

THE DEVELOPMENT OF THRIFT

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The Development of Thrift by Mary Willcox Brown

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MARY WILLCOX BROWN

**THE DEVELOPMENT
OF THRIFT**

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DEVELOPMENT OF THRIFT

BY

MARY WILLCOX BBROWN

GENERAL SECRETARY OF THE HENRY WATSON CHILDREN'S
AID SOCIETY OF BALTIMORE

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In Grateful Memory
OF
JOHN GLENN

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PREFACE

IN treating a subject as broad as is that of the development of thrift, it has not been possible in the compass of a small volume to do more than outline the general scope of the various agencies that have been organized to encourage and stimulate the practice of thrift.

It is hoped, however, that workers in charitable societies and social settlements who are trying to build up the character of the poor by teaching them how to be independent, and workingmen who are making an effort to organize associations and clubs by means of which to accumulate savings and to make safe investments, will find many helpful suggestions in the following pages.

For those who wish to make a thorough study of the subject of savings agencies, of workingmen's insurance, and of building and loan associations, this little book may serve as a stepping-stone.

BALTIMORE, January, 1899.

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