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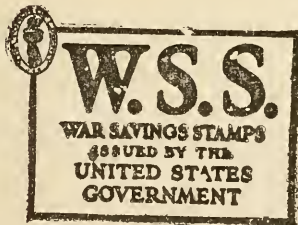
TREASURY DEPARTMENT  
National War-Savings Committee

UNITED STATES GOVERNMENT  
WAR-SAVINGS STAMPS

HANDBOOK

for

Banking, Educational, Industrial and  
Other Interests



*A Spender is a Liability to the Community  
A Saver is its Greatest Asset*

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WORLD WAR I PAMPHLET COLLECTION

UNITED STATES OF AMERICA  
WAR SAVINGS CERTIFICATES

SERIES OF 1918

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**THE LAW**

The Secretary of the Treasury is offering for sale to the people of the United States an issue of War-Savings Certificates authorized by act of Congress, approved September 24, 1917. The sum of such War-Savings Certificates outstanding shall not at any time exceed in the aggregate \$2,000,000,000. The law provides that the amount of War-Savings Certificates sold to any one person at any one time shall not exceed \$100, and that it shall not be lawful for any one person at any one time to hold War-Savings Certificates to an aggregate amount exceeding \$1,000; but one person may purchase \$100 or less any number of times so long as the aggregate amount of his holdings at any one time shall not exceed \$1,000.

**DESCRIPTION OF WAR-SAVINGS CERTIFICATES AND STAMPS**

The Secretary of the Treasury will issue War-Savings Certificates to which are to be affixed, from time to time as purchased, War-Savings Stamps. Each certificate contains spaces for 20 stamps, and folds to a size  $3\frac{3}{4}$  by 8 inches. A War-Savings Certificate is issued only upon the purchase of one or more War-Savings Stamps, but without any additional cost to the purchaser. War-Savings Stamps will be on sale on and after December 3, 1917, at post offices, agent banks, and numerous other agencies appointed by the Secretary of the Treasury. During December, 1917, and January, 1918, the price of these stamps will be \$4.12 each, and for each succeeding month during the year 1918, 1 cent per month is added to the price. When one or more War-Savings Stamps, series of 1918, are affixed thereto a War-Savings Certificate becomes an obligation of the United States Government, with a maturity value of \$5 on January 1, 1923, for each of such stamps. The average issue price of these stamps for the year 1918, plus 4 per cent interest per annum, compounded quarterly, will amount to \$5 on January 1, 1923.

**DESCRIPTION OF THRIFT STAMPS AND CARDS**

Thrift Stamps have a face value of 25 cents, but bear no interest. The Secretary of the Treasury will issue Thrift Cards, each card having spaces for 16 Thrift Stamps. When filled the holder may exchange the card on or before December 31, 1918, for a War-Savings Stamp by paying the difference between \$4 and the current

issue price of the War-Savings Stamps, which difference will be 12 cents in December, 1917, and January, 1918, and 1 cent additional for each succeeding month in that year.

No additional charge is made for a Thrift Card.

#### **PAYMENT PRIOR TO MATURITY**

War-Savings Certificates may be redeemed prior to maturity upon surrender at any money-order post office 10 days after such post office has received from the owner a written demand for payment. The redemption value of a War-Savings Stamp affixed to a War-Savings Certificate is \$4.12 during January, 1918. One cent is added to this redemption value in each succeeding month up to December 1, 1922, and on January 1, 1923, \$5 will be payable for each War-Savings Stamp affixed to a War-Savings Certificate. Thrift Stamps as such are not directly redeemable in cash, but a Thrift Card with 16 Thrift Stamps attached may be exchanged at a post office or other authorized agency, on or before December 31, 1918, for a War-Savings Stamp upon making the additional payment required of from 12 to 23 cents.

#### **THE NATIONAL NEED**

The sale of War-Savings Certificates is a part of the Government's program for financing the war. Never in its history has our country been faced with the necessity of providing for the payment of such large sums of money as it is now called upon to meet. On the other hand, the Nation has never been in a stronger financial condition than it is to-day.

Congress has appropriated more than \$19,000,000,000 for the fiscal year ending June 30, 1918. This tremendous sum is necessary for the maintenance of the Army, the Navy, the building of a great merchant marine, the construction of aircraft, the expenses of other governmental departments and activities, and loans to other nations fighting at our side.

The Government is now using the following means to meet this expenditure, namely:

- Taxation;
- Sale of Liberty Bonds;
- Sale of War-Savings Certificates and Stamps;
- Sale of United States Certificates of Indebtedness.

The aggregate amount of War-Savings Certificates authorized by Congress represents approximately one-tenth of the amount of money appropriated by it for the present fiscal year.

*While the Nation's need is great, the patriotism of our people and their willingness to offer their lives and property for the principles of freedom and democracy are infinitely greater.*

#### **THE NATIONAL OPPORTUNITY**

Democracy knows no distinction between high or low, rich or poor, native-born or naturalized citizen. Its interest is the people, and America is fighting for their peace and happiness, now at stake.

This offer of War-Savings Stamps is a democratic offer of the securities of the richest Nation in the world and presents an opportunity for every man, woman, and child to help according to his or her ability to save.

Aside from the mere raising of money required by the Government, the war-savings plan has untold possibilities for promoting the habit of thrift and saving among the American people. The boy or girl who saves and by so doing practices some self-denial is better for it. The man or woman who saves systematically increases self-respect and becomes a better employee and a better citizen and has a fuller appreciation of our institutions than has the one who spends as fast as he earns.

*Every dollar spent needlessly or thoughtlessly prevents just so much labor or material or food from being used for the Nation's immediate necessities. Money buys nonessentials, but nonessentials demand services and materials to produce them. Saving, through the purchase of War-Savings Stamps, will give more than money to the Nation. It will give it the ability to secure the services, the materials, and the food that are thus released for the support of our armies in the field and our navy at sea.*

The leaders of American life can perform no greater service to their country, their employees, their associates, or themselves than by giving their earnest support to further in every way the sale of War-Savings Stamps among the men, women, and children with whom they come in daily contact, and the Government is confident that they will do their part to make war savings a success.

## HOW TO BECOME A TREASURY DEPARTMENT AGENT

Provision has been made by the Secretary of the Treasury for the appointment of authorized agents to sell War-Savings Stamps and Thrift Stamps, and to issue War-Savings Certificates and Thrift Cards. It is desired to have a large number of agents for this purpose, so that the sale of stamps to the public may be facilitated.

Agents are divided into two classes:

*First class.*—Agents of the first class may neither obtain nor hold at any one time in excess of \$1,000 maturity value of War-Savings Stamps for resale to the public, but may replenish their supply of such stamps from time to time up to that limit. Thrift Stamps, however, may be purchased in any amount desired. All authorized agents are agents of the first class except such as become agents of the second class as provided below.

*Second class.*—Agents of the second class may obtain from a Federal Reserve Bank War-Savings Stamps and Thrift Stamps, the aggregate value of which does not exceed \$50,000, by depositing with a Federal Reserve Bank United States bonds of any Liberty Loan or United States Certificates of Indebtedness, the aggregate par value of which shall be at least equal to the aggregate amount of War-Savings Stamps at the issue price thereof during December, 1918, and of Thrift

Stamps at 25 cents each thus obtained by such agents. Agents of the second class desiring to obtain War-Savings Stamps and Thrift Stamps of the value of \$50,000 or more may deposit as collateral the above-mentioned securities and such other securities, as shall be prescribed by the Secretary of the Treasury. Agents of the second class are required to render a statement and effect a settlement at least monthly.

Agents of either class may obtain an adequate supply of War-Savings Certificates and Thrift Cards.

Blank forms of application for appointment as agents, with the necessary information as to execution and filing, may be obtained from any money-order post office, from Federal Reserve Banks and other agent banks, or from State or local representatives of the National War-Savings Committee. Appointments will be made only under authorization of the Secretary of the Treasury.

### WAR-SAVINGS SOCIETIES

The formation of War-Savings Societies is suggested. A society may be organized by any group of 10 or more persons, and upon proper application a certificate of affiliation with the National War-Savings Committee will be issued.

The purposes of a War-Savings Society are as follows:

1. To awaken a realization among the men, women, and children of the entire Nation that in their hands lies the key to the successful prosecution of the war; that they can render the most far-reaching, patriotic service through refraining from the purchase of all unnecessary articles, confining themselves to the use of such things as are necessary for health and efficiency, thereby releasing labor and materials for the support of our armies in the field; and that there is not enough labor in the United States to produce the great variety of articles needed to support our soldiers, and at the same time to provide all the comforts and luxuries we used to enjoy when there was no war.
2. To lay the foundations of thrift and economy throughout the United States, and to bring home to the people the fact that intelligent and consistent saving is not a dry problem in economics, but is the most vital, practical step toward personal success.
3. To obtain for the uses of the Government large sums of money through the sale of War-Savings Stamps, and at the same time furnish a method by which the small investor may put his savings in the immediate service of his country.

*Members of War-Savings Societies pledge themselves to support the Government by refraining from unnecessary expenditures, by systematic saving, and by obtaining new members.*

The National War-Savings Committee will publish a pamphlet describing the organization of these societies, containing by-laws and also blank forms necessary for their formation and operation.

Copies will be furnished upon application to the State Director or to local committees.

It is believed that these societies will be very helpful in schools, industrial establishments, and in social and other organizations.

School principals and teachers may appreciate the suggestion of forming separate societies by grades, rooms, or schools, thus creating competition for membership, total savings by societies, etc.

As the membership in these societies is not limited, it is thought that in many industrial establishments more than one society might be formed, thus creating a healthy rivalry between different departments of the factory, shop, mine, or mill. These societies should be organized and officered by the employees, receiving at all times, however, the full support of the employer. They will not interfere with shop discipline or rules, but, on the contrary, should tend to develop a closer relation between the employee, the employer, and the Government.

### **THE STATE DIRECTOR AND HIS ORGANIZATION**

The Secretary of the Treasury has appointed a director for each State to be officially known as State Director of War-Savings. The State Director will in turn appoint a State War-Savings Committee, and organize, direct, and be responsible for all activities in his State.

These State organizations will be very comprehensive, and will include city, county, and other local committees, all reporting to the State Director. Requests for, information speakers, printed and publicity matter, etc., should be sent to the State Director or local committee. The names and addresses of the State Directors are given on the back cover of this manual.

### **BANKING INSTITUTIONS**

The national development of thrift and savings will bring into being financial resources heretofore untouched by the American banker. While the savings deposits of this country have shown a steady growth during the past years, no Nation-wide movement of this character to encourage savings has been undertaken. This savings campaign, if successful and built upon a sure and lasting foundation, will present a new field for the American banker.

The incorporated banking institution, whether National or State, is a most effective agency for furthering the Government's campaign for thrift and economy. The public unconsciously turns to the banker for advice and information regarding its investments, and the individual will expect to find that his particular bank is an agent of the Treasury Department for the sale of War-Savings Stamps and Thrift Stamps. Therefore, it is hoped that every banking institution will become an agent for the sale of War-Savings Stamps; and in that event it is suggested that it delegate an officer or employee to act as director or manager of its War-Savings Division.

It is suggested that in the larger cities national banks and other members of the Federal Reserve System should become agents of the second class, so that they may be in a position promptly to supply War-Savings Stamps and Thrift Stamps to their banking correspondents in the smaller communities and their city depositors who have become agents of the first class.

Bankers in the smaller communities where business may not warrant their becoming agents of the second class, are urged to secure agencies of the first class and maintain at all times a sufficient supply of stamps for sale to their customers. The individual delegated by each bank to act as director or manager of its War-Savings Department should post himself fully in regard to the details of the War-Savings plan, so that he may be in a position to inform employers and others who desire information concerning it.

The American banker enjoys a wide circle of acquaintances in his community, probably wider than that of men in any other class of business. This is particularly true in the smaller community. There, as well as elsewhere, his services and cooperation will be particularly valuable along the following lines:

1. To consult and advise with commercial or industrial depositors as to the most effective means for furthering the sale of War-Savings Stamps to their employees.

2. To encourage the formation of War-Savings Societies wherever in his judgment it is practicable to do so, and to assist the duly elected officers of those societies by keeping an ample supply of stamps available at all times for sale to members.

3. To interest the officers of the local civic and commercial associations, and of fraternal, social, labor, and agricultural organizations, as well as principals of schools, in extending war savings by means of War-Savings Societies, or other channels that may be peculiarly adapted to their respective activities.

4. To maintain at all times a sufficient supply of War-Savings Stamps and Thrift Stamps for sale over the counter and to depositors or others who have become agents of the Treasury Department for the sale of such stamps.

5. To post in a conspicuous place in the bank the Government posters stating that War Savings Stamps are on sale.

The Federal reserve banks, money-order post offices and State Directors will gladly cooperate in any way with bankers to further this war-savings movement.

## EDUCATIONAL INSTITUTIONS

Educational institutions—from the country schoolhouse to the great State College and endowed university—are the most powerful agencies to teach the great lesson of thrift and economy that the Government desires to bring home to the American people. No child reaches maturity and the responsibilities of citizenship



without passing through school. Upon the school, in a large degree, depends the moulding of character and the dissemination of the ideas and principles upon which our democracy is founded. A national opportunity is now presented to impress upon the minds of students the fact that not only the successful termination of the war, but the future welfare and strength of the Nation depend upon the thrift and savings of each individual citizen.

Schools have shown that they can become vital centers of national service, and that they respond quickly and effectively to the calls of the Government. There has been no more significant and patriotic expression than that of the teachers and children of the schools of America in the successful prosecution of this war for democracy. It is easy to impress on children what money means in terms of war supplies—in soldiers' and sailors' meals, in uniforms, coats and blankets, in hospital supplies, and other articles of minor cost used to maintain a great Army and Navy. We must demonstrate to them that American money must fight as well as American men; that, in order to have money it is necessary to save it; and that, in order to save one must go without many desirable, but not essential, things. Children will thus see through the veil of war finance, the simple fact of important individual service through the saving of dimes and quarters.

Educators will quickly devise ways and means for promoting this campaign in a manner best suited to their respective communities and surroundings. It is thought, however, that a few suggestions will be found useful as a foundation for broader and more comprehensive plans than can be outlined here.

1. The formation of War-Savings Societies by the school as a whole, or by the grades, rooms, or classes.
2. The use in the classroom of problems in mathematics on Government finances, and essays on thrift, conservation, and economy.
3. The use of the schoolroom or the schoolhouse for public meetings for promoting war-savings.
4. Encouraging school children to talk over with their parents their essays on thrift and war-savings, thus extending to the home the benefit of the school campaign.
5. Teachers and students may be individually helpful in promoting war-savings throughout their respective communities.

## INDUSTRIAL ESTABLISHMENTS

Employers can be of great help in promoting thrift and may find some of the following suggestions helpful in furthering the war-savings campaign among their employees:

1. It has been the custom in some establishments to remember employees at Christmas time with gold pieces. It is suggested that War-Savings Certificates, with one or

more stamps affixed, together with a Thrift Card, with one or more stamps affixed, be substituted for gold as Christmas gifts.

2. Many employees desiring to save systematically may welcome the opportunity of having a part of their wages paid in War-Savings Stamps or Thrift Stamps. This, of course, should not be done without the employee's consent, and it is therefore suggested that employers prepare an appropriate order for the signature of the employee authorizing the employer to place in his pay envelope War-Savings Stamps or Thrift Stamps in an amount to be determined by the employee.

3. Many companies publish periodically a house organ or company magazine. It is suggested that space be devoted in each issue to some appropriate mention of War-Savings Stamps and the desirability of systematic saving by that means.

4. Make the back of the pay envelope a "salesman" for War-Savings Stamps by printing thereon appropriate thrift sentences. (For suggestions, see p. 12.)

5. Enclose printed matter in pay envelopes.

6. Employers may find it convenient to hold for safekeeping War-Savings Certificates belonging to their employees, provided the latter so desire.

7. Delegate one or more persons to become thoroughly familiar with this war-savings plan, so that it may be furthered intelligently among the employees.

8. Secure copies of the War-Savings Society pamphlet and where practicable help to organize societies among employees.

9. Employers are urged to secure appointment as agents, to make that fact known to their employees by posting appropriate notices throughout their establishments, and to offer every facility for the employees to purchase War-Savings Stamps.

#### OTHER IMPORTANT ORGANIZATIONS

The cooperation of national, state, and civic organizations is most important if this nation-wide movement is to be successful. The preceding pages will suggest lines of activities for women's clubs, labor, fraternal, and social organizations, civic and commercial bodies, churches, Young Men's Christian Associations, Boy Scouts, etc.

#### "OVER-THE-COUNTER" SALES TO THE GENERAL PUBLIC

Much of the success of the war-savings plan depends upon the ease and convenience with which the public may purchase War-Savings Stamps.

Retail stores and shops which come in constant contact with the public should have the stamps for sale and should display posters calling attention to that fact. To this end, patriotic

corporations, firms, and individuals controlling such selling facilities may cooperate by:

1. Securing an appointment as agent of the Treasury Department for the sale of War-Savings Stamps.
2. Cooperating in every possible way with the State Director or a local War-Savings Committee in
  - (a) Pushing the sales of stamps;
  - (b) Obtaining publicity;
  - (c) Reporting sales made.

Railroad, steamship, express, telephone and telegraph companies, public utility companies, and chain-store companies operating many branches in more than one State, should write to the National War-Savings Committee, Washington, D. C., for further instructions applying to their special organizations.

### **SPEAKERS' TEXTBOOK**

A pamphlet has been prepared containing suggestions and information which will be of great assistance to "Four-Minute" men, school principals and teachers, and others who may address groups of employees or other gatherings. Copies may be secured from the State Director or the local organization.

### **PUBLICITY MATTER**

Publicity matter prepared at Washington, D. C., will be supplied to the State Directors for distribution. Application for this matter should be made to the State or local organizations.

### **PERSONAL SOLICITATION AND ORDERING STAMPS BY MAIL**

Personal solicitation or canvassing to secure war savers is essential to nationalize this movement. For the use of the individual canvasser post cards have been prepared. These cards have printed thereon an order to deliver War-Savings Stamps or Thrift Stamps to the home of the prospective purchaser. They are addressed "To the Local Postmaster," are furnished without cost, and may be mailed without postage. Their use will be found very effective by members of War-Savings Societies and other organizations mentioned in this handbook. Supplies of these order post cards may be secured without cost by applying to the State or local war-savings organizations.

### **MAIL CARRIERS SELL WAR-SAVINGS STAMPS**

The Postmaster General has issued instructions to post offices throughout the country authorizing all mail carriers to deliver and sell War-Savings and Thrift Stamps. Mail carriers on rural routes will have these stamps with them for sale at all times, thus bringing the actual securities of the United States Government to the gate of practically every farmhouse in the country. City postmen will deliver stamps to the homes upon receipt of an order sent on the free post card described in the preceding paragraph. The cooperation of the Post Office Department makes every mail carrier a part of the vast selling organization formed by the United States Government.

## PUBLIC LIBRARIES

Public libraries can be very helpful in distributing printed matter regarding war-savings, and the librarians can be of valuable help to the Government by thoroughly familiarizing themselves with the general plan, so that they may be in a position to advise the large number of people that come in daily contact with them.

## PUBLICITY SUGGESTIONS

The following suggestions are offered for use on the back of pay envelopes, by teachers for blackboard use, and in other ways that may suggest themselves:

Have you ENLISTED in the  
Army of Savers?  
Buy War-Savings Stamps!

A War SAVER  
is  
A Life SAVER!  
Buy War-Savings Stamps!

No Amount is Too Small—  
THRIFT CARDS care for ALL!  
Buy War-Savings Stamps!

Save the QUARTERS  
and  
See the DOLLARS Grow.  
Buy War-Savings Stamps!

You can't SPEND Your Money  
and  
SAVE IT TOO!  
Buy War-Savings Stamps!

Serve and Save.  
Buy War-Savings Stamps!

Spend, but Spend WISELY.  
Save, and Save EARNESTLY!  
Buy War-Savings Stamps!

Don't be a SPENDER.  
BE A SAVER!  
Buy War-Savings Stamps!

Money Saved Works  
Day and Night for you.  
Buy War-Savings Stamps!

Don't Wait.  
DO IT NOW!  
Buy War-Savings Stamps!

No Amount is Too Small  
To Lend to Your Country.  
Buy War-Savings Stamps!

War-Savings Stamps  
are  
Worth Self-Sacrifice.

Thrive by Thrift!  
Buy War-Savings Stamps

# War Savings Stamps

## Wisdom Safety Success

### NATIONAL WAR-SAVINGS COMMITTEE

APPOINTED BY  
HON. WILLIAM G. McADOO,  
SECRETARY OF THE TREASURY

FRANK A. VANDERLIP, *Chairman*  
HENRY FORD  
MRS. GEORGE BASS

FREDERIC A. DELANO  
EUGENE MEYER, Jr.

CHARLES L. BAINES

#### FEDERAL AND STATE DIRECTORS

Federal Director.	State.	State Director.	Address.
E. C. BRADLEY....	Arizona.....	Harry R. Tritie.....	Phoenix.
	California (north) ..	John S. Drum.....	Bankers Investment Bldg., San Francisco.
	California (south) ..	G. A. Davidson.....	Trust & Savings Bldg., San Diego.
	Idaho.....	James H. Hawley.....	Boise.
	Nevada.....	Fred L. White.....	Post Office, Reno.
	Oregon.....	C. S. Jackson.....	Journal Bldg., Portland.
	Utah.....	Geo. T. Odell.....	Farmers & Stock Growers Bank, Salt Lake City.
	Washington.....	Danl. Kelleher.....	Lion Bldg., Seattle.
FRED W. FLEMING.	Arkansas.....	Moorehead Wright....	Federal Bldg., Little Rock.
	Colorado.....	John Evans.....	International Trust Co., Denver.
	Kansas.....	P. W. Goebel.....	Federal Bldg., Kansas City, Kans.
	Missouri.....	Festus J. Wade.....	717 Locust St., St. Louis.
	Nebraska.....	Ward M. Burgess.....	Omaha Nat. Bank Bldg., Omaha
	New Mexico.....	Hallett Reynolds.....	First National Bank, Las Vegas.
	Oklahoma.....	Asa E. Ramsey.....	Barnes Bldg., Muskogee, Okla.
Texas.....	Louis Lipsitz.....	1101 Main St., Dallas.	
Wyoming.....	Wm. C. Irvine.....	Capitol Bldg., Cheyenne, Wyo.	
J. F. HARRIS.....	Connecticut.....	Howell Cheney.....	State Capitol, Hartford.
	Maine.....	Herbert J. Brown.....	Federal Courthouse, Portland.
	Massachusetts.....	Robt. F. Herrick.....	84 State Street, Boston.
	New Hampshire.....	Allen Hollis.....	25 Capitol Street, Concord.
	New Jersey.....	Dwight Morrow.....	785 Broad St., Newark.
	New York (Greater)	Frederic W. Allen.....	51 Chambers St., New York City.
	New York (upper) ..	Wm. J. Tully.....	Post Office Bldg., Syracuse.
Rhode Island.....	Theodore Francis Green	Central Fire Station, Providence	
Vermont.....	Fred A. Howland.....	State Street, Cor. Western Ave., Montpelier.	
	Delaware.....	Henry P. Scott.....	21 West Tenth Street, Wilmington.
	Kentucky.....	Jas. B. Brown.....	National Bank of Commerce, Louisville.
J. D. LYON.....	Ohio.....	Harry P. Wolfe.....	502 Citizens Bank Building, Columbus.
	Pennsylvania (east) ..	Robt. K. Cassatt.....	1431 Walnut St., Philadelphia.
	Pennsylvania (west) ..	Jas. Francis Burke.....	Pittsburgh.
	West Virginia.....	Robt. L. Archer.....	Oliver Ave. and Smithfield St., Box 957, Huntington.
OTTO MARX.....	Alabama.....	Crawford Johnson....	Birmingham Coca Cola Bottling Co., Birmingham.
	District of Columbia	Danl. J. Callahan.....	Metropolitan Bank Bldg, Washington.
	Florida.....	Jas. F. C. Griggs.....	Federal Building, Jacksonville.
	Georgia.....	Hugh Richardson.....	66 Forsyth Street, Atlanta.
	Louisiana.....	Paul H. Saunders.....	811 Common Street, New Orleans.
	Maryland.....	Robt. Crain.....	Munsey Bldg, Washington, D. C. (Mail supplies to Park Ave., and Lexington Sts.)
	Mississippi.....	J. T. Thomas.....	Grenada.
	North Carolina.....	Francis H. Fries.....	Wachovia Bank & Trust Co., Winston-Salem.
	South Carolina.....	Robt. G. Rhett.....	Exchange Bank Bldg., Charleston.
	Tennessee.....	T. R. Preston.....	Chatanooga.
Virginia.....	Thos. B. McAdams....	1101 East Main St., Richmond.	

## FEDERAL AND STATE DIRECTORS—Continued

Federal director.	State.	State director.	Address.
H. B. RILEY.....	Illinois.....	Martin A. Ryerson....	Conway Bldg., Chicago.
	Indiana.....	J. D. Oliver.....	114 No. Main St., South Bend.
	Iowa.....	Homer A. Miller.....	710 Fleming Building, Des Moines.
	Michigan.....	Frank W. Hubbard....	723 Book Bldg., Detroit.
	Minnesota.....	Arthur R. Rogers.....	New York Life Bldg., Minneapolis.
	Montana.....	Harry W. Turner.....	Room 5, Montana Electric Building, Butte.
	North Dakota.....	George H. Hollister....	First Nat'l Bank Bldg., Fargo.
	South Dakota.....	M. F. Patton.....	219 Main St., Mitchell.
	Wisconsin.....	J. H. Puelicher.....	415 East Water Street, Milwaukee.

Y.M. + P.M. - P.C. 5000





**W.S.S.**

**WAR SAVINGS STAMPS  
ISSUED BY THE  
UNITED STATES  
GOVERNMENT**