

SAVING THE PENNIES

System to Be Established in
Brattleboro Schools

Movement in Charge of the Educational
Committee of the Woman's Club—How
the System is Carried on and What It
Has Accomplished.

The object of the penny savings system is not to teach the children to acquire a large bank account, but by practical experience to teach them the worth of their money and the more they save the more they learn. The purpose of the system is thus educational, as it tries to show that money goes farther when spent in large than in little sums.

It is both an attractive and practical method of teaching thrift. The system has been in operation in the public schools in many towns and cities of the United States for 20 years, established usually through the efforts of charitable organizations or women's clubs whose experience has convinced them that a lack of wise economy and forethought often brings destitution to people of means as well as to the chronic poor. All honor to the honest, thrifty, self-reliant people who have solved the problem of living happily upon small means.

It is mostly through these people that we learn what standard ought to be held up to others who, with the same means, if not more, have made a corresponding failure in life. This marked contrast between the thrifty and the thriftless is seen not only among people of small means but in all ranks of life. It is because of this contrast and all it signifies that the penny savings system has been undertaken in the public schools, for if in childhood habits of thrift are cultivated, when the age of maturity is reached the habit of saving and of thrift will already have been acquired. And as "Youth is the sowing end of the harvest time" let us work with the children. Our savings banks are good and many of our children already have bank accounts, but the banks do not reach children or parents who cannot make permanent savings, whose spare money is in cents, not dollars, and whose self control is in equally small quantities.

But if the opportunity to save even the occasional penny is brought to this class they gladly avail themselves of it. It has been observed that the children of the poorest parents are the most thrifty. At one time or another are helped by the town, are the ones who spend the greatest number of pennies. Many of the poor, when found in the city of country, are the greatest spendthrifts ever because they feel that the pennies which represent their all are not enough to get the better things, and so they spend one, two, five or ten cents at a time on worthless trash. Through the penny savings system the children from this class are shown that pennies may accumulate to dollars if not wasted and very often they can save enough for school clothes and other things that are worth while. The associated charities of Somerville, Mass., say that the question of shoes for that city has been almost entirely settled by the penny savings system.

Many of the parents of these children are helped by the influence of the system in the home, and some of them of their own accord begin to save, going for the first time to a savings bank to lay by a little for a rainy day. Wherever the penny savings system has been introduced into schools the results have far exceeded expectations. In Bellevue Falls last year 187 scholars took out deposit cards and the total amount of money brought in by them was \$661.05. More than half of this amount, \$325.78, was put into the savings banks of the city of country, are the greatest spendthrifts ever because they feel that the pennies which represent their all are not enough to get the better things, and so they spend one, two, five or ten cents at a time on worthless trash. Through the penny savings system the children from this class are shown that pennies may accumulate to dollars if not wasted and very often they can save enough for school clothes and other things that are worth while. The associated charities of Somerville, Mass., say that the question of shoes for that city has been almost entirely settled by the penny savings system.

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Many children, through the system are stimulated to earn money, many learn to give up gum, candy, pickles, etc., and other things from the store, and many are saving tobacco stop doing so, while the older girls give up the cheap jewelry and other frivolous things in dress.

How the System is Carried On.
The Brattleboro Woman's club being impressed with the success of the system in other schools, passed a vote and decided that the subject of thrift and the right use of money might be made a part of the instruction in our schools, instructed its educational committee to present the matter before the school board. This was done and the school board reported favorably of the movement and granted permission to the committee to carry out its plan and conduct the savings system in the Brattleboro schools in co-operation with the supervisor and teachers.

Where the penny savings system is used stamps are issued representing one, three, five, ten and 25 cents. These are given to the children in return for their money. Each purchaser has a stamp book something like a bank book in which these stamps are attached as fast as the child saves them. Once a week collectors go to the schools with stamps and receive the money paid in and take it to the treasurer, who in turn deposits each week in the national bank. At the beginning of each quarter the treasurer transfers this money to the savings bank helping the children who wish to deposit what was on their cards into a bank account. The money represented by the children who cannot deposit or who wish to keep their money where they can draw it out easily, is placed in the treasurer's name as trustee. This draws a little interest for the year, which with the payment of one cent for each stamp card will cover the expense of the stamps and the material for the first year's printing and thus make the system self supporting.

Brattleboro without doubt needs this

system and we hope every school room in town will have the benefit derived from it.

The work of the penny savings is a labor of love on the part of the treasurer, the collector and the teachers and we trust that the public will encourage the work at every opportunity and thus ensure for it a great success. We ask the hearty co-operation of parents as well as teachers who can do much to help increase the interest by informing every one about the system and encouraging the children to take advantage of it.

Mrs. L. F. Adams,
Mrs. F. W. Kuech,
Mrs. F. W. Kuech,
Educational committee of Woman's club.

OUR DIPLOMATIC SERVICE.

Important Reforms Suggested and Advocated by Hon. Andrew D. White.

The Hon. Andrew D. White, whose autobiography is now appearing in the pages of the Century Magazine, includes in the current installment a chapter on "Reforms in the Diplomatic Service." In this chapter Mr. White says, speaking out of his own experience as the American minister to the courts of both Germany and Russia:

"As the very first thing to be done, whether our diplomatic service remains at present or be improved, I would urge, as a condition precedent to any thoroughly good service, that there be in each of the greater capitals of the world at which we have a representative, a suitable embassy or legation building or apartment, owned or leased for a term of years by the American government.

Every other great power, and many of this country, have provided such quarters for their representatives, and some years ago President Cleveland recommended to Congress a similar plan for the United States. The head of an American embassy or mission abroad is at a wretched disadvantage. In many capitals he finds it at this time impossible to secure a proper furnished apartment; and in some, very difficult to find any suitable apartment at all, whether furnished or unfurnished. Even if he finds a proper room, they are frequently in an undesirable quarter, remote from the residences of his colleagues, from the public offices, from the offices of his own government. His term of office being generally short, he is considered a rather undesirable tenant, and is charged accordingly. Besides this, the leasing and furnishing of such an apartment, by the expense of this kind of regards trouble and expense. I have twice thus fitted and furnished a large apartment in Berlin, and in each case this represented an expenditure of more than the salary for the first year. Within my own knowledge, two American ministers abroad have impoverished their families by expending the money of the government in this way.

"If an American ambassador is to exercise a really strong influence for the United States against other nations, he must be properly provided for as regards his residence and support, not provided for, indeed, so largely as some representatives of other nations; for I neither propose nor desire that the American representative shall imitate the pomp of certain ambassadors of the greater European powers. But he ought to be enabled to live decently, and to discharge his duties efficiently. There should be in this respect, what Thomas Jefferson acknowledged in the Declaration of Independence as a duty, 'a decent respect for the opinions of mankind.' The present condition of things is frequently humiliating. In the greater capitals of Europe the general public know the British, French, Austrian, Italian, and all other important embassies or legations, except that of our country. The American embassy or legation has no settled home, is sometimes in one quarter of the town, sometimes in another, sometimes almost in an attic, sometimes almost in a cellar, generally in a building of no pretensions, and frequently unfortunate in its surroundings. Both my official terms at St. Petersburg showed me that one secret of the great success of the British diplomacy in all parts of the world, is that especially in regard to this point, and that, consequently, every British embassy or legation is well supplied with influence which counts for very much indeed in her political influence.

"The United States, as perhaps the most powerful nation in existence, is far-reaching in the exercise of its foreign policy, with vast and increasing commercial and other interests throughout the world, should, in all substantial matters, be on a par with the other great powers. Our recent relations with Turkey, we have insisted on the payment of an indemnity for the destruction of American property and the loss of American lives, and a number of Americans of the very best sort, and especially our missionaries, who have to be protected throughout the whole world, are in the hands of a few great powers provides its representative at Constantinople with a residence honorable, suitable, and within a proper inclosure for the protection of his person. A minister lives anywhere and everywhere, in such premises, over shops and warehouses, as can be secured, and he is exposed to the same dangers as the rest of the world. In all parts of the world, is that especially in regard to this point, and that, consequently, every British embassy or legation is well supplied with influence which counts for very much indeed in her political influence.

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Mr. White recalls the many valuable services performed by our foreign ministers in preventing wars, quieting feuds, and safeguarding American interests and American citizens—facts, he says, which show that the diplomatic service may well be called "The Cheap Defense of Nations." It seems inconceivable, therefore, that our diplomatic service ought not to be left in its present slipshod condition. The first and elementary necessity is to provide a suitable house or apartment in every foreign capital, with an allowance for furniture and permanent care, and the purchase money of appropriate quarters for our representatives abroad—the total additional cost to each citizen of the United States would be less than half a cent each year.

In connection with these suggestions, which must command respect because of the source from which they come, it is of interest to note that at the present session of Congress Representative Nicholas Longworth of Ohio has introduced a bill authorizing the secretary of state to acquire real estate in foreign capitals, at a total expense of not more than five millions, for permanent residences for the ambassadors and ministers of the government.

A new magazine, the Farmer, will soon make its appearance. We suggest, however, that it will appeal chiefly to agriculturists, provided we are right in thinking that the agriculturist is a farmer with a large bank account and a few acres of land, and the farmer an agriculturist with a small bank account and a pair of overalls.—(Boston Transcript.)

NEWS IN BRIEF.

Liberal Landslide in England.

The Liberal landslide in England continues. Out of 76 contests Monday the Liberals and Laborites together secured 42 seats. The Liberal gains Monday show the surprising total of 42, while the Unionists gained only one seat, that of Hastings. Two former cabinet ministers went down before the storm of Liberal sentiment. Gerald Balfour, president of the local government board in the Balfour cabinet, was defeated by a majority of 1089, and Walter Hume Long, former chief secretary for Ireland, lost his seat for South Bristol, while Augustus Birrell, promoter of the board of education, defeated the Unionist candidate at North Bristol. Lord Hugh Cecil, leader of the conservative free traders, was defeated by a majority of 1089, and Walter Hume Long, former chief secretary for Ireland, lost his seat for South Bristol, while Augustus Birrell, promoter of the board of education, defeated the Unionist candidate at North Bristol. 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