Federal and State directors—Continued.

Federal Director.	State.	State Director.	Address.
Fred W. Fleming	Arkansas Colorado	Moorehead Wright John Evans	Federal Building, Little Rock. 200 International Trust Building, Denver.
end samps, thus	Kansas	Peter W. Goebel	Federal Building, Kansas City, Kans.
Arene and a little	Missouri	Festus J. Wade Ward M. Burgess	717 Locust Street, St. Louis. Omaha National Bank Building, Omaha.
out to make he	New Mexico	Hallett Raynolds	First National Bank Building,
hittory drivers no l	Oklahoma Texas	George W. Barnes Louis Lipsitz	First National Bank Building, East Las Vegas. Barnes Building, Muskogee. 1101 Main Street, Dallas.
J. F. Harris	Wyoming. Connecticut Maine	William C. Irvine Howell Cheney Herbert J. Brown	State Capitol, Hartford.
gode Voorbar id	Massachusetts New Hampshire New Jersey	Robert F. Herrick Allen Hollis Dwight W. Morrow Frederic W. Allen	House, Portland. 84 State Street, Boston. 25 Capitol Street, Concord. 785 Broad Street, Newark.
	New Jersey New York (Greater) New York (Upper) Rhode Island	William J. Tully Theodore F. Green	Post Office Building, Syracuse. Central Fire Station, Providence.
MOSS TO STREET	Vermont	Fred A. Howland	Corner State Street and Western Avenue, Mortpelier.
J. D. Lyon	Delaware Kentucky	Henry P. Scott James B. Brown	21 West Tenth Street, Wilmington. National Bank of Commerce, Louisville.
Andrew Comments	Ohio	Harry P. Wolfe	502 Citizens Bank Building, Co- lumbus.
Cape	Pennsylvania (East) Pennsylvania (West).	Robert K. Cassatt James F. Burke	1431 Walnut Street, Philadelphia. Smithfield Street and Oliver Avenue, Pittsburgh.
Otto Marx	West Virginia Alabama	Robert L. Archer Crawford Johnson	P. O. Box 957, Huntington. Room 233, First National Bank, Birmingham
	District of Columbia.	Daniel J. Callahan	Room 509 Metropolitan Bank Building, Washington. Federal Building, Jacksonville.
	Florida Georgia Louisiana Maryland	James F. C. Griggs Hugh Richardson Paul H. Saunders Robert Crain	Federal Building, Jacksonville. 66 Forsythe Street, Atlanta. 811 Common Street, New Orleans. Northwest corner Park Avenue and
	Mississippi North Carolina	J. T. Thomas. Francis H. Fries.	Lexington Street, Baltimore. Grenada. Wachovia Bank & Trust Co., Win- ston-Salem.
	Panama Canal Zone.	C. H. Calhoun	1709 G Street NW., Washington, D. C.
	South Carolina	R. Goodwin Rhett	Exchange Bank Building, Charles- ton.
	Tennessee	Thomas R. Preston	Rooms 301–303 Customhouse, Chat- tanooga.
H. B. Riley	Virginia	Thomas B. McAdams Martin A. Ryerson	1101 East Main Street, Richmond. Conway Building, Chicago.
in his to had the	Indiana Iowa Michigan Minnesota	Joseph D. Oliver Homer A. Miller Frank W. Hubbard Arthur R. Rogers	114 North Main Street, South Bend. 710 Fleming Building, Des Moines. 723-729 Book Building, Detroit. New York Life Building, Minne-
	Montana	Harry W. Turner	apolis. Room 5, Montana Electric Build-
	North Dakota	George H. Hollister	ing, Butte. 19 First National Bank Building, Fargo.
	South Dakota	Roger L. Dennis	Room 220, Paulton Block, 304 South Phillips Avenue, Sioux Falls.
	Wisconsin	J. H. Puelicher	415 East Water Street, Milwaukee.

NATIONAL WAR-SAVINGS COMMITTEE

War-Savings Societies

What They Are

and

How to Organize Them





SAVE MONEY AND YOU SAVE LIVES

WASHINGTON
GOVERNMENT PRINTING OFFICE

BY LAWS

of the

WAR-SAVINGS SOCIETY,

affiliated with the

NATIONAL WAR-SAVINGS COMMITTEE.

I. NAME.

II. OBJECTS.

The objects of this society are to promote systematic saving and self-denial on the part of each member so that labor and materials now employed in the production of those things which are not essential to our daily life may be used in the production of war materials and supplies, which our Government must have to enable it to win this war; to encourage economy and thrift in the community in which the members live; to work for the growth of War-Savings Societies; to invest in United States War-Savings Stamps and Thrift Stamps, and to induce others so to do, thereby helping the Government, the individual members of the society, and the community in which the members live.

III. MEMBERSHIP.

All persons pledging themselves to the objects of this society shall be eligible for membership.

IV. OFFICERS.

The officers of this society shall be a President and a Secretary. The President shall preside at all meetings of the society, shall see that the affairs of the society are properly managed, and shall cause the books or accounts of the Secretary to be audited from time

The Secretary shall keep the minutes of the meetings of the society and a record of the total purchases of War-Savings Stamps and Thrift Stamps made for the members of the society. He shall make monthly reports to the chairman of the local War-Savings Committee of the total amount of War-Savings Stamps and Thrift Stamps owned by the members of the society, and he shall be the means of communication between the society and the local and State War-Savings Committees.

The officers of the society shall serve without compensation for a period of one year,

or until their successors are elected and qualify.

V. MEETIN

Meetings of the society shall be held at least twice each month at such times and places as the society by the vote of its members shall determine. Five or more members shall constitute a quorum for the transaction of business.

VI. AMENDMENTS.

These by-laws may be amended at any regular meeting of the society by a majority vote of the full membership of the society.

The society then proceeded to the election of permanent officers.

On motion duly made and carried was elected President of the society (Name.)

..... was elected Secretary.

(Name.) It was then moved and carried that the President and Secretary be directed to make application with the approval of the State Director for a certificate designating this

It was further moved and carried that the Secretary report the organization of this society to the chairman of the local War-Savings Committee.

Thereupon it was moved and carried that regular meetings of the society be held

There being no further business, on motion made and carried, the meeting adjourned.

Secretary.

Note to the Secretary:

These minutes should be filled out and entered in a blank book, which will thereafter serve as the minute These minutes should be fined out and elected in a blank book, which will the book for the society.

The Secretary will find on the following pages forms for:

1. Application for individual membership and pledge for Thrift service.

2. Application to the State Director of War Savings.

3. Report of organization to be made to the State Director of War Savings.

These forms should all be carefully filled out by you and forwarded as indicated.

FORM OF APPLICATION FOR MEMBERSHIP, AND PLEDGE FOR THRIFT SERVICE.

I hereby apply for membership in the
REPORT OF ORGANIZATION.
To the State Director of War Savings:
The undersigned society was on the day of duly organized an incloses application to be designated as the War-Savings Society of, affiliated with the National War-Savings Committee. Kindly approve the inclosed application and transmit it to the National War-Savings Committee Washington, D.C. The officers of the society are as follows: President Secretary Regular meetings of the society will be held at on the War-Savings Society of
Attest: (Its president.)
(Secretary.)
(Address of secretary.)
To the National War-Savings Committee, Washington, D. C.
The
By(Its president.) Attest:
(Its secretary.) Secretary's address County City. State.
Application approved: (State Director of War Savings.)
Mail those two blowles filled out to the State Director of TVI. S

address hereafter given). He will approve and send to the National War-Savings Committee the one addressed to that bode

SUGGESTIONS.

Meetings.

It is suggested that each War-Savings Society elect a committee of three or five of its members to be known as the Program Committee, who will arrange a program for each meeting. One of the officers of the society should be a member of this committee. The meetings should be made interesting and instructive. The following outline may be helpful to the Program Committee:

1. An announcement to be made at each meeting of the total amount of War-Savings Stamps and Thrift Stamps owned by the members at the close of the preceding month.

2. A form, hereafter shown, is provided for the Secretary to keep a record of purchases of War-Savings and Thrift Stamps. This record should be carefully kept by the Secretary, as it will show the monthly growth of the society's savings. The State or local War-Savings Committee should be advised monthly of the information

3. At meetings an effort should be made to secure one or more speakers to talk on War Savings, and general subjects relating to the objects of the society. This should include the current military and naval situation; current information relating to the countries associated with us in the war; talks regarding the lives of men of national reputation who have succeeded through the practice of thrift and economy, etc. Other subjects, such as the country's resources—industrial, commercial, banking, and agricultural—as applied to the objects of the society will be of interest to the members. Lectures, illustrated by stereoptican slides, will also be interesting. Speakers may be selected from the members of the society, or secured from the local War-Savings Committee. Local bankers, business men, teachers, and ministers will gladly accept invitations to address societies.

It is also suggested that the meetings be not confined to members alone, but that each member be asked to bring with him at least one person. This will help to increase the membership and bring the work of the society to the knowledge of the

Before the meeting adjourns any suggestions or new business should be presented and disposed of.

Forming Societies in Schools.

Each school in the United States should organize at least one War-Savings Society. Upon the size of the school depends the number of societies that may be formed by Upon the size of the school depends the number of societies that may be formed by the pupils. Some schools will only warrant the forming of one society, and in that event it should bear the name of the school. In public schools and other educational institutions in the large towns and cities, War-Savings Societies may be formed by grades or classes, or by a group of each. When more than one society is formed in a school it will be halpful for each society to compare its monthly savings, the attendance school it will be helpful for each society to compare its monthly savings, the attendance at its meetings, and other activities. Meetings may be held either after or during school hours. While this suggestion may appear to interfere with the regular course of studies, it is felt that rather than an interference it will be of real value and help in the school life. In many schools evening meetings may be held, and occasionally an open meeting might be called, at which time the parents of the members might be invited to attend.

War-Savings Societies in schools should, when practicable, be officered by the pupils. In some of the elementary grades it will be necessary for the teacher to be the executive officer and keep the records and accounts. Special forms are being prepared by the

educational division for keeping the accounts of school War-Savings Societies.

As the objects of the War-Savings Societies are embodied in the pledge to be signed by members, it is suggested that pupils be asked to take the pledge card home to be read by the parents or guardians, so that the fundamental principles of War Savings

may be known in the home. In school societies the principal or teacher may delegate members to prepare essays on the elementary principles of Government finance, thrift, conservation, or economy, to be read by the members at the meetings of the society. Pupils should be encouraged to discuss their essays or papers with their parents, thus further extending to the home the benefit of the school campaign.

The suggested program for meetings may be adapted to the use of societies whose members are pupils, as well as to those with adult membership.

Saving by Earning.

Many school children who become members of War-Savings Societies can only save by earning, and what money they earn will have to be made on Saturdays and out of school hours on school days. There are a variety of ways in which children can

by performing odd jobs earn money. These methods vary with the homes and surroundings of the children. In towns and cities many ways present themselves, such as selling newspapers, publications, etc., helping in the local stores, running errands, work around the homes, and in a multitude of other ways; and in the rural communities, work around the farms. In performing this work the child is carrying out one of the basic principles of War-Savings Societies; by doing the work himself he is releasing a certain amount of labor that can be used for the purposes of the Government, and in addition earning money with which to buy War-Savings Stamps, thus helping the Government to carry on the war.

Cooperation of the Banker.

In some communities a banker or a business man who may be an agent of the Treasury Department for the sale of stamps, or who has easy access to an agent, could act as Treasurer of the society. This will facilitate the members securing their stamps promptly.

Industrial Establishments.

One or more War-Savings Societies may be organized in a bank, store, factory, shop, mine, or mill. The employees who become members may desire to save automatically and request their employers to place a certain amount of stamps in their pay envelopes. This method of automatic saving should not deter employees from joining societies, for it is not necessary for the secretary of each society to keep an account of each member's savings, or the purchase of each member's stamps. While the secretary can be of great service to members in performing this duty, it may not always be necessary for him to do so, for in many localities agencies for the sale of stamps will be convenient to members.

RECORD OF WAR-SAVINGS AND THRIFT STAMPS SOLD.

It is suggested that the secretary prepare a blank on a large sheet of paper or cardboard, following this form or some suitable variation of it, as a record of progress:

	Members— Of Reporting.		Total amount W. S. Stamps (at \$5 each).		Total amount of Thrift Stamps.		Total of both kinds of stamps.	
At end of—								
Jan., 1918. Feb., 1918.	42 54	39 54	\$205 385		\$36 24	50	\$241 409	5

NATIONAL WAR-SAVINGS COMMITTEE.

Appointed by Hon. WILLIAM G. McAdoo, Secretary of the Treasury.

FRANK A. VANDERLIP, Chairman. FREDERIC A. DELANO. HENRY FORD.

CHARLES L. BAINE. EUGENE MEYER, JR MRS. GEORGE BASS.

FEDERAL AND STATE DIRECTORS.

Federal Director.	State.	State Director.	Address.
E. C. Bradley	California (North) Hawaii Idaho Nevada Oregon	James H. Hawley Fred L. White	Fourth Floor, Bankers Investmen Building, San Francisco. 317 Trust & Savings Building, Los Angeles. Care of Waterman Trust Co., Hono