publisher, Iowa, Sept. 1907 Article by Sara Oberholtzer, pg. 5-8.
04. *Thrift Maxims*, Sara Louisa Oberholtzer, 1914
05. *School savings banks, publication no. 61*, Sara Oberholtzer, n.d. Paper submitted to the American Academy of Political and Social Sciences
06. *Schools savings banks, US Bureau of Education Bulletin 1914*, Sara Oberholtzer, no. 46, 1915. By Washington Government Printing Office
07. "Schools savings banks," *Life and Health*, Sara Oberholtzer, n.d. Article only, pg. 258-259
08. School savings banks cards #1 and #2, *Excelsior Contract Card No. 1 and No.2*, 1891 Copyright held by Franklin Stationery Manufacturing and Uncle Ben Publishing Company, New York
09. *Mrs. Oberholtzer's half-hour talks*, Sara Oberholtzer, n.d. Promotional piece, includes one on School Savings Banks
10. *Responsive Readings for the WCTU*, vol. 19, no 11, Nov., 1904 and vol. 21, no. 9, Sept. 1907 Including some items written by Sara Oberholtzer
11. *Program for school savings banks meeting*, prepared by Sara Oberholtzer, n.d.
12. *The relation of Thrift Teaching to Prohibition*, Sara Oberholtzer, n.d.
13. *Advice to teachers*, Sara Oberholtzer, n.d.

14. Letterhead for the World's and National Woman's Christian Temperance Union, with Mrs. Sara Louisa Oberholtzer named as superintendent of the School Savings Bank Department "The inculcation of thrift insures wiser living and decreases pauperism, intemperance, and crime."
15. Monthly deposit list form, n.d. (to go to bank)
16. *The benefits of school savings*, n.d. Open letter from Kansas cit Teachers who are using the School savings system
17. "The World's White Ribbon" (in the sense of well-enlightened Temperance sentiment), n.d. Poem by Sara Louisa Oberholtzer.
18. *The Christian Financier*, vol. 1, no. 6, June 1897Pg. 9-10 "A please for school savings banks teaching," Sara Oberholtzer, Pg. 10-11 "Testimony Concerning the value of school savings bank"
19. *How to institute school savings banks*, Mrs. S. L. Oberholtzer, 1913"Teach the children thrift and self-responsibility. . .we will have a nation of thoughtful and temperate people."
20. "School Savings Rally" song sheet, copyright Mrs. Oberholtzer, n.d. With hand motions
21. *The Hartford Circular*, Nov. 23, 1906 Two copies
22. "The Tidings of Thrift," *Bankers Home Magazine* Sept. 1912
23. "Thrift maxims and the School Savings Bank," *Bankers Home Magazine*, February 1914
24. "School Savings Banks," *Bankers Home Magazine*, April 1919.
25. *The stamp system in publish schools: a WCTU leaflet*, Sabra A. Finch, approved by Sara Oberholtzer, n.d.
26. *New price list: school savings banks supplies*, n.d.
27. *Report of Mrs. Sara Louise Oberholtzer from 1925 to date*, 1928 Presented at Lausanne, Switzerland
28. *School saving and thrift*, Sara Oberholtzer, n.d.
29. "Plan of Work and Helps," "National WTCU, *school savings banks department*, Sara Oberholtzer, n.d. Refers of a 1912 NYC ordinance for thrift education
30. "A Plea for Economic Teaching," extracts from address by Mrs. Oberholtzer to a PA Teachers' Institute, given in 1889, printed in 1905.Encouraging the establishment of School Savings Bank within PA. Within the next year, a footnote says that 50 schools were established in the State.
31. "Very Special Offer," \$.20, n.d. Order form for music from the WCTU, including the School Saving Bank Rally
32. *An act legalizing school savings banks*, New Your State, n.d. Presented by Senator Luke Keena, signed by Governor Honorable Benjamin B. Odell
33. *Wealth seed: a true school savings banks story*, Sara Oberholtzer, n.d.
34. *The need of national economic and thrift*, Sara Oberholtzer, n.
35. *Pennsylvania WCTU: A school saving banks department circular*, Sara Oberholtzer 1914
36. School savings banks: report for the statistical table of school savings bank system in pubis schools of the United States to the close of school year 19__ Form
37. *How savings banks are run*, Sara Oberholtzer, n.d.
38. *Save your pennies: a leaflet for Boys*, Sara Oberholtzer, n.d.Poem
39. *School savings report*, Sara Oberholtzer, n.d. Form
40. *A circular to parents*, Sara Oberholtzer, n.d.Two copies
41. *American Education*, vol. 19, no. 6, 1916"Editorial" about thrift
41. Single page from *American Education*, n.d.Page 258 is a list of School Savings Banks supplied to be ordered from Sara Oberholtzer. In addition a "Reading Notice" about the program is pasted onto the page.
42. School Savings Report of Mrs. S.L. Oberholtzer, year ending Oct. 15, 1913
43. *The success of school savings banks*, Sara Oberholtzer, post-1910 Two copies.
44. *Annual report school savings banks department of National WCTU*, Sara Oberholtzer, 1900
45. *Annual report school savings banks department of National WCTU*, Sara Oberholtzer, 1904

46. *A simple Way to introduce school savings banks*, M.L. Raines, n.d. Endorse by Sara Oberholtzer
47. *The Value of school savings banks*, Mrs. S.L. Oberholtzer, 1913
48. *Price circular of school savings banks literature and supplies*, n.d. Three copies.
49. *Price circular of school savings banks supplies*, post-1907.
50. "The Song of the North Pole" Poem by Sara Louisa Oberholtzer
51. "Our Memorial Ode: Press On and On" Poem by Sara Louisa Oberholtzer in honor of Frances Willard
52. *Bicentennial Poem by Sara Louisa Oberholtzer*.
53. *Program for WCTU Montgomery County chapter meeting, 1909*
54. "Fold It Away" *Burial Ode for Bayard Taylor, song by Sara Louisa Oberholtzer*.
55. Scholars' Card (deposit record), copyright to J. H. Thiry, 1886 "Privilege to use this card is allowed by Mrs. Sara Louise Oberholtzer" Seven copies

Box TV* .514, vol. 1

01. *School Savings Banking in the United States: A Manual for the Use of Teachers. Rules and Regulations. Collection of Proverbs*, 2nd ed., by J. H. Thiry, 1898, with dates March 1895 and September 1890 printed at top of cover. Hand-written note also at top of cover: "To my friend Sara Louisa Oberholtzer, April 18, 1898"
02. 6th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 16, 1891
With table of statistics to 3/16/1891
Appendix to the "Manual on School Savings Banks", published by the American Banker
03. 6th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 16, 1891
With table of statistics to 3/16/1891
Attached to article "School Savings Banks," Sara Oberholtzer, *Phrenological Journal*, May 1890, pg. 223-224
04. 7th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1892
With table of statistics to 3/16/1892
Appendix to the "Manual on School Savings Banks", published by the American Banker
05. 9th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1894
With table of statistics to 3/16/1894
06. 10th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1895
With table of statistics to 3/16/1895
07. 11th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1896
With table of statistics to 3/16/1898
Two copies
08. 12th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1897
With table of statistics to 3/16/1897
Published by the American Banker of New York
- 09 and 10. 13th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1898

- With table of statistics to 1/1/1898
Published by the American Banker of New York
Two copies
11. 14th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1899
With table of statistics to 1/1/1899
Published by the American Banker of New York
 12. 15th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1900
With table of statistics to 1/1/1900
Published by the American Banker of New York
Includes *Price Circular* by Sara Oberholtzer and “The Importance of Thrift Teaching” paper
 13. 16th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March, 1901
With table of statistics to 1/1/1902
Published by the American Banker of New York
 14. 17th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1902
With table of statistics to 1/1/1902
Published by the American Banker of New York
 15. 18th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, 1903
With table of statistics to 1/1/1903
Published by the American Banker of New York
 16. 19th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, 1904
With table of statistics to 1/1/1904
 17. 20th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, 1905
With table of statistics to 1/1/1905
 18. 21st Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, 1906
With table of statistics to 1/1/1906
 19. 22nd Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1907
With table of statistics to 1/1/1907
Refers in text to the science of “survival of the fittest”
 20. 23rd Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1908
With table of statistics to 1/1/1908
 21. 24th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1909
With table of statistics to 1/1/1909
 22. 25th Anniversary of Introduction of the System of School Savings Banks in the U.S., J. H. Thiry, March 1910
With table of statistics to 1/1/1910
 23. *The Secret of thrift*, Clifford Brewster Upton, 1921
Upton was Columbia Teacher’s college Provost
Book issued by American Bankers Association
 24. *American Bankers Association Reports to the school banks division*, 47th annual convention, 26th annual meeting, 1920-1921

Includes table of statistics

25. *American Bankers Association, 48th Annual Convention, project of the Savings Banks Division, 21st annual meeting, New York city, week of Oct. 2, 1922*
 Brewster spoke here
 Gives bank point-of-view of SSB
26. "History of the School savings banks in the US, by the American Banker Association, as written by them and printed in connection with their school savings bank statistics October 1928 and distributed throughout the US and Canada," n.d.
 Typescript pages
27. *Credit unions and their relation to savings and loan associations*, Arthur H. Ham, 1915
 Address before State League of Savings and Loan Association, Port Jervis NY
28. *The school savings system*, Frank. C. Mortimer, March 24, 1912
 Address by him, cashier, The First National Bank, Berkeley CA at the 15th XCHEKC NUMBER Anniversary Convention CA Bankers Association
29. *Relief Measures for pauperism*, the Honorable S.T. Merrill, Feb. 13, 1889
 Paper read before Wisconsin State Conference of Charities and Reform at its annual meeting
 Covered savings bank and the international science
30. "The education aspects of saving", *The Quarterly Journal of Economics*, James H. Hamilton, PhD., vol. 13, October 1898
31. *School savings banks of the US: Rules and Regulations*, JH Thirty, December 1888
 "To Mrs. S. L. Oberholtzer. October 19, 1889"
32. *Postal savings banks: objection to the introduction of the system into the US*, JH Thirty, March 1898
 Reprint from *The Bankers' Magazine*
33. "School savings banks system," *Bank Notes*, vol 2, no. 2, May-June 1905
 Includes order information from June 19, 1905
34. *Information for teachers*, School Savings Department, Security and Trust, Co, n.d.
35. *Elfter bericht des deutldjen dereins fur engendfparkaffan*, Frankfurt, 1889, 1890.
 Labeled from JH Thirty as a Report of the German Society for Youth Savings for the years 1889 and 1890."
36. *Historie et manuel de l'institution des classes d'epargne scolaries*, A. De Malaree, Paris, 1897
37. Article, "L'epargne scolaire est-elle un danger social et moral?", Andre Balz
38. Official Program, 54th Annual Convention, American Bankers Association, Philadelphia, October 1-4, 1928
39. *School Savings Banks*, Anges Lambert, Catholic Benefit Societies, London, 1891
 Conference papers with annotation by Sara Oberholtzer
40. "Industrial Savings Banks: Principles and Methods of industrial Savings Systems by or with savings banks," *Journal of the American Bankers*, Leo Day Woodworth, Sept. 1920
 Reprint of article
41. "Saving Tommy's pennies" Laura Crozer and "John Thirty's hobby helps thousands of children to save" *The Designer*, April 1911, pg. 444.
42. "School Savings Banks," *The Banking Law Journal*, Feb. 1892, pg. 9

Box TV* .514, vol. 2

0.1 Table Showing the Operations of School Savings Banks in the U.S. Up to January 1st for the Schools No

- to 24 and to the date indicated for the others. (handwritten) 31 schools listed established through 1890, including in PA
02. *School Savings Bank Card No. 3*, copyright 1890 Cartoon on one side. History of thrift movement on other. Summary: Prof. J. H. Thiry, a French educator, introduced School Savings Banks into the schools of Long Island City, N.Y., in 1885. . . "Mrs. Oberholtzer actively advocates School Savings Banks, and has the use of Mr.Thiry's copyright card."
 03. *Home Training Bulletin No. 7: Teaching the Girl to Save*. William A. McKeever. 16 July 1904, copyright 1911.
 04. *Teach the Children to Save*. Elbert Hubbard. Published by J.H. Harris and Company. Cleveland, Ohio. 1910.
 05. "Health Habits of Well-Known Men," Unknown publication. March 1908. Excerpt about John Henry Thiry.
 - 06 and 07. "School Savings Banks as a Powerful Adjunct to the Education of the Young American." J.H. Thiry, to the Council of City Superintendents of the State of New York. Glen Falls, NY. October 5-8, 1898. Two copies.
 08. "Fifth Anniversary of the Inauguration of the System-School Savings Banks- in the Public Schools of Long Island City, New York" J.H. Thiry. *Press of Daily and Weekly Star*. Long Island City, New York. 16 March 1890. (Personally signed, "Mrs. S. L. Oberholtzer: I send to you this contribution to our mutual friend Baker to be distributed among our friends of Norristown, J.H.T.")
 09. "School Savings Banks in the U.S." J. H. Thiry. Read before the Council of City Superintendents of the State of New York, held at Canandaigua, New York. October 20-22, 1897.
 10. "School Savings Banks: A Few Thoughts on the New Movement for the Popularizing of Savings Banks Among Schools." P. LeRoy Harwood. *The Bookkeeper and Buisness Man's Magazine*. Pg 1081-1085. Unknown date.
 11. *A Banking and Currency Library*. Elmer H. Youngman, editor of *The Bankers Magazine*. November 1911.
 12. *The School Savings Bank: A Letter to the Patrons of the Oklahoma City Public Schools*. (Letters explaining the value of thrift training as part of the educational system.)
 13. *National Woman's Christian Temperance Association: Report of the Department of School Savings Bank 1901*. S.L. Oberholtzer, National Superintendent.
 14. *A Simple Way to Introduce School Savings Banks*, by M.L. Raines, approved by Mrs. S.L. Oberholtzer.
 15. Advertisement Card for the Security Trust and Safe Deposit Company in Camden, New Jersey. Includes School Savings Fund Statement from May 18, 1897.
 16. Letter to Parents and Guardians to be filled out by teachers and sent home about the benefits of School Savings Banks.
 17. *The Postal Savings System* by Horace J. Smith. Ivy Lodge, Germantown.
 18. Economics and Ethics by Elizabeth Upham Yates for "How to Institute School Savings Banks" and "Price List of School Savings Banks Literature and Supplies," Mrs. Sara Louisa Oberholtzer.
 19. Public School Relief Association and Mother's Meetings Association. (Constitution by-laws, intentions and duties of officers.)
 20. *Our Continent May 3, 1882*. "School and Postal Savings Banks" by Prof. Richard T. Ely.

21. Savings reports for states. 30 June 1927. (4 million School Children; \$24,000,000 deposited.)
22. *Educational Thrift Gazette*. Vol. II, No. 6. New York, March 1925. (Articles on thrift practices and school savings.)
23. *Educational Thrift Gazette*, vol. II, no. 7. New York. April 1925. (Summary of statistics in area schools, as well as articles on the thrift movement.)
24. "School Savings Banks as a Feature in the Education of the Children." J.H. Thiry for the American Social Science Association. 2 September 1890. Long Island, NY. (Personalized "to my friend and coworker, Mrs. Louisa Oberholtzer, September 2, 1890,) to be published in the *American Banker* 6 September 1890.
25. "School Savings Bank Department Editorial," *Our Young People*. December 1908, Pg. 7. (Also, supply and literature ads.)
26. Savings Bank section of the *Journal Bulletin*. American Bankers Association. March 1913. Describes the establishment of the School Savings Bank system in Brooklyn, including the forms used in the School Savings Banks.
27. *School Savings Banks in the United States, Statistics of their Operations Until January 1912*, compiled by Mrs. Sara Louisa Oberholtzer, successor to John Henry Thiry Schools in 25 states and DC listed, with essay by Oberholtzer mentioning *Thrift Tidings* (a quarterly paper for the School Savings Bank), the Postal Savings Bank (for people over the age of 10), and Canadian banks. The Postal Savings Bank is described as a "safe-guard" and the School Savings Bank as an educational tool.
28. *School Savings Banks in the United States Table of Statistics of Operations to January First 1899*. Compiled by J.H. Thiry of Long Island New York. (Statistics on the development of the School Savings Bank system in schools.)
29. *Table Showing the Operations the Operations of School Savings Banks in the United States Up to July 1st 1888*.
30. *Table Showing the Operations of School Savings Banks in the United States up to January 1, 1892*, print proof with notes from J.H. Thiry.
31. *Table Showing the Operations of School Savings Banks in the United States up to January 1890*, compiled by J.H. Thiry.
32. *School Savings Banks of the United States of America Table of Statistics to January 1st 1900* Compiled by J.H. Thiry and *Statistical Table of the Penny Provident Fund of New York and other Juvenile Savings Institutes in the United States for the year of January 31, 1899* Compiled by Thiry.
33. *Table of the School Savings Banks in the United States to November 25, 1889*. Compiled by J.H. Thiry.
34. Education Report, 1888-89. Chapter XXI Student Savings Banks 665-669.
35. Education Report, 1888-89. Chapter XXIII Educational Directory 1171.
36. *Appendix: Chapter I "Nine Systems of Teaching Economy to the Young American, Origins Unknown*. (Newspaper clipping).
37. *School Savings Banks, 1911-1912 School Year*. (Descriptions of School Savings Bank and reports from school superintendents.)
38. "Planning Economic Supremacy," Guranty Trust Company of New York, August 2, 1918.

[This box also includes a number of pamphlets in Danish, French, German and Italian. Some representative titles are listed here.

Die Schul-und Jugend-Sparkassen, July 1903. (Pamphlet in Danish.)

Schul-Sparkassen _____, Hanover, 1909.

“Quel Ques Effets Économiques et Moraux: des Caisses d’Épargne Scolaires.” *Revue des Postes et Telegraphes*. 23 December 1896.

Danish handout.

Vedtægter for Dansk Sparemærkekasse, Vedtagne paa Generalforsamlingen den 22de Septbr. 1885.

Sparsommelighed, 10 Øre. Kjøbenhavn. Chr. Müllers Bogtrykken (M. Müller.) 1888. Booklet in Danish, including a card “Dansk Sparemærke Kasse (Danish saving label box.)”

“Hochgefchäktes Mutglied! Werte Freunde! Freundlichen Gufz zuvor!” An die hochgeehrten Mutglieder und freunde des Deutschen Dereins für Jugendsparkassen. 10 December 1907, 14 January 1908. Author Unknown.

300 Jähriges: Jubiläun der Kirche zu Hohenwalde am Sonntag. 8 September 1907 Bulletin.

Die Schul-und Jugend-Sparkassen. November 1907.

“Særtryk of Beretning am Sparekassemødet. i Fredericia den January 1887”. *Efser steriografiske Optegnelser*. Chr. Müllers Bogtrykkeri (M. Müller.) Kbhvm.

Post Office Department Form PS6. Postal Savings System. April 1911. (Italian)

Sparemærkasagen. Foredrag, holdt red det 3^{die} almindelige Skdemøde i August 1886 af Ingeman-Peterson. Kjøbenhavn.

Dansk Sparemærke-Kasses, Regnskab fra 1 April 1889 til 31 Marts 1890.

Dansk Sparemærke-Kasses, Regnskab fra 15 August 1885-31 Marts 1886, 1 April 1886 31 Marts 1887.

Sparemærkasagen. Foredrag, holdt red det 3^{die} almindelige Skdemøde i August 1886 af Ingeman-Peterson. Kjøbenhavn.

Dansk Sparemærke-Kasses, Nørreoldgade 23. Kjøbenhavn. K. Til Sparekasseme 17 Marts 1886

Dansk Sparemærke-Kasse (table.)

Udkast til Vedtægter for Dansk Sparemærke Kasses, Sept 6, 1885.

Vedtægter for Dansk Sparemærke Kasses. Vedtagne paa General for Samlengen den 22de Sptbr 1885

Dansk Sparemærke-Kasses, Regnskab fra, 1887-1890.

Société des Institutes de Prévoyance de France. Secrétariat Général. L’Association Permanente du Congrès Scientifique Internationale des Institutes de Prévoyance. les 3-8 septembre 1900.

Preutesche Schulzeitung. 23 September 1903.

Preutesche Schulzeitung. 12 September 1903.

Fragen zur Statistit der Sparfassen für die Jugend. Questionnaire.]

Other

Gf* 903, vo1. 1

Benjamin Franklin: apostle of thrift and frugality, Mabel Mason Carlton, John Hancock Mutual Life insurance Co, n.d.

signed "Harold E. Gillingham," Sept. 22, 1933

Gf.6661

Benjamin Franklin on industry, frugality, and thrift, Benjamin Franklin, published 1938

Profile of genius: Poor Richard pamphlets, Nathan G. Goodman, ed., 1938

Wn*.463, 1924

"The Savings Account," Central Trust Savings Company ad in *Blue and Gray: Sports and Graduation Number*, McCall Continuation Grammar School, 1924

"Thrift Articles," *Blue and Gray: Sports and Graduation Number*, McCall Continuation Grammar School 1924

Tv.153

Stories of Thrift for Young Americans, written by Myron R. Pritchard and Grace A. Turkington, 1915

Handwritten note inside: "Ellis P. Oberholtzer, September 17, 1932"

Short fictional stories

J*.99

Anno Sexton, Edward Septmit Regio, IX, no. 9 of 1905: an act to consolidate and amend the law relating to the Post Office Saing Bank, &c., 1906

Published in Perth, Australia

V7:2316, V7:3580, V7:3993-4000, V7:5602

Salvation Army of America, Philadelphia Record, 1941-1946.

photographs

Wxs*.3

"Post office savings banks: redemption of the postage stamp in cash a a new form of currency and also as an international currency", *The National View*, Horace J. Smith, Feb. 1, 1890

VoM*.65, v. 3

Annual report, public schools savings fund (Norristown PA), GET DATE

VoL*.99 v. 3

Public school savings bank, Williamsport Pa, GET DATE

E*.789, vol. 1

All about the Salvation Army, 1882

Published in London

Wi.7481

The school bank, n.d.

Kn. 99 Vol. 2

Scottish thrift : official journal of the Scottish Savings Committee. Numbers 3-5. Edinburgh, 1919.

Td. 999 vol. 1

Davis, James J. *Thrift and Conservation : Speech in the Senate of the United States, July 26, 1939*. Washington, 1939.

Tv. 512

Brown, Mary Willcox. *The Development of Thrift*. New York : London: Macmillan Co., 1899.

UPA/PAM HQ 784.S4 T48 1917

Thrift: A Short Text Book for Elementary Schools of Philadelphia, issued by the Educational Committee of the Chamber of Commerce, Philadelphia, 1917

“The American Society for Thrift offered a prize in 1913 for the best definition of Thrift. The prize was won by a Pennsylvania school girl. The definition was: ‘Thrift is management of your affairs in such a manner that the value of your possessions is constantly increasing’” (pg 5)