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FROM

THE QUARTERLY JOURNAL
OF ECONOMICS

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The
PROSPERITY
BOOK

By
FLORENCE BARNARD

The East Hill Press
SAMUEL USHER
BOSTON, MASSACHUSETTS



From the
Quarterly Journal
of Economics

GRATEFUL acknowledgment is hereby made to Dr. Payson Smith, Dr. Abraham Flexner, and Dr. P. P. Claxton whose moral support led to the publication of this book; to Mr. Graydon Stetson and others whose advice helped toward its distribution; and to the banking, industrial, business, and other institutions of Boston which generously sponsored it.

Copyright, 1919
by Florence Barnard

THIS BOOK IS DEDICATED
TO MY BELOVED MOTHER,
A THRIFTY SOUL.

¶ “Prosperity’s right hand
is industry and her left
hand is frugality.”

FOREWORD

THE *making* of money was of paramount interest in our country for more than a generation before the war.

During the war the increase of wages has enabled larger numbers of people than ever before to make more money.

Thereby an impression of unprecedented prosperity is in the public mind even though the increase in the cost of living absorbs much of the increased incomes.

But if prosperity, with individuals as with nations, is to endure, it is not the *making* of money so much as the wise, intelligent *using* of it, that should command attention and interest.

The spending of money implies living in the present; the saving and giving of money looks beyond into the future. In the well balanced life all three are necessary.

Haphazard saving, giving, and spending can never be satisfactory.

This little book, if used thoughtfully, will help to solve the economic problem for many. It may be used by individuals or households, by wage earners or millionaires, with equal advantage.

The Department of Labor publishes monthly the percentage of income to be converted to different purposes according to

prevailing prices. By consulting this bulletin, and dividing the family income, each assuming responsibility for the items of expense agreed upon, an interesting rivalry in efficiency as managers may result — in fact, a very practical sort of game.

Since, in the last analysis, the material forms the foundation and background of life in all its phases, it is hoped that more thoughtful use of the material will result in adding to the sum total of human happiness.

F. B.

Brookline, Mass.
September, 1919.

ECONOMY makes happy homes and
strong nations. Instill it deep.

—GEORGE WASHINGTON

MAKE A BUDGET

Dr. Henry van Dyke says,

“Four things a man must learn to do
If he would make his record true,”

and he puts *first*

“To think without confusion clearly.”

In financial matters, a budget will insure
clear thinking.

MANAGE BY PROPORTION

HE who saves, gives, and spends in proportion to his income will never come to grief financially.

He who saves out of proportion to his income is a miser; he who gives out of proportion to his income may be credited with generosity until the effect is apparent. Then the world's estimate is not flattering. He who spends out of proportion to his income usually pays a high price for his folly.

“There is no surer test of integrity than a well-proportioned expenditure.”

SAVE FIRST

THE majority of people spend first, give next, and then save — if there is anything left to save.

The weak spot in management lies there.

Every honest body pays the bills that are owed, and every wise body realizes that just so long as one lives there are going to be bills that will have to be paid.

Why not eliminate that apprehension about a needy old age, that worry about the future, at once? Do it now. *Save first.*

Saving is not selfish:

1. It prevents dependence upon and sacrifice of *others* in later life.
2. The more one saves in the present the more ability to give to *others* in the future.
3. In case of death, it means provision for *others*.

SAVE SYSTEMATICALLY

THE advantages of saving systematically and investing where there may be accumulation by compound interest are well known.

If every one who is tempted to invest in a high-rate-of-interest, get-rich-quick scheme will first consult his compound interest table and do a simple example in arithmetic, he will prove for himself the way to

GET-RICH-QUICKER.

ONE EXAMPLE

ONE DOLLAR put at interest safely every month may become \$200.00 in 12 years. This \$200.00 invested at 6% equals \$12.00 income per year. This \$12.00 plus one dollar a month put at interest may become \$600.00 in 24 years. This \$600.00 invested at 6% equals \$36.00 income per year.

This \$36.00 plus one dollar a month may give a capital of \$1,400.00 in 36 years.

The actual amount of money saved is obviously $36 \times \$12.00 = \432.00 .

The \$1,400.00 invested at 6% will yield \$84.00 annual income, which is $19\frac{1}{3}\%$ on the original investment.

But this high rate is the result of growth and accumulation from sound investment — not the prospective returns of a get-rich-quick scheme. It is easy to multiply if one can save more than one dollar a month.

. . . .

It will be seen from the foregoing example that if one begins to save systematically as soon as one begins to earn, usually in the 20's, in the 50's a competency may have been accumulated.

The greater the age when beginning to save, the greater must be the annual amount saved in order to produce the same results.

COMPOUND INTEREST TABLE

One dollar per annum in advance

The sum to which One Dollar per annum, paid at the beginning of each year, will increase at compound interest, in any number of years not exceeding 40, at given rates per annum.

RATES — 3% TO 6%

Yrs.	3%	3½%	4%	4½%	5%	5½%	6%
1	1.030	1.035	1.040	1.045	1.050	1.055	1.060
2	2.091	2.106	2.122	3.137	2.153	2.168	2.184
3	3.184	3.215	3.246	3.278	3.310	3.342	3.375
4	4.309	4.362	4.416	4.471	4.526	4.581	4.637
5	5.468	5.550	5.633	5.717	5.802	5.888	5.975
6	6.662	6.779	6.898	7.019	7.142	7.267	7.394
7	7.892	8.052	8.214	8.380	8.549	8.722	8.897
8	9.159	9.368	9.583	9.802	10.027	10.256	10.491
9	10.464	10.731	11.006	11.288	11.578	11.875	12.181
10	11.808	12.142	12.486	12.841	13.207	13.583	13.972
11	13.192	13.602	14.026	14.464	14.917	15.385	15.870
12	14.618	15.113	15.627	16.160	16.713	17.287	17.882
13	16.086	16.677	17.292	17.932	18.599	19.292	20.015
14	17.599	18.296	19.024	19.784	20.579	21.401	22.276
15	19.157	19.971	20.825	21.719	22.657	23.649	24.673
16	20.762	21.705	22.698	23.742	24.840	25.996	27.213
17	22.414	23.500	24.645	25.855	27.132	28.481	29.906
18	24.117	25.357	26.671	28.064	29.539	31.103	32.760
19	25.870	27.280	28.778	30.371	32.066	33.868	35.786
20	27.676	29.269	30.969	32.783	34.719	36.786	38.993
21	29.537	31.329	33.248	35.303	37.505	39.864	42.392
22	31.453	33.460	35.618	37.937	40.430	43.112	45.996
23	33.426	35.667	38.083	40.689	43.502	46.538	49.816
24	35.459	37.950	40.646	43.565	46.727	50.153	53.865
25	37.553	40.313	43.312	46.571	50.113	53.966	58.156
26	39.710	42.759	46.084	49.711	53.669	57.989	62.706
27	41.931	45.291	48.968	52.993	57.403	62.234	67.528
28	44.219	47.911	51.966	56.423	61.323	66.711	72.640
29	46.575	50.623	55.085	60.007	65.459	71.435	78.058
30	49.003	53.429	58.328	63.752	69.761	76.419	83.802
31	51.503	56.335	61.701	67.666	74.299	81.677	89.890
32	54.078	59.341	65.210	71.756	79.064	87.225	96.343
33	56.730	62.453	68.858	76.030	84.067	93.077	103.184
34	59.462	65.674	72.652	80.497	89.320	99.251	110.435
35	62.276	69.008	76.598	85.164	94.836	105.765	118.121
36	65.174	72.458	80.702	90.041	100.628	112.637	126.268
37	68.159	76.029	84.970	95.138	106.710	119.887	134.904
38	71.234	79.725	89.409	100.464	113.095	127.536	144.058
39	74.401	83.550	94.026	106.030	119.800	135.606	153.762
40	77.663	87.510	98.827	111.847	126.840	144.119	164.048

THE story of the Benjamin Franklin Fund is a good illustration of accumulation by compound interest.

At Franklin's death in 1790, he made a public bequest of £1,000 or \$5,000 which was put at interest at 5%.

In 1908 this amounted to \$431,383.62.

Three fourths of this was then set aside to found the Franklin Union of Boston, and the remaining fourth was left at interest to continue accumulation.

On January 1, 1918, this fourth amounted to \$267,805.15, and it is estimated that at the end of the century the accumulated amount will exceed \$6,000,000.00. Boston will receive one fourth of this and Massachusetts three fourths.

Thus any modest bequest may grow to be a benefaction of great importance.

PAY CASH

**If you pay what you owe,
What you're worth you'll
know.**

**If circumstances render it
more convenient to pay by the
week or month, pay immedi-
ately upon receipt of bill, thereby
keeping your expenditure ac-
count in close touch with your
income.**

INVEST

“SAFETY FIRST”

Tests of an Ideal Investment

1. Security of Principal.
2. Stability of Income.
3. Fair Income Returns.
4. Marketability.
5. Value as Collateral.
6. Freedom from Care.
7. Tax Charges.
8. Possible Increase in Value.

A word to the wise:

Let those who have money to risk be
promoters.

NOTE. — The Capital Issues Committee reports that \$500,000,000.00 is annually turned over to swindlers by otherwise level-headed Americans.

SAFEST CHANNELS OF INVESTMENT

1. **FEDERAL GOVERNMENT SECURITIES**

- (a) Purchase of Thrift and War Savings Stamps.
- (b) Purchase of Bonds.

2. **BANKS**

- (a) An Account in a Savings Bank.
- (b) Purchase of Shares in A Co-operative Bank, or A Building and Loan Association, or A Credit Union.

3. **INVESTMENT BANKING HOUSES**

Purchase of high-grade well-secured Bonds.

4. **FIRST MORTGAGES ON REAL ESTATE**

Alternating and Parallel with above:

5. **LIFE INSURANCE POLICIES**

(When there are Dependents).

Additional tests of above:

- 1. Safeguarded by laws and frequent examination.
- 2. Safeguarded by expert judgment.
- 3. Money turned into productive channels — not only an advantage to self, but a service to one's country and one's countrymen.

READ AND THINK

ALL the possible channels for the use of money by individuals and families may be summarized under the following headings:

Saving }
Giving } For others.

Spending: For selves.

Necessities

Housing

Operating

Food

Clothing

Laundry

Transportation

Health

Incidentals that are
necessary

Betterments

Incidentals

Comforts

Luxuries

Reading

Recreation

Spiritual Uplift

Improvement

Self or

Professional

HEADINGS ITEMIZED

Housing: Rent, taxes, insurance, repairs, etc.

Operating: Fuel, light, water, service, repairs and replacements, etc.

Food: Materials used at home or meals elsewhere; ice, etc.

NOTE.—For those not keeping house, the above headings may be summarized as “Board.”

Clothing: Ready-made, materials and making, findings, repairs, cleansing, etc.

Laundry: Service, soap, etc.

Transportation: Carfare, etc.

Health: Dentist, oculist, doctor, nurse, medicine, gymnasium, etc.

Incidentals:

Necessities	} Determined by individuals.
Comforts	
Luxuries	

Reading: Newspapers, magazines, books.

Recreation: Travel, entertainment, vacation.

Spiritual Uplift: Pew rent, etc.

Improvement: Courses, lectures, club dues, etc.

TO EXIST OR TO LIVE? THAT IS THE QUESTION

THE difference between necessities and betterments indicates the difference between *existing* and *living*. If the income does not afford betterments, what is the matter?

1. Is anything wasted?
2. Are you getting your money's worth?
3. Are you expecting more from the income than is possible?
4. Are you spending more for any one item than is justifiable?
5. Should the earning capacity be increased through education?

DAY BY DAY

JOT down at watch-winding time at night the day's items of expenditure under headings indicated, and find totals at end of month.

Enter these totals on monthly statements or budget formulæ.

MODEL

	Month :	Necessities						
	House	Operating	Food	Clothes	Laundry	Transportation	Health	Incidentals
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								
27								
28								
29								
30								
31								

MODEL

	Month:	Betterments				
	Reading	Recreation	Uplift	Improvements	Comforts	Luxuries
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						

?

ARE you spending enough for necessities?

Are you saving for later needs?

Are you giving to others?

Are you spending for growth?

Are you spending for play?

?

MONTH BY MONTH

Distribute totals of daily items of expense on each following monthly budget formula.

The ideal distribution is to have an entry for saving and giving and for each heading of expenditure within any income.

Compare results from month to month. This is a way to *make* ends meet, and to improve by observation and experience.

. . . .

The formula may also be used for comparing the distribution of incomes of two or more people, when the incomes and the number of people provided for by them are equal. **COMPETITION IN MANAGEMENT** may lead to interesting results.

THE vital test, the keynote to success and eventual financial independence, rests upon personal strength of mind and self-denial,—the ability to save systematically *each and every month*, not now and then or semi-occasionally.

— A. R. HOW

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

THRIFT is not meanness; it is management."

Management is a fine art. A sense of balance and proportion in business matters is as essential as it is to the artist, the architect, the musician, the orator.

Violation of the laws of good management affects justice in relation to others; the application of these laws to everyday living brings about that nice adjustment that makes the machinery of life run smoothly.

An ability to manage is a quality to be fostered, encouraged, cultivated.

— F. B.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

AS much wisdom may be expended on a private economy as on an empire, and as much wisdom may be drawn from it.

—EMERSON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

NO man is rich whose expenditure exceeds his means, and no man is poor whose income exceeds his outgoings.

— HALIBURTON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

IF you know how to spend less
than you get, you have the
philosopher's stone.

— FRANKLIN

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

PROPORTION and prosper-
ity are among the best
secrets of domestic wisdom.

— MORE

Year: Month:						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

THE man, woman, or child who has learned to spend wisely and look forward to the future and to lay something by which will help him in unforeseen emergency is not only helping himself, but is becoming a better and more useful citizen.

—CARDINAL GIBBONS

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

IT is no small commendation
to manage a little well.

— BISHOP HALL

Year: _____ Month: _____						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
				Totals	Totals	
	A	B	C	A = B + C + D + E	D	E

A MAN'S ordinary expenses ought to be but to the half of his receipts, and if he think to wax rich, but to the third part.

— BACON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

From
SAVING
comes
HAVING.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

A NNUAL income twenty pounds, annual expenditure nineteen six; result, happiness. Annual income twenty pounds, annual expenditure twenty pounds, ought and six; result, misery."— *Micawber, in "David Copperfield."*

—DICKENS

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals				Totals		
A	B	C		A = B + C + D + E	D	E

TO make three guineas do
the work of five.

—BURNS

Year: _____ Month: _____						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

TAKE care of the pence and
the pounds will take care
of themselves.

— LORD CHESTERFIELD

Year: _____ Month: _____						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
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				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

A GOOD saver is a good
server.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
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				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B+C+D+E	D	E
				Totals		

ECONOMY is a great
revenue.

— CICERO

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
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				Recreation		
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				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

TAKE care to be an economist in prosperity; there is no fear of your not being one in adversity.

— ZIMMERMAN

Year:		Month:				
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		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
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				TRANSPORTATION		
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				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

NOTHING is cheap which is
superfluous, for what one
does not need is dear at a penny.

— PLUTARCH

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Depos- ited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals				Totals			
A	B	C	A = B + C + D + E		D	E	

LIVE within your income :
it is good business,
good citizenship,
good morals.

— MARSHALL

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

THE inevitable sequence:
“ Thrift and savings,
Savings and wealth,
Wealth and civilization.”

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Depos- ited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

IT is great riches to a man to
live sparingly with an even
mind.

— LUCRETIUS

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

AS for money, neglect it not;
but note, that there is no
necessity of being rich; for I
have told you there are as many
miseries beyond riches as on
this side of them; and if you
have a competence, enjoy it
with a meek, cheerful, thankful
heart.

— IZAAK WALTON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

HE will always be a slave
who does not know how to
live upon a little.

— HORACE

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

LET heaven-eyed Prudence
battle with Desire.

— JAMES T. FIELDS

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Depos- ited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals				Totals			
A	B	C	A = B + C + D + E			D	E

TO live well in abundance is
the praise of the estate,
not of the person.

I will study more how to give
good account of my little than
how to make it more.

— BISHOP HALL

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

ABSTAIN in order to enjoy.
— EPICURUS

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals				Totals		
A	B	C	A = B + C + D + E	D	E	

IF you want to know whether you are destined to be a success or not, you can easily find out. The test is simple and infallible. Are you able to save money? If not, drop out. You will lose. You may think not, but you will lose as sure as fate, for the seed of success is not in you.

—JAMES J. HILL

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Depos- ited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals				Totals			
A	B	C	A = B + C + D + E			D	E

THE most important element
in success is economy,—
economy of money and time.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

ECONOMY, the poor man's
mint.

— TUPPER

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

RICHES spring from
economy.

— CANNING

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

ECONOMY is simply the art
of getting the worth of your
money.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

LITTLE and often fills the
purse.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals				Totals		
A	B	C		A = B + C + D + E	D	E

FRUGALITY when all is
spent comes too late.

— SENECA

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

DEBT is the worst poverty.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals				Totals		
A	B	C	A = B + C + D + E			D
						E

BETTER go to bed supperless
than rise in debt.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals				Totals		
A	B	C	A = B + C + D + E		D	E

THERE are but two ways of
paying debt: increase of
industry in raising income, in-
crease of thrift in laying out.

— CARLYLE

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

GRASP all, — lose all.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
				Totals		
Totals	A	B	C	A = B + C + D + E	D	E

BE saving, but not at the cost
of all liberality. Have the
soul of a king, and the hand of
a wise economist.

— JOUBERT

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

HE who saves in little things
can be liberal in great ones.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

MANY have been ruined by
buying good bargains.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
				Totals		
Totals	A	B	C	A = B + C + D + E	D	E

CHEAP is dear in the long
run.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

WHAT costs nothing is worth
nothing.

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

WITHOUT economy none
can be rich, and with it
few will be poor.

— DR. JOHNSON

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals				Totals			
	A	B	C	A = B + C + D + E	D	E	

A LIGHT purse maketh a
heavy heart.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Deposited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

CUT your coat according to
your cloth.

Year:		Month:					
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		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
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				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals				Totals			
A	B	C	A = B + C + D + E			D	E

THE art of living easily as
to money is to pitch your
scale of living one degree below
your means.

— H. TAYLOR

Year: _____ Month: _____						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	Totals	D
						E

HE who will not economize
will have to agonize.

— CONFUCIUS

Year: Month:						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

SAINTS must come to poverty
if prudence be not theirs.

Year:		Month:				
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				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
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				HEALTH		
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				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

ECONOMY is half the battle
of life; it is not so hard to
earn money as to spend it well.

— SPURGEON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
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				OPERATING		
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				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
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				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

A SOUND economy is a sound understanding brought into action.

It is calculation realized; it is the doctrine of proportion reduced to practice; it is foreseeing contingencies and providing against them; it is expecting contingencies and being prepared for them.

— MORE

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				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	A = B + C + D + E	D	E
				Totals		

THERE is no gain so certain
as that which arises from
sparing what you have.

— PUBLIUS SYRUS

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
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				OPERATING		
				FOOD		
				CLOTHING		
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				TRANSPORTATION		
				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

FOUR penny saved is two
pence clear,
A pin a day 's a groat a year.

— FRANKLIN

Year: Month:						
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
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				OPERATING		
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				HEALTH		
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				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

ECONOMY is the parent of integrity, of liberty and of ease, and the beauteous sister of temperance, of cheerfulness and of health.

— DR. JOHNSON

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

HAPPY is he whose modest
means affords enough —
no more.

— HORACE

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

OF great riches there is no
real use except it be in the
distribution; the rest is but
conceit.

— BACON

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

THE greatest wealth is contentment with a little.

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

HE is richest that has fewest
wants.

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING .		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

ERE you consult fancy, con-
sult your purse.

— FRANKLIN

Year:		Month:					
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS	
		Deposited		HOUSING			
				OPERATING			
				FOOD			
				CLOTHING			
				LAUNDRY			
				TRANSPORTATION			
				HEALTH			
				INCIDENTALS, NECESSITIES			
				Comforts			
				Luxuries			
				Reading			
				Recreation			
				Spiritual Uplift			
				Improvement			
Totals	A	B	C	A = B + C + D + E	D	E	
				Totals			

A CREATIVE economy is the
fuel of magnificence.

— EMERSON

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

BEWARE of little expenses.
A small leak will sink a
great ship.

— FRANKLIN

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				A = B + C + D + E		

HE becometh poor that deal-
eth with a slack hand, but
the hand of the diligent maketh
rich.

— PROVERBS, CHAPTER 10

Year:		Month:				
SOURCES OF INCOME	Totals	SAVED	GIVEN	SPENT	Totals	SURPLUS
		Depos- ited		HOUSING		
				OPERATING		
				FOOD		
				CLOTHING		
				LAUNDRY		
				TRANSPORTATION		
				HEALTH		
				INCIDENTALS, NECESSITIES		
				Comforts		
				Luxuries		
				Reading		
				Recreation		
				Spiritual Uplift		
				Improvement		
Totals	A	B	C	Totals	D	E
				$A = B + C + D + E$		

THE things of the spirit are the real values to which, in the balanced life, all material things are subject."

WE, all of us, should have a dream harbor, toward which we are steering across the sea of life. We may take any good ship — call it “Prudence,” “Thrift,” “Management,” what you will — provided it is safe.

And when the ship is safe, we may proceed on our voyage happily, knowing well that

“the last, the best of
life is yet to be,
For which the first was
made.”

— F. B.

**ANNUAL
SUMMARIES**

Annual Statement

Year:

	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Saved												
Given												
Spent:												
Housing												
Operating												
Food												
Clothing												
Laundry												
Transportation												
Health												
Incidentals												
Necessities												
Comforts												
Luxuries												
Reading												
Recreation												
Uplift												
Improvements												
Surplus												

ECONOMY SECRETS
Learned by Experience of Self
or Others

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ECONOMY SECRETS

**Learned by Experience of Self
or Others**

**For Helps in the Study of
Management consult:**

1. Budget Making for the Home.

S. AGNES DONHAM

Little, Brown & Company

2. How to Keep Household Accounts.

C. W. HASKINS

Harpers Brothers

3. The Business of the Household.

C. W. TABER

J. B. Lippincott Company

4. Thrift and Conservation.

ARTHUR H. and JAMES F. CHAMBERLAIN

J. B. Lippincott Company

5. First Lessons in Business (for Children).

J. A. BEXELL

J. B. Lippincott Company

**The History of the Thrift Movement in
America.**

F. W. STRAUS

J. B. Lippincott Company

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