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SCHOOL SAVINGS BANKS

BY

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LETTER OF TRANSMITTAL

DEPARTMENT OF THE INTERIOR,
BUREAU OF EDUCATION,

Washington, August 31, 1914.

SIR: Education for life must include much more than the conning and reciting of lessons in textbooks and the working out of assigned tasks in the laboratory. Among other things in a country and a civilization like ours, it must include some instruction in the simple principles of economics and some training in the use of money and in habits of thrift. The increasing use of the school savings bank indicates one simple, easy, and practical method of making this a part of the education of the schools. The general adoption of the school savings banks by the schools of the country would, I believe, result in much good. To give information about the origin and growth of the school savings banks and the methods of conducting them, I recommend that the accompanying manuscript, prepared by Mrs. Sara Louise Oberholtzer in cooperation with this bureau, be published as a bulletin of the Bureau of Education.

Respectfully submitted.

P. P. CLAXTON,
Commissioner.

The SECRETARY OF THE INTERIOR.

SCHOOL SAVINGS BANKS.

I. INTRODUCTION—THE VALUE OF SCHOOL SAVINGS BANKS.

The value of school savings banks is widely recognized. School saving develops the child's individuality and self-responsibility, causing him to consider the earning value of money, and to understand it as a comfort factor and a power for good. If the proper idea is imparted in the teaching, the saving of pennies becomes an incentive to industry, honesty, and generosity; the child learns that only by owning will he have the power to expend and distribute.

Realization of the accumulative force and interest-bearing ability of small sums of money becomes an incentive to save from waste. As a nation we need to develop the sense of economy and thrift. In general, Americans know better how to earn than how to save. We need to be constantly reminded that it is not so much the lack of ability to acquire money as lack of judgment in expending it wisely that occasions penury.

A large amount of practical education—moral, industrial, and economic—would undoubtedly lessen the proportion of crime and pauperism. The nonproducing classes, when educated and trained, become producers, thereby improving the community at large. If the paupers and criminals, who are a drain on society and a menace to civilization, had been given instruction in moral and practical economy when young, few, if any, of them would have become what they are.

It is very difficult to teach thrift to men and women who have grown up ignorant of its first essentials. In children, however, we have unwrought material to work with, and we can as readily impress them with the habit of economy as we can teach them arithmetic and geography. Frugality is one of the most important factors of citizenship. When every boy and girl in the country has a bank account of from \$100 to \$400 at the time of graduation from the elementary school course—an achievement possible in any community where school savings banks are in operation—the future will be far more secure. An accumulated fund of this sort makes it possible for the boy or girl to engage in a small business, go on with higher study, or do whatever most appeals to him or her.

It is of great economic value to a nation to have a frugal, understanding people, and if for no other reason than that of national well-being,

practical thrift should be taught in the schools. Recently many prominent schoolmen have come to realize the fundamental importance of thrift-teaching. Thus Dr. Nathan C. Schaeffer, superintendent of public instruction for Pennsylvania, writes:

It affords me pleasure to bear testimony to the value of thrift-teaching in connection with school savings banks as they have been introduced into some schools in Pennsylvania. Careful management of these savings and the teaching of thrift by this means will prepare the pupils for their future duties as citizens and the makers of homes. I wish school savings banks abundant success.

Mr. Charles D. Hine, secretary of the State Board of Education of Connecticut, is active in his advocacy of school savings banks. He has mailed pamphlets on school savings to his superintendents, and says, "I think practical thrift should be taught in all public schools."

State Supt. Hyatt, of California, writes: "I should be glad to see school savings banks in all the schools of California. They are worthy of high commendation."

Superintendent of Schools W. J. McKone, of Albion, Mich., where school savings have been collected since 1901, says: "Our experience with the school savings bank has been exceedingly satisfactory. I become more and more convinced of its educational value to our young people;" and the secretary of the board of education in the same city adds: "As a department of our public schools for the teaching of economy, thrift, and business habits, I consider the school savings bank of great value; any system of education is incomplete without it."

The report of the public schools of Augusta, Me., where the school savings system was taken up in 1900 and has been actively popular ever since, declares:

It is an institution to be heartily encouraged. While the deposits of the pupils frequently reach surprisingly high figures, and have been known to make possible college education, the chief value of this banking lies in its power as a developer of character. The value of the deposit is not at all commensurate with the worth of the habit encouraged thereby—power of self-denial, prudence, thrift, and economy. Gum and candy are sacrificed, while pennies, teeth, and health are saved.

Supt. Marshall, of Augusta, adds his personal word:

The thrift-teaching is invaluable here. The habits of self-denial, industry, thoughtfulness, and frugality encouraged and acquired by the children in the school savings work are beyond compute. Augusta gives it unqualified approval.

Mr. Addison L. Jones, superintendent of the West Chester (Pa.) public schools, where the school savings banks system was adopted in 1890 and has been in continuous successful use, said recently:

It has almost weeded the cigarette habit out of our school. It is the making of our boys. One of our pupils saved \$750, and is putting himself through college. Another boy used his school savings to start a little business, and he is now partner in a good grocery store here. I believe that the thrift habit is of more practical value than anything we teach.

A number of the public school scholars of Atlantic City, N. J., were able to take a course in the State normal school by means of their school savings, and from Norristown, Pa., comes this word:

A whole book of incidents could be readily collected of the help and advantage the thrift habit has been to our former pupils, who are now men and women. Good habits and a good bank account are fine assets.

Mr. A. D. Call, former principal of the Henry Barnard school, in Hartford, said of the work there:

It has decreased the use of cheap candy and things that are hurtful to children. A candy shop near the entrance of the school building has been closed for lack of trade. The attention of the scholars is more carefully on their studies. Seventy-five per cent of them are depositors. I believe fully in the efficiency and the efficacy of school banking.

Mrs. A. R. Cowles, of Barton, Vt., for 10 years W. C. T. U. superintendent of school savings banks in that State, where the work has been successful in Newport, Middlebury, Barton, Brattleboro, and St. Johnsbury public schools, writes under date of March 8, 1914:

Our State superintendent of education very much approves of school savings banks. At the teachers convention just held in Barton the teachers were anxious to get school savings literature, and the system has been taken up in Newport Center, Westfield, and North Troy schools and in one school in Montpelier. Our people now see the value of training boys and girls to good habits and frugality.

Interesting evidence as to the economic and educational value of thrift-teaching in small country schools comes from Miss Helen Garrett, secretary of the Edgemoor (Del.) Iron Works, who established the school savings system as an economic help to the 50 scholars in the public school there in 1898. The children were chiefly those of the employees of the iron works and have deposited since that time \$5,533.64, as their school savings.

Several people who started saving in the school have moved to other places, but a great many of these continue to make deposits in the savings bank, though independent of any school records. Through the school work some of the parents have started accounts, influenced by the children's example, and now one of the mothers in our village has over \$600 deposited in her own name.

From Birmingham and Leeds, England, where school savings are collected in all the public schools, comes this:

Bits of money and bits of time are put to better uses. Boys and girls are learning the bearing thrift has on cleanliness and industrious habits.

These opinions of educators and others from different points where school savings banks have been long in use may give some idea of the general estimate of thrift-teaching where it has been tested.

Mr. John Henry Thiry, who was so deeply impressed with the economic and educational value of the work to which he devoted himself, said, in one of his many prints on the subject:

If school savings banks were generally established and well managed, there would be fewer mendicants on the streets asking for alms; fewer aged and infirm people in

charitable institutions through improvidence, fewer devotees to the liquor habit, and less discontent and destitution everywhere. Thoughtlessness is a great tributary to improvidence and want. Surely the masses need education in thrift. This is the province of the school savings banks system. It is an educational factor. It claims to teach virtue, because all virtues require self-control and husbanding of strength and resource, and these things invariably lead to thrift. The saving of time, of strength, of health, of intellectual force, of moral integrity, are all allied to the saving of money.

POSTAL SAVINGS AND SCHOOL SAVINGS.

There can be a stimulating relation between postal savings banks and school savings banks. In the short time in which the postal savings plan has been in operation, it has amply demonstrated its effectiveness in offering a wide-open opportunity for people of all ages over 10 years to deposit conveniently and safely small amounts of money. There were 10,903 offices where patrons could deposit postal savings on January 31, 1914, and \$4,500,000 on deposit. That about one-tenth of the depositors were children from 10 to 14 years of age exemplifies the willingness of children to accept and profit by the opportunity of saving money they might otherwise waste. It also indicates the propriety of giving systematic instruction in thrift and allowing children to deposit their pennies before they are 10 years of age. The school savings bank is the guiding, training force; the postal savings bank the safe-guarding force. Both are requisite.

Instruction in conserving money and applying it wisely can not be impressed too early on a child; the early lessons in the employment of money belong to the schoolroom. The postal savings directors and receivers, be they ever so anxious to help the children, have little opportunity to do so. Children who have expended their pennies, nickles, and dimes in candy shops and moving-picture shows until they are 10 years old, with no thought of self-denial, may later go to the post office with a dime and buy one of the cards, but they are very likely not to have the perseverance to hold the card until they accumulate the \$1 that is to be exchanged for a certificate of deposit. School savings banks are needed to prepare young people, especially those who have no careful home training, to profit by the postal savings opportunity.

II. THE SCHOOL SAVINGS MOVEMENT IN FOREIGN COUNTRIES.

School savings banks are in use in all the public schools in France and Belgium, and in some of the schools in England, Germany, Denmark, Italy, Australia, Switzerland, and Canada. In Reykjavik, Iceland, the savings system was introduced by the Women's Christian Temperance Union in 1908, and the savings of

750 scholars average 2,500 Danish crowns yearly. In Parral, Mexico, it was established by the aid of a missionary in 1898, and it was introduced into the schools of Summerfield, Prince Edward Island, in 1891.

Beginnings.—François Laurent, born in Belgium 1810, who spent most of his life as professor of civil law in the University of Ghent, dying there in 1887, formulated the system of teaching children thrift through school savings. He was a voluminous writer, publishing 18 volumes on "The History of Humanity," 33 volumes on "The Principles of Civil Law," and several works on saving, thrift, and cognate subjects. He won the Guinard prize, 10,000 francs, for his pamphlet "Conferences sur l'Épargne dans les Ecoles" (Lectures on Savings in the Schools) in 1873. The Guinard prize was founded by Dr. John Baptist Guinard, who died in 1867, bequeathing to the city of Ghent a legacy with the provision that every five years a prize of 10,000 francs should be awarded to the person who should produce a work or make an invention for elevating and placing the proletariat in the ranks of the bourgeois. The first prize awarded by the Government under the provisions of this legacy was given to Prof. Laurent; 12,000 copies of his pamphlet were published in Flemish and French by the Government and sent to the magistrates and schools throughout the Kingdom. This treatise on savings in the schools served not only to multiply school savings banks, but to increase largely the depositors among the laboring classes in other savings banks.

Prof. Laurent's work in Belgium attracted the attention of leaders of education in other countries. Articles were published in the newspapers of London and Paris and other places regarding the work. At the World's Exposition in Vienna in 1873 there was a conference of leading educators—Ferencz Deak, of Hungary; M. de Malarce, of France; and Prof. Laurent. The chief subject considered was the adaptability of school savings banks to further the purposes they had in view—the amelioration of poverty and the improvement of individual and national life. In comparing notes they found there were no school savings banks in existence at that time, except in Belgium. M. de Malarce claimed—and not unjustly—that the idea of establishing such institutions originated with M. Dulac, a teacher in La Mau, France, who inaugurated it in his school in 1834 and continued it until 1870. Other attempts had been made by teachers in different countries, but they were isolated instances, and it remained for Prof. Laurent to formulate and popularize the plan that held and attracted the attention of the world.

School savings banks were organized throughout France in 1874, and the school or penny bank opened in England. In England it was decided to leave the introduction of school savings to the local

school boards and the voluntary action of the teachers, and the work is still conducted on that basis, being used in all the schools of some cities, but more often in certain schools and districts.

The bureau of education in France printed and distributed 22,000 copies of "A Manual of School Savings Banks," written by M. de Malarte in 1875 for the information and instruction of the teachers, and the innovation was given much popularity thereby. In a few years thereafter school savings banks were reported in 25,000 schools. The system had greater early use in the schools of Italy than in any other country, except Belgium and France.

In Canada the Victor Mission, with the approbation of the school board, began the collection of the school savings as a well-directed charity in 1894, and sent collectors or agents into a number of schools weekly for several years to receive the children's deposits and speak to them on the benefits of saving their pennies. It was entirely a charity mission and had devoted officers and members who collected and cared for the school savings, doing much good in the city of Toronto. School savings banks were established in the public schools of Winnipeg, Manitoba, and Galt and Barntford, in Ontario, in 1899, and the system continues to date in most successful use with them.

The Penny Bank of Toronto has branches in different cities and has largely aided in the extension of the work in Canada, especially in Ontario. By their latest report, for the year ending June 30, 1913, they have received as the children's school savings \$266,522.77, the amount coming from the public schools of Toronto, Barrie, Belleville, Berlin, Bowmanville, Brampton, Campbellford, Cavelton Place, Cobalt, Collingwood, Galt, Guelph, Hamilton, London, Midland, Montreal, North Bay, Oakville, Orangeville, Oshawa, Ottawa, Paris, Port Hope, Preston, Prince Albert, St. John (N. B.), Smiths Falls, Stratford, St. Thomas, Swansea, and Woodstock. The increase in deposits was \$49,815 over those of last year. Mr. M. A. Mackenzie, manager of the penny bank of Toronto, writes: "School savings have been established in 12 new schools during the year."

As to the present status of school-savings teaching in England, reports show that teachers are advised and expected, in reading lessons and so on, to inculcate in children the importance of thrift. In Hull the work is pronounced a great success. The actuary of the bank cooperating wrote:

The educational authorities arranged with this bank to establish school savings banks in the Hull schools, to be worked by the head teachers, and they are a great success. Interest on individual deposits of a scholar is allowed when his deposit amounts to £1. The interest on the aggregate undivided school deposits forms a scholarship fund, which opens out the higher or secondary schools to some of the children in the elementary schools. These scholarships are eagerly competed for each year, and examinations for them are managed by a cooperative committee.

Advices received late in 1913 from Baroness Emilie von Hausen, of Dresden, indicate that the school savings banks, on different systems, are much in use in Germany. In Dresden, as in France and Belgium, the card system is used. In Munich a system of automats is in vogue. In the regular schools of the latter city 15,500 scholars have saved 45,000 marks, while in the continuation and trade schools 869 students deposited 6,400 marks.

III. THE SCHOOL SAVINGS MOVEMENT IN THE UNITED STATES.

The first systematic attempt at a school savings bank plan in the United States, so far as is known, was that of Sereno F. Merrill, superintendent of schools of Beloit, Wis., who introduced the system in his schools in 1876. In 1873 Mr. Merrill had gone as State commissioner to the Vienna exposition and had there attended the conference on elimination of poverty at which Prof. Laurent's plan of school savings used in the schools of Ghent had been strongly indorsed. Mr. Merrill thus had his interest aroused in the problem of systematic thrift-teaching, and it was the card system of thrift-teaching, originated by M. Dulac, perfected and exploited by Prof. Laurent, that he introduced into the Beloit public schools in 1876.

Although various newspaper articles were written about the plan and benefits of school saving for children by Mr. Merrill, Mr. John P. Townsend, of New York City, and others, apparently the work did not extend beyond the Beloit public schools, where it was used for five years.

Inquiry was made of Mr. Merrill as to why the system had been dropped in the Beloit school. He replied that the principal, Mr. Beach, had been called to Madison, and his successor did not continue the work. Mr. Beach was then asked for his estimate of the effect of school savings on the children. His reply was highly favorable:

The boys and the girls acquired industrious habits—were looking for and doing work in vacation. The system led to economy of time and energy, as well as of money. It made better and more faithful students. It promoted liberality in as much as it insured means with which to be generous when occasion presented.

In the winter of 1879 Capt. R. H. Pratt, superintendent of the Carlisle (Pa.) Indian Training School, established a saving system for the Indians under his supervision. The boys and the girls kept an average of \$10,000 to their credit for years, and took trunks, clothing, and books purchased with their own earnings back to their western homes, as well as some accumulations of their own school savings in money.

It was Mr. John Henry Thiry who instituted the school savings banks system on a permanent footing in the United States in 1885. Mr. Thiry was a native of Belgium. Coming to America in 1859, he built up a large book business in New York, and retired in 1873, devoting the remainder of his life to horticulture and to school work, particularly the school savings bank, which became the dominant interest of his later years. He was a friend of M. de Malarce, who had charge of the school savings banks movement in France. He corresponded with him and also with Prof. Laurent, of Belgium, in regard to school savings banks methods, evolving a system which he began operating in a third-ward public school in Long Island City, on March 16, 1885.

Mr. Thiry was a zealous, indefatigable worker. He had his system perfected before he presented it. He told the bankers what a privilege it was for them to care for the savings of the school children, who would later be men and women depositing much larger sums with them; he trained the teachers to enjoy the philanthropy of helping the children to save and deposit their small amounts of money, often earned, and to encourage them to deny themselves the excess of cheap sweets that so often break down the moral resistance and health of the boy and the girl as well as tend to general waste.

During 1886 the school savings banks system was installed in 8 additional schools in Long Island City, 1 school in Islip, Long Island, 4 in Elmira, N. Y., and 6 schools in Rutland, Vt. In 1887 it was established in 12 public schools in Lincoln, Nebr., and in 6 schools in Amsterdam, N. Y., and in 1888 at 4 additional points in New York, embracing 4 schools in Hornellsville, 1 in Jamestown, 2 in Buffalo, and the Y. M. C. A. Institute in New York City. In 1889 it was introduced in the public schools of Asheville, N. C., and elsewhere.

The work of Mr. Thiry in New York led directly to the introduction of school savings banks in Norristown and Pottstown, Pa., in 1890. Several village and district schools in Montgomery County adopted the system a few weeks later. During the same year the public schools in the cities of Chester and Williamsport, Pa., and a number of smaller towns in the eastern part of this State instituted the system. These places all have thrift-teaching still in force.

Popular interest was aroused and the school savings banks movement had rather a high tide in 1891. Educational meetings and conferences of bankers passed resolutions of approval. It was a subject of discussion at the first triennial meeting of the National Council of Women in Washington, D. C., in February, 1891, and later was made one of the 40 lines of effort actively favored by the National Woman's Christian Temperance Union. In 1892 Mr. Thiry reported that there were school savings banks at 52 different points in 12 States, with 27,430 pupils as depositors, and total deposits of \$207,428.76.

In 1910 the Massachusetts Legislature passed a bill entitled "An act to provide for compulsory instruction in thrift in the public schools." In 1911 the legislature passed an act authorizing savings banks to receive deposits from school children. The substance of this act is:

In order to encourage saving among the children in the schools of this Commonwealth any savings bank may, with the written consent of and under regulations approved by the commissioner, and in the case of public schools, by the commissioner and the school committee in the city or town in which the school is situated, arrange for the collection of savings from the school children by the principal or teachers of such schools or by collectors. All moneys so collected shall be entered on an individual deposit card furnished by the bank, but the total collections received by the savings bank from any one principal or teacher may be entered in the name of such principal or teacher, as trustee. When, however, the amount deposited by any one pupil and credited on the deposit card equals the minimum amount upon which interest is allowed, the savings bank shall issue a pass book to such pupil, and thereafter, when the amount deposited by the pupil and credited on the deposit card equals the sum of \$1, it shall be transferred to the deposit book by the savings bank. The principal, teacher, or person authorized by the savings bank to make collections from the school children shall be deemed the agent of the savings bank, and the savings bank shall be liable to the pupil for all deposits made with such principal, teacher, or other person and entered upon the deposit card, the same as if the deposit were made by the pupil directly with the bank.

Mr. Arthur B. Chapin, State bank commissioner of Massachusetts, who recommended this act to the legislature, had printed "Regulations and requests" in detail sent out with a copy of the act. They were as follows:

After any bank has been authorized to act for any school, its right shall not be revoked except with the written consent of both the school committee and the bank commissioner.

Any pupil may become a depositor in the school savings bank on bringing 1 cent or more and depositing with the teacher or principal or representative of the bank. The one receiving the deposit shall enter upon an individual card the name of the pupil making the deposit and the amount thereof, which card shall be returned to the pupil and kept by him or her. The deposit card is the receipt for the deposit. In case of its loss, immediate notice should be given to the teacher or person receiving the deposit. One cent may be charged the pupil for a duplicate deposit card issued in place of the one lost. When the deposit has been received from the pupil, it shall be entered by the person making the collection by name, date, and amount in a book to be called the "Pupil's Ledger." When the last collection of each month has been taken, the one receiving the deposits from the pupils shall send to the head of the school bank a memorandum of the name of each pupil having a balance and the amount of such balance as shown on the Pupil's Ledger. The form on which this information is made shall be called the "Monthly Deposit List" and shall be used by the head of the school bank or savings bank representative to check up the balance as it appears on his "Collector's Ledger" and shall be returned for use the succeeding month.

The total amount of money collected shall be entered on a deposit slip by amount only, and deposited with the savings bank by the head of the school bank, to his credit as trustee. Accompanying the deposit slip shall be a memorandum of those having sufficient balance to be entered upon a pass book, and the total of such amounts shall be entered as a charge against the trustee account.

Collections shall be made once in each school week between October 1 and June 1 of each school year.

No sums shall be withdrawn by the pupil except upon the regular bank day by an order, in proper form, signed by the pupil and approved by the parent or guardian, or one in charge of the school bank.

No entries are to be made in the pass book except by the bank officials.

No entries are to be made on the deposit card except by the teacher or one receiving the deposit.

Any interest earnings of the trustee account shall be charged with the expenses of the blank forms and then turned over to the head of the school bank for such school uses as he may decide. All amounts less than the minimum on which interest is allowed may be carried by the savings bank as a trustee account in the name of the school bank.

These regulations end with the request—

that the committee will encourage this effort to cultivate thrift among children by having the superintendent of schools or some member of the committee take active charge of the installation of school savings in the schools and arrange to have each principal interest the teachers therein; after the system is in operation its administration will require only 15 minutes per week.

Mr. Thorndyke, the present bank commissioner, has followed up the extension of thrift teaching in Massachusetts, so actively forwarded by Mr. Chapin, and many additional cities and towns have instituted school savings banks since the passage of this act.

New York, Minnesota, and California also have special laws covering the school savings work.

Since 1910 the bankers' organizations, especially the American Bankers' Association, have taken an active interest in school savings banks. Addresses on the subject have been delivered at conventions, resolutions passed, and "campaigns of thrift" have been instituted in various localities. Mr. E. G. McWilliam, secretary of the savings bank section of the American Bankers' Association, has directed a series of lectures on thrift topics by presidents and officers of banks and trust companies at Cooper Institute, in New York City, that were largely attended. Four hundred pupils in the Denver (Colo.) public schools wrote essays on "Money saving" this year, the Inter-State Trust Co. uniting with the Woman's Christian Temperance Union in offering the prizes. The prizes were awarded January 24, 1914. The two essays taking the first and second prizes were printed and distributed among the Denver school children.

IV. STATISTICS OF SCHOOL SAVINGS BANKS.

Statistics of school savings banks were collected by Mr. Thiry and those associated with him through 1910. No statistics were compiled for 1911, the year of Mr. Thiry's death. The 1910 figures showed 203,548 depositors, with \$5,051,644.50 deposited since the introduction of the school savings system. The New York Penny Provident Fund receipts made up \$1,527,334.61 of the amount, and the Cana-

dian and Australian receipts aggregated almost \$500,000 more. Statistics for 1912, compiled by the writer and made a part of the report of the Deputy Comptroller of Currency to Congress, showed savings collections in 1,149 public schools, by 167,529 pupils, with deposits since the establishment of the system in the various schools amounting to \$3,482,162.66. These figures were for schools in the United States only, and the funds of the Penny Provident Fund were not included.

The following statistics are for the year ending June 30, 1913, except that figures as late as February, 1914, are used in a few cases. No claim is made that the table includes all the schools in the United States where school savings are collected.

School savings banks in the United States.

Name of city or school.	Year.	Pupils on register.	Number of depositors.	Amount deposited.	Amount withdrawn.	Amount on deposit.
United States.....		1,839,174	216,806	\$1,258,068.15	\$2,668,751.33	\$1,256,335.40
North Atlantic Division.....		1,433,963	112,443	2,831,196.63	1,815,350.62	655,517.23
North Central Division.....		288,237	80,551	1,008,479.46	545,165.66	378,458.28
South Atlantic Division.....		5,481	1,748	43,951.71	39,961.80	8,736.80
South Central Division.....		10,703	1,533	6,044.50	3.00	5,626.50
Western Division.....		100,790	20,531	368,385.85	248,270.85	207,896.05
<i>North Atlantic Division.</i>						
<i>Maine:</i>						
<i>Augusta—</i>						
Lincoln School.....	1900	152	50	1196.63	2.16	194.47
Middle Street School.....	1900	67	22	161.70	2.03	62.67
Nath School.....	1900	139	79	1223.41	9.04	214.37
Smith School.....	1900	464	76	1275.58	8.75	266.83
Webster School.....	1900	115	12	149.17	2.74	46.43
Williams School.....	1900	408	38	1146.17	3.20	142.97
Belfast.....			225	3,456.78		
Rumford.....	1911	1,130	712	551.00	141.00	410.00
Waterville.....	1910	1,574		7,161.55		7,161.55
<i>New Hampshire:</i>						
Concord.....		2,503				6,136.57
Greenville.....	1912		35	80.00		82.00
Kennebec.....	1913	900	413	690.55	3.00	687.55
<i>Vermont:</i>						
Barton.....	1909			500.00		909.87
Braintree.....	1909					2,044.59
Burlington.....	1908	3,000	652	2,540.43	2,459.59	86.84
Hardwick (academy).....	1909	525	112	1388.06	5.49	382.57
Middlebury.....	1906		191	1,169.50		842.65
Newport.....	1909	266	195	1,417.54		717.08
St. Albans.....	1912	1,100	588	3,467.70	801.40	2,666.00
<i>Massachusetts:</i>						
Audon.....	1912	1,287	722	3,945.67	430.04	
Attleboro.....	1908	2,467	1,181	21,439.16	20,268.47	1,170.69
Boston.....	1911	104,064	2,712	8,094.65	1,468.89	1,403.70
Boston Newsboys.....	1911	900	250	998.22		
Brockton.....	1891	9,368	4,679	42,063.26	25,672.54	4,723.32
Cambridge.....	1911	16,877	3,031	17,445.14	3,651.32	13,793.82
Clinton.....	1904	1,897	518	18,668.50	18,206.01	402.49
Danvers.....	1912	1,650	600	1,669.37	1,158.10	425.09
Everett.....	1912	781	198	1,228.64	126.32	1,099.27
Fitchburg.....	1913	4,330	911	675.48	130.20	545.28
Gardner.....	1912	1,900	384	2,437.54	65.97	
Grafton.....	1911	272	81	387.37	206.56	90.81
Great Barrington.....	1911	805	328	2,340.65	216.67	2,051.12
Marlboro.....		2,160	834	25,538.69	7,198.31	13,060.41
Maynard.....	1905	1,129	243	448.62		
Melrose.....	1909	2,800	1,500	12,000.00	800.00	11,200.00
Milton.....	1909	1,490	620	10,342.94		320.00
Natick.....	1903	1,879	541	27,012.52		
Northampton.....	1911	2,800	1,369	8,871.89	41.69	8,871.89
Northampton.....	1911	2,800	680	2,774.18	654.93	2,169.25
Northampton.....	1912	3,721	680	6,770.36	1,722.23	1,546.03
Palmer.....	1911	1,680	633			5,740.72
Pittsfield.....		6,076		6,405.75	665.03	

¹ For the school year to July, 1913.



School savings banks in the United States.—Continued.

Name of city or school.	Year.	Pupils on register.	Number of depositors.	Amount deposited.	Amount withdrawn.	Amount on deposit.
<i>North Atlantic Division—Continued.</i>						
<i>Massachusetts—Continued.</i>						
Quincy.....	1908	6,000	2,050	\$29,905.00		
Salem.....	1912	5,232	1,647	8,487.95	\$889.80	\$7,598.15
Southbridge.....	1912	951	254	463.12		
Stoneham.....	1909	1,024	329	5,179.25	4,834.12	345.13
Wakefield.....	1913	2,225	170	418.27	21.59	396.68
Waltham.....	1912	3,442	771	3,670.00	780.00	2,890.00
West Tisbury.....	1911	46	29	172.96	12.24	160.72
<i>Rhode Island:</i>						
Central Falls.....	1901	2,057	824	4,348.47	1,002.15	3,346.32
<i>Connecticut:</i>						
Canaan.....	1911			212.98		
Danbury (Balfour Avenue School).....	1910	384	309	1,374.10	327.29	1,046.81
East Canaan.....	1911			139.08		
Hartford (Henry Barnard School).....	1906	2,031	728	26,509.18	1,199.72	25,309.46
Middletown.....	1910	1,089	429	5,072.00	2,415.30	2,656.70
New Milford.....	1913	425	201	167.32		
North Windham.....	1910	61	35	101.10	5.58	95.52
Norwich.....	1910	3,231	708	619.90		
Oaks.....	1910	63	40	282.61	1.02	629.71
Shelton (Huntington Schools).....	1909	1,172	790	2,166.73	479.56	1,687.17
South Windsor.....	1911	184	29	194.39	.74	163.65
Thomaston.....	1913	480	195	826.84	24.00	802.84
Watertown.....	1912	561	381	1,424.11	15.04	1,409.07
Willimantic (Windham Street School).....		365	177	728.36	244.12	1,683.05
Windham Center.....	1910	67	35	90.97	6.08	237.99
<i>New York:</i>						
Babylon.....			10	19.45	706.68	412.29
Binghamton.....	1910		365	5,817.98	5,792.51	25.47
Brooklyn.....	1911	1,100	615	3,410.11	2,617.26	792.85
Buffalo (organized charities).....	1892	48,384	3,995			3,306.60
Canastota.....	1910	857	106	692.69	120.89	571.80
Canton.....	1910			283.00		283.00
Chilmark.....	1911	7	3	8.35		8.35
Elmira.....	1910	4,452	2,712	23,267.95	3,439.06	19,828.89
Islip.....			34	2,483.81	3,256.03	3,333.38
Lawrence.....	1898		398	2,405.05	3,054.04	5,255.88
Little Falls.....	1903	1,214	246	16,926.83	1,155.92	15,770.90
Long Island.....	1895		1,797	53,030.92	31,601.04	44,529.42
New York City.....	1885	803,000	6,623	152,958.49	90,452.65	35,151.04
Pleasant Valley.....	1913	75	32	15.67		15.67
Rhinebeck.....	1913			36		61.68
Schenectady.....	1910	12,512	2,346	11,167.00		
West Tisbury.....	1911			37		172.42
West Winfield.....	1905	56	33	153.70	7.98	125.72
Whitestone.....	1898		296	2,522.50	2,222.28	4,016.67
Winfield.....			10	498.56		498.56
Woodhaven.....			1	14.43		14.43
<i>New Jersey:</i>						
Atlantic City.....	1895	8,230	1,500	134,381.48	101,250.36	33,131.12
Nutley.....	1909	1,202		3,312.44		
North Bergen.....	1912	323	150	264.57	264.57	
Passaic.....	1913	9,570	2,497	491.13	.61	490.52
Trenton.....	1908					
	1913	15,025	846	3,326.85		
<i>Pennsylvania:</i>						
Ashbourne.....	1892		48	210.63		
Aspinwall.....	1893	350	250	11,054.58	7,633.12	3,421.46
Beaver Falls.....	1909	1,914	267	2,281.14	951.47	1,329.67
Brd in Hand.....	1904	61	17	378.38	229.79	157.59
Bridgeport.....	1907	437	156	5,025.34	2,219.02	2,806.32
Carnegie.....	1904	750	350	8,912.84	6,270.37	2,642.47
Chester.....	1899	6,280	2,500	698,931.04	552,651.04	44,280.00
Coal Dale.....	1912	7,042	783	3,485.90	912.20	2,573.70
Collingdale.....	1912	303	83	400.00	85.00	315.00
Conshohocken.....	1888	821	573			4,546.86
Duryea.....	1912	1,700	100			
Ephrata.....	1903	683	146			2,065.50
Evergreen.....	1908	120	19	314.21	118.66	195.55
Edgemoor.....	1892		16	48.03		
Glenside.....	1892		65	279.34		
Grove City.....		900	200	256.12	58.12	2,000.00
Gulf.....	1908	54	19	239.06	17.16	221.90
Hallertown.....	1890		162	972.74		
Honestead.....	1904	7,800	900	10,259.26	5,941.20	4,318.06
Kennett Square.....	1900	520	125	355.87	806.28	149.59
Kittanning.....	1902	700	350	19,386.36	11,945.94	7,440.42
La Mott.....	1892		68	900.01		

* \$168,684.40 has been deposited and withdrawn in the last 20 years.

School savings banks in the United States—Continued.

Name of city or school.	Year.	Pupils on register.	Number of depositors.	Amount deposited.	Amount withdrawn.	Amount on deposit.
<i>North Atlantic Division—Continued.</i>						
<i>Pennsylvania—Continued.</i>						
Landsberg.....	1895	68	43	\$2,150.00	\$1,080.00	\$107.00
Lansdale.....	1909		201	6,922.55		3,197.64
Lansford.....	1912	1,200	602	3,010.00	451.50	2,558.50
Lewisville.....	1907	150	25	600.10	487.41	114.69
Merion Station.....	1908	33	7	492.67	111.85	380.82
Milvale.....	1904	1,100	500	14,264.35	10,715.70	3,548.65
Monongahela.....	1900	1,600	600	2,500.00	2,000.00	5,000.00
Norristown.....	1890	4,124	1,800	230,289.70	190,283.01	28,006.18
North Wales.....	1898			383.16		
Philadelphia.....	1903	211,803	1,318	1,585.06		
Philadelphia.....						
Hallowell School.....			383			391.12
Furten School.....			321			326.38
Durham School (colored).....			754			836.56
Wilmot School.....	1903	150	75	51.00	11.00	400.00
David Landreth School.....	1914	1,200	386	102.00	16.00	86.00
Pittsburgh.....	1898	60,000	30,000	538,548.77	499,582.76	138,966.01
Port Allegany.....	1909	590	194	801.20	291.91	510.00
Polstown.....	1890	2,500	709	147,519.00	127,519.00	10,000.00
Rankin.....	1893	750	500	3,580.75	2,591.97	988.78
Reynoldsville.....	1900	500	150	3,639.85	2,218.74	1,421.11
Ridley Park.....	1905	300	90	215.95	15.95	200.00
Roberts.....	1908	36	10	395.91	31.59	364.32
Royersford.....	1909	590	286	2,451.76	3,171.05	4,242.34
Shoemaker.....	1892		97	327.04		
Swedeland.....	1908	139	49	2,235.87	737.49	467.38
Toughkenamon.....	1895	75	52	1,250.00	620.00	630.00
Uniontown.....	1911	3,200	1,570			12,508.77
Wayne.....	1909	273	159	289.56	275.91	160.69
West Chester.....	1890	1,672	766	46,573.74	34,971.61	11,602.13
West Conshohocken.....	1906	256	103	1,335.49	1,942.08	394.41
Wicklow.....	1905	400	200	3,692.00	2,414.66	1,277.40
Williamsport.....	1890	5,598	1,515	312,289.89	2,763.25	35,934.13
Willow Grove (Abington Township).....	1914		248			232.46
Wyncote.....	1892		38	480.16		
<i>North Central Division.</i>						
<i>Ohio:</i>						
Cincinnati.....	1912	41,229	650	1,744.75		
Columbus.....	1902	18,130	4,289	57,314.81		
Dalton.....	1912			32.74		32.74
Hartwell.....	1908	76	39	42.76		42.76
Lima.....	1911	5,000	1,500	2,500.00	128.00	2,372.00
St. Marys.....	1911	1,021	325	2,735.45	905.12	1,820.35
Toledo.....	1912	25,158	10,018	252,413.82	182,781.36	69,629.46
Wellsville.....	1912	1,500	372	2,058.68	216.72	1,841.00
<i>Indiana:</i>						
East Chicago.....	1911	2,240	1,114	10,351.63	6,694.12	3,657.51
Fort Wayne.....	1912	400		1,181.52	149.38	1,032.14
Goshen.....	1913	1,519	23	58.05	.00	57.15
New Albany.....	1913	3,020	205	227.10		
South Bend.....	1912	6,000	1,847	15,003.33	13,564.30	1,439.03
<i>Illinois:</i>						
Juliet.....	1911	5,092	1,800	13,721.94	6,252.49	7,469.45
Kankakee.....	1907	2,490	1,183	27,064.76		6,849.57
Moline.....	1904	4,000	1,000			6,849.57
Quincy.....	1907	4,000	2,830	2,847.38	368.51	2,478.87
Rochelle.....	1911	573	155	890.98	218.84	678.14
Rock Island.....	1911	3,461	1,529	14,877.93	3,037.47	11,840.48
<i>Michigan:</i>						
Adrian.....	1900	1,416	768	24,363.22	10,057.26	5,505.96
Albion.....	1901	1,300	482	17,538.36	11,765.43	5,772.93
Ann Arbor.....	1907	1,740	707	2,056.76		
Grand Rapids.....	1884	17,203	6,195	75,800.00	10,600.00	65,000.00
Houghton.....	1911	1,320	567	2,339.02	792.39	1,546.63
Ionia.....	1910	1,070	700	1,201.85		
Kalamazoo.....	1910	5,023	364	7,913.17		
North Branch.....	1907	152	41	608.25	158.41	499.84
Owosso.....	1901	1,500	800			6,000.00
Port Huron.....	1909	2,790	775	7,275.25	2,509.61	4,765.64
St. Joseph.....	1908	925	377	5,726.09	4,025.13	1,700.86
<i>Wisconsin:</i>						
La Crosse.....	1909	4,000	1,552	17,617.50	7,526.66	10,090.84
Superior.....	1907	3,990	1,350	6,798.38		
<i>Minnesota:</i>						
Duluth.....	1912	13,714	6,060	32,626.83	2,984.49	29,642.34
Hastings.....	1914		239	1,010.69		974.50
Elmhurst.....	1910	2,500	500	1,800.00		
Minneapolis.....	1912	29,871	18,731	48,219.67	17,713.68	30,505.99
St. Paul.....	1886	13,611	4,080	6,500.00	4,784.82	

School savings banks in the United States - Continued.

Name of city or school.	Year.	Pupils on register.	Number of depositors.	Amount deposited.	Amount withdrawn.	Amount on deposit.
<i>North Central Division—Continued.</i>						
Iowa:						
Burlington.....	1907	1,750	500	\$1,031.00	\$966.00	\$3,491.15
Cedar Rapids.....		6,562	856	7,677.22	1,723.08	5,954.14
Des Moines.....	1901	15,356		100,079.11	66,137.56	33,941.63
Ida Grove.....	1913	260	71	178.35	120.85	57.50
Waterloo (east).....	1911	2,869	836	1,587.60	255.00	
Waterloo (west).....	1912	2,300	800	2,324.00		2,324.00
Missouri:						
Kansas City.....	1900	3,000	1,200	220,613.52	197,303.20	51,310.32
Marsfield.....	1913	457	369	112.27	15.23	97.04
North Dakota:						
Armeda.....	1912	70	18	39.28	7.35	31.93
Grand Forks.....	1913	2,500	511	1,130.68	195.17	935.51
South Dakota:						
Sioux Falls.....	1912	2,747		2,193.23	2,193.23	
Nebraska:						
Lincoln.....	1911	8,784	1,250	7,062.58		7,062.58
<i>South Atlantic Division.</i>						
Delaware:						
Edgemoor.....	1898	50	16	533.64	3,882.13	1,651.51
Hockessin.....	1913	62	20	68.86	.35	68.51
Middletown.....	1907	120	80	1,696.00	696.00	1,000.00
New Castle.....	1907	385	221	1,725.39	3,154.60	1,570.70
Yorklyn.....	1913	89	61	339.80	9.20	330.60
Maryland:						
Catonsville (colored school).....	1910	175	50	185.00	.58	184.42
District of Columbia:						
Washington.....	1911	1,200	500	36,000.00	32,083.94	3,916.06
West Virginia:						
Morgantown.....	1914	1,886	400	253.11		
Georgia:						
Fitzgerald.....	1912	1,504	100	150.00	135.00	15.00
<i>South Central Division.</i>						
Kentucky:						
Covington.....	1913	6,034	30	29.50	3.00	26.50
Tennessee:						
Chattanooga.....	1913	1,050	357	375.00		375.00
Texas:						
Paris.....	1911	3,134	666	3,875.00		3,875.00
Arkansas:						
Wynne.....	1910	485	480	1,365.00		1,350.00
<i>Western Division.</i>						
Arizona:						
Bisbee.....	1913	1,877	79	371.87	8.30	363.57
Washington:						
Spokane.....	1894	18,990	3,156	240,840.54	219,658.80	21,182.74
California:						
Alameda.....	1913	3,399		2,500.00		
Berkeley.....	1911	6,700	1,205	2,550.53	374.83	2,175.70
Berryessa.....	1913		15	16.42		16.42
Burbank.....	1913		26	23.09		23.09
Hester.....	1913		86	101.16		101.16
Los Altos.....	1913		19	13.81		13.81
Los Catos.....	1913		117	155.38		155.38
Mount Pleasant.....	1913		10	9.59		9.59
Oakland.....	1909	21,606	5,494			90,270.50
San Francisco.....	1911	40,928	10,032	110,734.00	26,289.00	84,445.00
San Jose.....	1913	6,500	89	4,320.88	1,009.92	2,710.96
San Tomas.....	1913		7	9.32		9.32
Saratoga.....	1913		35	134.97		134.97
Watsonville.....	1909	700	167	614.29	350.00	264.29

Statistics for January, 1912.

V. THE METHODS OF SCHOOL SAVINGS BANKS.

The methods used in collecting and banking the children's school savings are of two general types. One deals with the money direct. Cash received from the pupil is credited on a card arranged for, the

purpose. The card is returned to the pupil as a memorandum and receipt, and the amount is also credited on the account, or roll book, by the teacher, or whoever is responsible for the money thus collected. The other is the stamp or exchange system, where the pupil is given a stamp equal in denomination to his deposit. This he fastens by means of its mucilaged back to a stamp folder. The stamp folder has divisions marked off for the reception of the stamps, and holds a certain number, generally to the amount of \$1. This is taken or sent to the cooperating bank or provident society when filled, and credit is given in a bank book for the sum the stamps represent. Numerous other plans have developed in recent years from these two general types.

The Thiry, or French system, as devised by Prof. Laurent and adapted to American use by Mr. John Henry Thiry, is described in the circular "How to Institute School Savings Banks," which is reproduced herewith in slightly abridged form:

HOW TO INSTITUTE SCHOOL SAVINGS BANKS.

The cooperation of a well-established savings bank must be secured, and the bankers, understanding the value of small savings and the thrift habit to the community and to themselves, are usually in full accord; in many instances they assume the slight cost of the blank forms required, and in others the school boards provide them.

The requisite forms are the Teacher's Roll Book, the Principal's Record (these are arranged for five years' deposits), the Monthly Deposit List, the Printed Envelope (for collections), the Scholar's Card, and the Scholar's Check. All are very inexpensive.

Having made initial preparation and set a day for collecting the first savings of the scholars, their parents and the public should be fully informed. This can be done personally by the teachers and friends of the system in private schools or country districts. In cities and towns it is wise to issue a circular addressed to the patrons of the school, stating facts of the proposed innovation and its advantages, soliciting their assistance. The circular should also state that it is not the desire of the promoters of the system that the children should become pensioners on the parents' bounty, but that they should be stimulated to industry and deposit the product of their own labor or self-denial; that the pennies are to be planted in a bank as the seed of future fortune and good habits, instead of, as is often the case, in a candy or cigarette shop, where they can produce only an extravagance of taste, which ripens into nothingness, intemperance, and poverty; that the influence of their child while building up his own stability by practical method, will help those weaker than himself by example; that no tendency to penuriousness is fostered—it is he who hath that can honestly give; that school deposits are voluntary on the part of the pupil, but the advantages of the opportunity are offered to all, and general cooperation earnestly solicited.

On the morning of the collection, which is properly Monday, the roll is called by the teacher; the child responds, "Yes, 5 cents" (or whatever his amount may be), or simply takes the money to the teacher without reply. She marks the amount on a school savings bank card opposite the proper date, filling out the card in the child's name, places the sum also on the roll book to his credit, and gives the card into the child's keeping. The card is always in possession of the pupil as memorandum and receipt. If the child has no deposit, he simply says, "Present." The administration of the school savings bank system, after the first morning, occupies not more than 15 minutes per week. When the teacher has completed the roll call, the money is placed in an envelope, marked with the amount, sealed and conveyed to the principal, who acts as temporary treasurer, if the school is graded.

The first collection is deposited in the name of the teacher or principal, who receives in return a bank book in which is recorded the amount deposited by all the teachers, as "general school fund."

A deposit list, copied from the teacher's roll book, must be sent monthly to the bank in order that the accounts of the scholars may be individualized.

When a child has deposited \$1, he is given a bank book, and becomes, through the school, a regular patron of the savings bank. When his deposit reaches \$3 or \$5 (as the bank may elect), it draws interest at 3 or more per cent.

The pupils are allowed to take their bank books home for a day or two at the close of every month.

The child may deposit or withdraw directly from the bank during vacation, the withdrawal requiring the signature of parent or guardian.

The scholar's card, patterned after that in most successful use in France and Belgium, is a small folded card. The card is kept by the child in an envelope of the proper size.

REGULATIONS.

Deposits will be received every Monday only, at the morning session, by the teachers of each school. The amount will be delivered to the Principal, who will deposit in the

Savings Bank, in the name of each depositor.

One cent or upward can be received by the teacher. When a pupil has a deposit of one dollar or more a bank book will be given, free of charge, from the bank.

Deposits of three dollars and over will bear interest at per cent per annum.

The bank books of the pupils are in charge of the Principal or teacher while they attend school. When the pupils leave school, and also during vacation, their books will be given to them. The check for the withdrawal of money must be signed by the pupil, and also by the Principal, teacher, or parent. During the summer vacation deposits may be made and money withdrawn from the bank direct, the cashier acting during that time for the teacher. Should the applicant be unknown to the cashier, he must be identified before receiving the money.

"Take care of the pennies and the dollars will take care of themselves."

"The masses know how to earn better than they know how to save."

"Good principles and good habits are in themselves a fortune."

"The habit of saving is an essential part of a true practical education."

Copyright to J. H. THRY, Long Island City, 1886.

Privilege to use this card is allowed by Mrs. Sara Louisa Oberholtzer.

Philadelphia, Pa., 1913.

SCHOOL SAVINGS BANK

U. S. A.

Account with

Teacher.

Depositors are requested to keep this card clean, remembering that cleanliness is next to godliness.

DATE OF DEPOSIT.	AMOUNT. $ cts.	DATE OF DEPOSIT.	AMOUNT. $ cts.	DATE OF DEPOSIT.	AMOUNT. $ cts.	DATE OF DEPOSIT.	AMOUNT. \$ cts.
1912		1912		1913		1913	
September 2		December 2		March 3		June 2	
September 9		December 9		March 10		June 9	
September 16		December 16		March 17		June 16	
September 23		December 23		March 24		June 23	
September 30		December 30		March 31		June 30	
October 7		1913		April 7		July 7	
October 14		January 6		April 14		July 14	
October 21		January 13		April 21		July 21	
October 28		January 20		April 28		July 28	
November 4		January 27		May 5		August 4	
November 11		February 3		May 12		August 11	
November 18		February 10		May 19		August 18	
November 25		February 17		May 26		August 25	
		February 24					

The pages of the Teacher's Roll Book, which is arranged for five years' deposits, are headed thus:

By pupils of School.
..... Teacher.

NAME	Deposited during month of					Total for month	Previously deposited	Checks during month	Total balance to date	
	191									
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.

The following is a fac-simile of the envelope in which the collection of each teacher is placed and sent to the principal sealed, and in turn by him to the bank cooperating:

SCHOOL SAVINGS DEPOSITS

Room No. \$

..... School

..... Teacher.

Below is the form of the monthly deposit list, on which the figures as copied from the Teacher's Roll Book are sent to the bank at the close of each month that the pupils' individual deposits may be credited on their bank books. One deposit list is used for the school year that the names need not be rewritten, and it can be seen at a glance what each child's deposit is.

Deposited in to the credit of the following pupils of School. Teacher.

Acct. Nos.	NAMES	Deposited 19															
		\$	c														

The following is the printed form of check used by the scholar for the withdrawal of any portion of his money:

THE PASS BOOK MUST BE PRESENTED WITH THE CHECK.	
..... 191 . . .	
Pay	his parents or guardians
..... Dollars	
and charge to account of Book No.	
..... Principal	..... Signature

The plan as described above is still in use in many cities. In Pittsburgh, Pa., the plan has been slightly changed. It was introduced there by the officers of the Pittsburgh Bank for Savings in a few school buildings in 1898. The number of schools participating increased yearly, until in 1913 the system was in operation in 94 school buildings and there were more than 30,000 school children depositors. The aggregate amount of the children's deposits since the system was instituted in 1898 were, up to September, 1913, \$638,548.77.

A letter from the treasurer of the Pittsburgh Bank for Savings, dated February, 1914, says, "We have started the system in 12 new school buildings this year." He writes furthermore, in answer to a query:

We did operate strictly on Mr. Thiry's plan, but as the work assumed such magnitude we felt it necessary to change the method of collecting; instead of the deposits being taken up by the teachers on Monday mornings, according to the original method, our collectors visit each room in all the buildings where the system is in operation once each week, so that we take collections somewhere every school day. We use the original scholar's card that the child may have it always as a receipt and to take home to his parents.

In this city the bank furnished all the supplies and now collects all the savings, wholly relieving the teachers. The only objection that could arise to this plan is that possibly the teachers have less opportunity to impress the value of thrift as an educational and developing feature than when in closer touch with the growing fortune builders. It should be said that the amount of the Pittsburgh school savings has every year been phenomenally good.

In Spokane, Wash., where the school savings banks system has been in successful operation since 1894, the original card system has been adapted by the Trust Company to what we would term the Spokane direct system. Mr. Rutter, the bank officer in charge of the work, gives this description of it:

In practical operation each of the school children is treated as an individual depositor, with a private bank book and a separate account in the bank ledger, as if he were an adult. Each week the teacher of each room receives the deposit brought forward by the pupils. The teachers enter them in the children's books, and at the end of each week, on a proper blank, make a report to the principal, showing the amount deposited by each pupil. The teacher keeps a carbon copy of this record and hands over the original with the corresponding sum to the principal, who, in turn, gathers together all the funds turned in by the teachers and forwards them to the bank with the blank forms filled out by the teachers. On receipt of these sums of money, the bank clerks credit the account of each pupil with the amount turned in through the teacher. The pupil's bank books of course, do not need to be brought to the bank except when the pupil desires to withdraw money from the deposits entered on the book by the teacher.

It is an exceedingly flattering commentary on the interest shown by the teachers in the savings work, that while there are scores and scores of teachers receiving the money, we have had almost no trouble whatever from carelessness on their part.

The children are allowed to withdraw funds from the bank on their own order under the banking laws of this State, permitting a minor to deposit funds in the bank and withdraw them in his own name without intervention of parent or guardian. We allow the children 4 per cent interest, which is the same as paid all depositors in our savings department.

While we do not look upon the school savings system as a profitable enterprise, since the cost of blanks and bookkeeping is very large, there is no branch of our business in which we take more pride. Looking at it from a broad and humanitarian standpoint, we believe that we are doing a wise and useful service to the country in fostering a spirit of saving among the school children.

The total amount of school savings deposited by the pupils in Spokane to March 1, 1914, was \$71,517.98.

In Berkely, Cal., the following modified plan is in force:

The children are told which day of the week will be banking day and to remember to bring their pennies, nickels, and dimes with the signature card. Children old enough fill out the regular deposit slip in duplicate, the teacher signing both, and returning one to the child, that the parents may be advised of the deposit. The teacher at the same time enters the amount on a deposit list which is made out in duplicate by means of a carbon. Subsequent deposit lists have the number of the child's account prefixed. The teacher sends to the principal one of the deposit lists, with the corresponding amount of money. The principal receipts to the teacher on her copy.

Another deposit list between the principal and the bank is kept, the principal listing the names of the teachers and the totals of their respective collections as a means of record for his remittance to the bank. The principal then sends the total deposit to the bank, and the bank upon the receipt of the deposit list opens the accounts of the individual depositors. Inexpensive pass books are made out for each depositor and sent to the schools to which they belong. Subsequent deposits are entered by the teacher directly in the pass book, and toward the close of the school year the books are delivered to the bank for balancing and entry of interest. The pass books

are returned to the school on the last day of the term and sent home with the school report card of each depositor for the parents' inspection.

The banks cooperating in this way frequently send a representative to the different school buildings on the day known as banking day—usually Monday—to receive from the principal the amount of the school savings deposited.

The withdrawals are effected by the depositor securing from the teacher a blank check, which must contain his signature, together with that of the parent and the teacher or the principal.

The checks must be presented at the bank with the pass book for payment.

This method is reported as being quite successful, and the deposits of the scholars in Berkeley since October, 1911, have totaled \$4,240.53.

The system in force in Public School No. 122, in Brooklyn, N. Y., since January, 1911, which Mr. E. G. McWilliam, secretary of the American Bankers' Association, calls "A simplified system" in the pamphlet printed and distributed by the savings-bank section of that association, is an arrangement whereby the banking accounts are in charge of the pupils under the direction of teachers, who act as treasurers.

The following details are from a typewritten statement given to the public.

The bank is open for deposits and withdrawals on Monday, Wednesday, and Friday mornings from 8.30 to 9 o'clock.

Deposits of 5 cents or multiples thereof are received. When an account reaches \$5, the amount is withdrawn from the school bank and deposited with a regular savings bank to the credit of the pupil who saved it. No interest is paid by the school bank.

A pupil opening an account fills out a signature card in duplicate. One of these cards is filed numerically and the other alphabetically. The pupil is also required to make out a deposit slip and is given a pass card.

The school bank retains a duplicate pass card, and whenever a deposit or withdrawal is made both cards are punched at the same time. After the cards are punched the deposit slip is passed to a pupil who records the transaction in a day book, and then to another student who posts it upon a ledger card. The same procedure is used in case of withdrawals, except that a check is used in place of a deposit slip. At the end of the day's business, balances on the ledger cards and duplicate pass cards, upon which transactions have occurred, are compared and must agree. A notice of withdrawal is required on all drafts, and a parent's consent upon all withdrawals larger than 25 cents.

The money of the school bank is deposited with a regular savings bank in the name of the school, subject to the withdrawal by the teacher in charge of the school bank. The bills for printing and stationery used by the school bank are paid for out of the proceeds of the school athletic association and a school newspaper. Whatever interest the school bank earns is turned over to the school fund.

The teacher in charge of the school banking keeps an account in which is recorded for each school bank day the total deposits, total drafts, and amount deposited in the regular savings bank cooperating.

Eight boys from 12 to 15 years of age are detailed to attend to this school banking work under a teacher for the boys; and in the girls' department the same number of girls, under the care of a lady teacher, attend to the banking accounts of the girls.

This plan relieves the bank, the school directors, and the school officials generally from responsibility, placing it on the scholars and the two teachers who have the work, accounts, and cash in charge.

The receipts of school savings of Public School No. 122, Brooklyn, N. Y., up to February, 1914, have been \$4,599.20.

In some schools a miniature banking plan has been established; the older boys act as bank officers under the supervision of the school principal, taking the deposits of the pupils in banking form, crediting them on the pupil's card, and transmitting the money to a regular bank where a bank book is issued to the pupil when he has accumulated \$2. In the Henry Barnard School, in Hartford, Conn., this method was used to relieve the teachers and give the boys practice in banking methods.

The system in Public School 77, Borough of Queens, N. Y., is as follows: The banking is conducted by a teacher assisted by a dozen or more clerks, who are members of the graduating class. They are variously assigned by this teacher to bookkeeping, filing, verification of signatures, filling out deposit slips for small children, new accounts, day books, etc., the whole plan being conducted as nearly like a regular savings institution as possible. The banking is done each morning from 8.15 to 9 o'clock, with no time taken from regular class work. Deposits may be made every day, and withdrawals are limited to once a week. The children-clerks rotate through all the positions of the bank except that of treasurer, which is always held by the teacher, the entire operation usually consuming from 5 to 6 weeks. When they have finished the rotation they are gradually replaced by other members of the graduating class, who rotate in the same manner. The system is so arranged that each term every member of the graduating class fills each one of the bank positions, thereby acquiring a thorough insight into business methods.

In a few places, where schools are near a dime or other savings bank that accepts small deposits, the principal or teacher takes the boys and girls, who are willing to deposit and open bank accounts, to the bank once a week to make their own deposits, thus practically teaching them the bank habit. In Portland, Me., the writer saw a school principal thus marshal quite a long line of boys and girls to bank one noon hour to make their deposits. Inquiry revealed the fact that several of the pupils already had from \$25 to \$40 to their credit, though the plan had been in force only a few months.

In San Jose and Los Gatos, Cal., the card system is in use, and deposits as low as 1 cent are received. When a scholar's deposit reaches \$1 a regular bank book is given him by the bank and an interest of 4 per cent allowed. Interest is credited on the depositor's account the last days of June and December.

The Dime Nailer.—The Dime Nailer is one of a number of banker's devices for encouraging the saving of small amounts of money. It is a metal affair about 3 inches long and has compartments for 20 dimes. When the nailer is taken to the bank with the compartments filled, an account of \$2 is opened, and the nailer is returned for refilling with dimes. Occasionally this device is used in schools, as in Asbury Park, N. J.

Mr. Shepherd, superintendent of the Asbury Park public schools, says:

It is acceptable, inasmuch as it puts no financial responsibility on the teacher and involves no bookkeeping other than reporting to the principal by the teachers the names and addresses of the children who take the dime nailer with the purpose of opening an account with the bank and the reporting of the same by the principal to the bank. The bank issues to the principals of each school the number of dime nailers he may wish. About 700 of these dime nailers were sent by the Asbury Park Trust Co. to the schools to be distributed among the scholars in October, 1913. The treasurer of the Asbury Park Trust Co. wrote on February 27, 1914: "Of these, 200 have been returned to the bank and accounts opened. Some were broken by the children; a great many more are still in their hands awaiting a time when they will have dimes to fill them. We think this savings device is very good, but must confess it is rather expensive."

In Duluth, Minn., the First National Bank, with the consent of the school authorities, operates a direct system. The bank employs two young women who devote all their time to the school savings work. They go to the schools once each week on a day called school banking day; are assigned a desk in the principal's office or some other convenient room and the pupils come to the collector, one room or grade at a time, to make their deposits. The teachers have nothing to do with the handling of the money and have no work in connection with it.

When installing this system in a school, cards for the signature of the depositor and his parent or guardian are distributed in the school a day or two before the collector from the bank makes her first call; that they may be returned to the file at the time the scholar makes his first deposit. These signature cards are kept at the school. Deposits of 1 cent and upward are received. When deposits less than \$1 are made the child is given a card showing the amount deposited, and when the amount reaches \$1 it is transferred to a regular savings or bank book which is delivered to the pupil together with a signature card to obtain the proper signatures for the bank file.

When deposits are made, the pupil's name and the amount is entered on the deposit sheet, from which the ledger is posted. A small ledger is kept for each school in which only amounts less than \$1 are posted.

In making withdrawals on the school card or the bank book, the receipt must be signed by the parent or guardian as well as by the depositor.

The school savings system was instituted in Duluth in 1912, and the deposits of 6,100 school children to February 1, 1914, were \$33,920.42.

The Woman's Provident Association, of Des Moines, Iowa, is doing a work worthy of mention. A number of Des Moines women endeavored to interest the school board in establishing school savings banks in their city. Failing to obtain the board's help, they organized the Des Moines Penny Provident Association to collect and care for the school savings. This was in 1901. The total amount of money deposited by the scholars since that time is \$95,500. The officers of the Penny Provident Association are all women and take no remuneration for their services. They use the card system, but issue bright-colored stamps for the kindergarten children.

In Wynne, Ark., where the system was taken up in 1910 in the high school, the superintendent, Mr. H. A. Woodward, says:

Our plan not only includes saving, but the pupil directors elect officers who manage the funds. Up to the present (March 3, 1914) they have earned an average of 14 per cent clear profit per annum on their capital stock of \$250. The stockholders receive a dividend of 6 per cent first, then share equally the balance of the profits with the depositors. They now have a surplus of \$100. Each share is \$5.

These are simply a few of the variations of the school savings bank methods. They are examples of a general desire on the part of our people to inculcate thrift and encourage small savings. There have been many other divergent plans for collecting and housing the children's deposits used for a short time, some of which are now in operation in different parts of the country, but those cited are sufficiently typical.

THE STAMP SAVINGS SYSTEM.

The chief advantage of the stamp savings system is that it relieves the school authorities of the bookkeeping. The stamps that represent money are issued by some bank willing to help with the scheme of getting the children to save their pennies. Stamps are generally made in different colors, according to their denominations. Some banks issue only 1-cent school saving stamps; others nothing less than 5 and the multiples thereof, while some offer a greater variety of denominations.

Much money has been saved by school children through the stamp saving system, especially in some of our large cities, where thrift-teaching has no especial educational direction. The stamps have more attraction for the younger children than for those in the higher grades.

The bankers deposit the stamps with the teachers in the schools who are willing to receive them and be responsible for their sale to the pupils, and the teachers turn the money received for them to the bank weekly. The child's account is opened with the bank when his card folder is filled with stamps and represents \$1. Then a new folder is supplied and the operation repeated.

According to Mr. Delos Fall, who published a pamphlet on "Thrift-Teaching in the Public Schools" in 1903, the stamp system was first used in the United States in the public schools of Grand Rapids, Mich., in 1894. It was soon afterwards adopted in the schools of Kankakee and Owosso, where it has long been in successful use. The Associated Charities of Buffalo, N. Y.; South Bend, Ind.; and St. Paul, Minn., adopted this system about 1896 and administer it with good effect. The Penny Provident operates in this way and has a very extended circuit. The stamp system is also used in Minneapolis, originally under the Associated Charities, but later under the direction of the Farmers and Mechanics Bank, which improved and enlarged its usefulness.

Every public school in San Francisco, Cal., now has school savings banks collections. The stamp system was introduced by the Bank of Italy, with the consent of the board of education in 1911. This bank furnishes 1-cent stamps. The pupils bring their deposits to the teacher; she gives them the number of 1-cent stamps their money represents, and they paste them on the cards, which are arranged to hold 50 stamps. A representative of the bank calls at the school the same day for the money thus collected. A bank account is opened with the child when he has filled two folders, aggregating \$1. After an account is thus opened, the pupil can add at any time 50 cents to it in coin, or a filled folder representing that amount. There were 11,500 pupils who had opened bank accounts up to February, 1914.

In Nutley, N. J., the stamp system is used. The women interested go into the schools one afternoon a week and sell the stamps to the children to encourage them in saving. When a child has stamps amounting to \$1 on his folder, he receives a check for \$1 in his own name in exchange for the filled folder. He endorses the check and takes it to the bank, with or without assistance, and opens his own bank account. When he has filled another folder the transaction is repeated. The aim is to give him real business training in the bank habit, as well as instruction in healthful industry and economy. Banking experience has recently been made a special feature in connection with the prevocational school for boys.

Grand Rapids, Mich., has a very successful stamp-saving system, originated in 1894. Mr. E. R. Weitz, of the Grand Rapids Savings Bank, writes:

The bank employs a collector who visits each school at stated periods of the week and sells the stamps to the various principals. The principals, in turn, sell the stamps

to the pupils. These stamps the pupils take and paste into folders which the bank has printed for this purpose. Each folder holds 50 stamps. These folders, when filled, can be brought to the bank, and we issue a school savings book to the depositor for the amount. This system is very popular with the parents, and the interest manifested by the schools is a source of much gratification to us. We have now on deposit in the school savings department upward of \$75,000, and nearly 8,000 of the school children have accounts with us.

Reproduced herewith is the face of the stamp savings card used by a Boston, Massachusetts, savings society in the collection of school savings.

A penny	saved is	a penny	gained.	\$
A wise	man saves	for the	future.	
You can't	get rich by	spending	money.	
Everybody	should	have a bank	account.	
A house	is built at a	one time	brick	
Start	a new pass	card or book.	got a	

THE NEW YORK CITY REPORT.

The several plans of school savings have had considerable attention in New York City. The report of a special committee adopted on May 13, 1914, provides as follows:

RULES AND REGULATIONS FOR ORGANIZING AND CONDUCTING SCHOOL SAVINGS BANKS IN THE PUBLIC SCHOOLS OF THE CITY OF NEW YORK.

1. School savings banks shall be established wherever practicable in such elementary, high and other schools as the board of superintendents may authorize upon application of the principals.
2. School savings banks shall be established and conducted in accordance with the provisions of section 160 of the banking law of the State of New York, and the printed forms to be used shall be in accordance with those specified in "Plan No. 1" or "Plan No. 2" hereinafter described.
3. School savings banks shall be open for business not less than one day each week, and banking business shall be transacted before 9 a. m., between 12 and 1 p. m., or

Board of Education, City of New York, Document No. 6, 1914, School Savings Banks.

after 3 p. m. Withdrawals may be made not oftener than once each week. Deposits of one or more cents shall be received, as the individual school banks shall provide.

4. All moneys received for deposit shall be deposited in a State savings bank which is willing to accept the accounts; and such deposits shall be made in trust by the principal or "bank manager" for the pupils and in the name of the school, so that in case of a change in principal or bank manager a change in stationery shall not be involved. Money shall be withdrawn from the school account in the depository bank on a check signed by the principal and a designated treasurer, secretary, or bank manager, in their representative capacity. The principal shall designate the treasurer, secretary, or bank manager except as otherwise hereinafter provided.

5. Withdrawals from the "school account" in a State savings bank shall be restricted to an amount not exceeding \$200 at any time. No withdrawals from the school account in a State savings bank shall be permitted for the purpose of meeting any expense connected with the school bank, or for any purpose other than the payment of depositors: *Provided, however*, That accrued interest on the school account may be withdrawn for the purpose of school bank expenses.

6. A report covering the school savings bank business for each term shall be made by the principal and bank manager to the board of education, with proper vouchers for receipts and expenditures of bank interest money, within five days after the close of each term, in a form hereinafter prescribed.

7. No interest shall be paid to pupil depositors by the school savings bank.

8. When a pupil has to his credit in the school savings bank an amount for which the State savings bank will open an interest-bearing account (\$1 or \$5, as the case may be), a separate account shall be opened for him in the State savings bank, and his savings shall be duly transferred thereto. From a pupil having a separate State savings bank account, collections in school shall continue as before until an additional sum of \$1 or \$5, as the case may be, is credited to him in the school bank. Then such amount shall be transferred to his individual account in the depository State savings bank.

9. Withdrawals from pupils' individual accounts in State savings banks shall be made in accordance with the rules of such banks. The person in charge of the school savings bank shall make inquiry from time to time regarding withdrawals from pupils' individual accounts in State savings banks, and try to prevent unnecessary or unreasonable withdrawals from such accounts.

10. When a pupil is transferred or discharged from the school, his school bank account shall be closed by paying to him any balance standing to his credit, and taking a receipt signed by the pupil and his parent or guardian.

11. In opening an account in the school savings bank the pupil depositor shall fill out and sign a deposit card.

12. Savings bank officers and a board of directors, composed of teachers and pupils, may be chosen in any high school having a school savings bank.

PLAN No. 1.—*Blanks authorized for use, as authorized and described in Board of Education "Document No. 9—1912."*

1. Pupils' bank card.
2. Teacher's deposit sheet.
3. Envelope.
4. Principal's deposit sheet or school sheet.
5. Deposit slips and school bank book.
6. Pupils' deposit slip.
7. Withdrawal and transfer checks (on bank).
8. Transfer slip.
9. Teacher's ledger (book or sheet).
10. Principal's ledger (book or sheet).

SCHOOL SAVINGS BANKS.

PLAN NO. 2.—Blanks authorized for use.

1. Cards in duplicate for opening an account.
2. Deposit slip.
3. Pass card (in duplicate and colors, one card for pupil, one for the school bank. On these, amounts of deposits up to \$5 are punched.)
4. Pupils' ledger account card (showing deposits, drafts and balance with dates).
5. Form of check, for withdrawals.
6. Parent's consent to withdrawals.
7. Notice of withdrawal.
8. Pass-book receipt.
9. Receipt on closing account.
10. Bank manager's daily or weekly financial report to principal.
11. Notice to savings bank.
12. A punch for cutting amount of deposits on cards.

Form for term reports.

Term report of the School Savings Bank of Public School Borough
of New York City.

Balance on hand....., 191.....	\$
Amount of deposits received to, 191.....	\$
Amount of interest credited by depository bank.....	\$
Total receipts.....	\$
Amounts of payments to depositors to, 191.....	\$
Deduct.....	\$
Balance on hand....., 191.....	\$
Balance as shown by passbook in depository bank, 191.....	\$
Amount due depositors.....	\$
Number of depositors , 191.....	.....
Number of accounts opened , 191....., to, 191.....	.....
Total depositors.....	.....
Number of accounts closed....., 191....., to, 191.....	.....
Deduct.....	.....
Number of open accounts , 191.....	.....
Average amount to credit of each account.....	.....
Total number of deposits during term.....	.....
Total number of withdrawals during term.....	.....
Number of accounts transferred to savings accounts in various banks.....	.....
Amount of such accounts.....	.....
Number of enrolled pupils in school at date.....	.....
Vouchers for interest received and disbursements therefrom attached hereto.....	.....

Treasurer School Savings Bank.

Principal.

BULLETIN OF THE BUREAU OF EDUCATION.

[NOTE.—With the exceptions indicated, the documents named below will be sent free of charge upon application to the Commissioner of Education, Washington, D. C. Those marked with an asterisk (*) are no longer available for free distribution, but may be had of the Superintendent of Documents, Government Printing Office, Washington, D. C., upon payment of the price stated. Remittances should be made in coin, currency, or money order. Stamps are not accepted. Documents marked with a dagger (†) are out of print.]

1906.

- †No. 1. Education bill of 1906 for England and Wales as it passed the House of Commons. Anna T. Smith.
- †No. 2. German views of American education, with particular reference to industrial development. William N. Hailmann.
- *No. 3. State school systems: Legislation and judicial decisions relating to public education, Oct. 1, 1904, to Oct. 1, 1906. Edward C. Elliott. 15 cts.

1907.

- †No. 1. The continuation school in the United States. Arthur J. Jones.
- †No. 2. Agricultural education, including nature study and school gardens. James R. Jewell.
- †No. 3. The auxiliary schools of Germany. Six lectures by B. Maennel.
- †No. 4. The elimination of pupils from school. Edward L. Thorndike.

1908.

- †No. 1. On the training of persons to teach agriculture in the public schools. Liberty H. Bailey.
- *No. 2. List of publications of the United States Bureau of Education, 1867-1907. 40 cts.
- *No. 3. Bibliography of education for 1907. James Ingersoll Wyer, Jr., and Martha L. Phelps. 10 cts.
- †No. 4. Music education in the United States; schools and departments of music. Arthur L. Manchester.
- *No. 5. Education in Formosa. Julian H. Arnold. 10 cts.
- *No. 6. The apprenticeship system in its relation to industrial education. Carroll D. Wright. 15 cts.
- *No. 7. State school systems: II. Legislation and judicial decisions relating to public education, Oct. 1, 1906, to Oct. 1, 1908. Edward C. Elliott. 30 cts.
- *No. 8. Statistics of State universities and other institutions of higher education partially supported by the State, 1907-8. 5 cts.

1909.

- *No. 1. Facilities for study and research in the offices of the United States Government in Washington. Arthur T. Hadley. 10 cts.
- *No. 2. Admission of Chinese students to American colleges. John Fryer. 25 cts.
- *No. 3. Daily meals of school children. Caroline L. Hunt. 10 cts.
- †No. 4. The teaching staff of secondary schools in the United States; amount of education, length of experience, salaries. Edward L. Thorndike.
- No. 5. Statistics of public, society, and school libraries in 1908.
- *No. 6. Instruction in the fine and manual arts in the United States. A statistical monograph. Henry T. Bailey. 15 cts.
- No. 7. Index to the Reports of the Commissioner of Education, 1867-1907.
- *No. 8. A teacher's professional library. Classified list of 100 titles. 5 cts.
- *No. 9. Bibliography of education for 1908-9. 10 cts.
- No. 10. Education for efficiency in railroad service. J. Shirley Eaton.
- *No. 11. Statistics of State universities and other institutions of higher education partially supported by the State, 1908-9. 5 cts.

1910.

- *No. 1. The movement for reform in the teaching of religion in the public schools of Saxony. Arley B. Shaw. 5 cts.
- No. 2. State school systems: III. Legislation and judicial decisions relating to public education, Oct. 1, 1906, to Oct. 1, 1909. Edward C. Elliott.
- †No. 3. List of publications of the United States Bureau of Education, 1867-1910.
- *No. 4. The biological stations of Europe. Charles A. Kofoid. 50 cts.
- †No. 5. American schoolhouses. Fletcher B. Dresslar.
- †No. 6. Statistics of State universities and other institutions of higher education partially supported by the State, 1909-10.

1911.

- *No. 1. Bibliography of science teaching. 5 cts.
- *No. 2. Opportunities for graduate study in agriculture in the United States. A. C. Monahan. 5 cts.
- *No. 3. Agencies for the improvement of teachers in service. William C. Ruediger. 15 cts.
- *No. 4. Report of the commission appointed to study the system of education in the public schools of Baltimore. 10 cts.
- *No. 5. Age and grade census of schools and colleges. George D. Strayer. 10 cts.
- *No. 6. Graduate work in mathematics in universities and in other institutions of like grade in the United States. 5 cts.
- †No. 7. Undergraduate work in mathematics in colleges and universities.
- †No. 8. Examinations in mathematics, other than those set by the teacher for his own classes.
- No. 9. Mathematics in the technological schools of collegiate grade in the United States.
- †No. 10. Bibliography of education for 1909-10.
- †No. 11. Bibliography of child study for the years 1908-9.
- †No. 12. Training of teachers of elementary and secondary mathematics.
- *No. 13. Mathematics in the elementary school of the United States. 15 cts.
- *No. 14. Provision for exceptional children in the public schools. J. H. Van Sickle, Lightner Witmer, and Leonard J. Ayres. 10 cts.
- *No. 15. Educational system of China as recently reconstructed. Harry E. King. 10 cts.
- †No. 16. Mathematics in the public and private secondary schools of the United States.
- †No. 17. List of publications of the United States Bureau of Education, October, 1911.
- *No. 18. Teachers' certificates issued under general State laws and regulations. Harlan Updegraff. 20 cts.
- No. 19. Statistics of State universities and other institutions of higher education partially supported by the State, 1910-11.

1912.

- *No. 1. A course of study for the preparation of rural-school teachers. F. Mutchler and W. J. Craig. 5 cts.
- †No. 2. Mathematics at West Point and Annapolis.
- *No. 3. Report of committee on uniform records and reports. 5 cts.
- *No. 4. Mathematics in technical secondary schools in the United States. 5 cts.
- *No. 5. A study of expenses of city school systems. Harlan Updegraff. 10 cts.
- *No. 6. Agricultural education in secondary schools. 10 cts.
- *No. 7. Educational status of nursing. M. Adelaide Nutting. 10 cts.
- *No. 8. Peace day. Fannie Fern Andrews. 5 cts. [Later publication, 1913, No. 12. 10 cts.]
- *No. 9. Country schools for city boys. William S. Myers. 10 cts.
- †No. 10. Bibliography of education in agriculture and home economics.
- †No. 11. Current educational topics, No. I.
- †No. 12. Dutch schools of New Netherland and colonial New York. William H. Kilpatrick.
- *No. 13. Influences tending to improve the work of the teacher of mathematics. 5 cts.
- *No. 14. Report of the American commissioners of the international commission on the teaching of mathematics. 10 cts.
- †No. 15. Current educational topics, No. II.
- †No. 16. The reorganized school playground. Henry S. Curtis.
- *No. 17. The Montessori system of education. Anna T. Smith. 5 cts.
- *No. 18. Teaching language through agriculture and domestic science. M. A. Lelper. 5 cts.
- *No. 19. Professional distribution of college and university graduates. Bailey B. Burritt. 10 cts.
- †No. 20. Readjustment of a rural high school to the needs of the community. H. A. Brown.
- †No. 21. Urban and rural common-school statistics. Harlan Updegraff and William R. Hood.
- No. 22. Public and private high schools.
- No. 23. Special collections in libraries in the United States. W. Dawson Johnston and Isadore G. Mudge.
- †No. 24. Current educational topics, No. III.
- †No. 25. List of publications of the United States Bureau of Education, 1912.
- †No. 26. Bibliography of child study for the years 1910-1911.
- No. 27. History of public-school education in Arkansas. Stephen B. Weeks.
- *No. 28. Cultivating school grounds in Wake County, N. C. Zebulon Judd. 5 cts.
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