

HAPPY WORKMEN MADE BY THRIFT

Group Saving Has Proved
Highly Profitable to Thousands
of Employees of Sanely
Managed Concerns.

Every business is either thrifty or unthrifty. If thrifty, then there will be accurate knowledge of costs, sound finance, far-seeing policy, the best use of labor and materials, with intelligent creation of a money surplus to meet emergencies. If unthrifty, the concern is bound for bankruptcy, which will arrive sooner or later.

Thrift goes far beyond the executive office, and so does lack of it. A thrifty managed business will have steady, skillful employees, working in pleasant surroundings, with every advantage in the way of equipment, and every advantage in earning power. The unthrifty business is too familiar; it attracts chiefly the driftwood among workers. Unpleasant surroundings and poor equipment make work dreary. Wages are below good standards, and the year is usually marked by periods of idleness, if not labor troubles.

Thrift managers have learned in recent years that thrift facilities extended to their employees are part of general thrift in management. The employee must set aside his surplus, too. He is more than willing to save if he is the kind of man who values a job with a thrifty concern. But it has not always been easy for him to put his weekly savings in a secure place. Savings institutions may be far from the pay window. Employers have overcome this handicap in many cases by accepting deposits to be transferred to a bank, by selling securities in their own business to employees on the installment plan, and in other ways. They have also taken pains to see that employees are not victimized by loan sharks or blue-eye promoters.

Since the Thrift Stamp and War Savings Stamps came into existence there has been a wide development of this thrift movement for employees as part of the management of a thrifty business. Employees know that thrift decreases labor turnover and also increases output. The worker who saves is not worried by debts. He thinks well enough of his job to set the in the community, buy a home, raise a family.

War Savings Stamps offer the best medium for group savings in business organizations. Thousands of savings clubs or societies formed during the war to help finance the government have been found so valuable that thousands more will be organized. The best proof of the health, stability and usefulness of any industry is its hearty teamwork with the Treasury Department in organizing savings societies for the regular purchase of Thrift and War Savings Stamps.

PICTURE SHOWS MEN IN ACTION

Desperate Fighting Revealed
by Official Film Taken by
Signal Corps—To Be Shown
All Over America.

Here are some of the thrills and "punches" that the spectator will find in "The Price of Peace," the new film history of the great war just issued by the treasury department in connection with the Victory Loan campaign. The picture is to be shown all over the United States.

Embarkation of thousands upon thousands of the two million soldiers sent to France, including the first pictures ever released showing the great "Leviathan," formerly the "Vaterland," sailing from the Port of Hoboken for Brest, in all her war camouflage.

Thrilling scenes of how the marines fought at Belleau Wood, with machine guns in action, close up. Just like a box seat at the war.

The "Lost Battalion" on the scene of the famous stand against the Germans, Major Whittesey, his men and the graves of their comrades.

A battle in the air and the falling of an enemy plane—an American air squadron in action, photographed from a plane.

Captured German balloons used for front observation in the American sector and a tremendous artillery barrage put up to protect the big gas bags from an attack by enemy planes.

How an American battery went into action on one of the war's very busiest mornings—pouring mustard gas shells into the enemy at the rate of eight a minute per gun.

American Army of Occupation marching across the Rhine into Germany—a wonderful parade financed on Liberty bonds.

President Wilson in Paris for the peace conference, acclaimed by vast throngs.

A husky American soldier keeping "Die Wacht am Rhine."

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WE FINISHED THE JOB



A. F. MOON, JR.

Unique in the annals of war loan history is the case of A. F. Moon, Jr., cashier of the Carterville Bank, Carterville, Va. He has already secured subscriptions for the entire allotment of his bank. This is the first bank in the Fifth Federal Reserve District which has made such a record, so far as is known.

"I am working night and day for my town, county, state and nation," declared Mr. Moon. "At the close of the Fourth Liberty Loan campaign, I thought it would be a good idea to keep the ball rolling, so instead of stopping I went straight ahead and continued getting subscriptions for the Fifth Loan. Our bank sold \$25,000 of the Fourth issue, which is more than double its quota, and I was so much encouraged over that record that I decided to start right to work on the Fifth Loan."

"Up to date, we have subscriptions for more than \$20,000 Victory Bonds, but we are not through yet and expect to go right ahead and try to double this if possible. The argument I used was simply that the Victory Loan was needed by my Government and that it was up to every man to finish the job by paying the bills for a victory which would have been cheap at double the price."

Mr. Moon said he didn't know much about the terms, interest rates of other details of the Victory Loan and didn't care, going on the assumption that the loan would be a good proposition in any shape offered.

SPECULATORS TRY TO OBTAIN BONDS

Reports are widespread that some owners of Liberty Bonds have sold them at prices lower than their market value. Investigations show that shrewd speculators are active in trying to induce people to part with their government securities. Many of them are offering to take Liberty bonds in exchange for other so-called "security" which promises a higher rate of interest than Liberty Bonds.

It is pointed out by treasury officials that Liberty Bonds are worth every dollar paid for them. One evidence of their value is the eagerness of the speculator to get possession of them. He knows what they are worth. The Liberty bond owner does not know the value of the "stock" or "bond" he is offered in exchange for his government security.

Liberty bonds have back of them the entire resources of the United States which makes them worth their face value. The person who exchanges them for some other kind of paper risks losing the money invested in his bond as well as the interest.

Other people are selling their bonds because they feel that "the war's over" and they are no longer obligated to hold them. Although fighting has ceased, the war will not be over until the peace treaty is signed and our soldiers are home. A Liberty bond is a certificate of service and the person who sells it at a sacrifice, except in cases of extreme necessity, is falling to "cutty" on it. He is refusing on his own patriotism and surrendering an investment that never will fall to pay returns.

It is recognized that there are times when investors are compelled to seek relief from financial distress. Often their first impulse is to dispose of their Liberty Bonds. In such cases the bank is the place to go. Banks will lend money on Liberty Bonds. The borrower is helped out of his financial straits and does not lose possession of his government bond.

Liberty Loan Levity



Just a half-wit, they called Barber Blaney.

Barber knew, though, some day would be funny.

So he shaved and he shaved and he shaved and he shaved—And bought bonds—Now they call Blaney brainy.

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References: The Continental Trust
Company and mercantile agencies.
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