

Advertiser

NATIONAL SAVINGS BANK.

"How doth the little busy bee
Improve each shining hour,



"And gather honey all the day
From every opening flower."

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GIVE ME THE OLD.

Give me the old, give me the old,
Let others choose the new;
Time ripens wine, nor sullies gold,
That gilds the tried and true.
I love the books in which are placed
The names I used to love,
Names lost to earth, but angel-traced
Upon the books above.
Old hymns whose grand old melodies
Thrill on the wondering air,
And upward to the listening skies
The trembling spirit bear.
Our modern songs are sweet, 'tis said—
Such songs may do for you,
But sing around my dying bed
The songs my mother knew.
It matters little to you now
What name this relic bears;
'Tis old, but wrinkles on my brow
Tell me of vanished years.
Its worth to me cannot be told,
I loved the giver so;
Take thou the new, give me the old,
It tells of long ago.
It tells me of a vanished tone
I list to hear again—
A song half sung, a work half done,
A broken, sad refrain.
It tells me of a lonely hearth
Of tender, haunting eyes;
It whispers lovingly of earth,
But points me to the skies.
CHARLES W. HILLS.

FREEDMEN'S SAVINGS BANK.

FEW WORDS WITH THE READER, SHOWING
HOW POOR PEOPLE MAY BECOME RICH.

Every man wants to save something for his old age and to support him in case of sickness.
No man has a right to waste his money any more than he has to throw his bread out of the window while his hungry children are waiting for it. It is a waste of money to spend it for things you do not need. If a man with a family earns ONE DOLLAR a day and it takes only seventy-five cents of it to live on, he has twenty-five cent over at night. Now it is wrong for him to spend that money for tobacco, or whiskey or cigars. It is wrong also for him to save up that twenty-five cents from day to day till he gets twenty-five dollars, and then spend it all on a costly coat or hat, or such things. Gay and costly clothes, food, drinks, or tobacco are not only useless but they are hurtful. A decent clean suit of clothes every man needs, but to waste his money for costly coats to keep from his children what properly belongs to them. A man who dresses himself up in fine cloth is apt to think that he is above honest work, and as soon as he begins to think that, he will look around for some other than honest ways to get a living. Now if this is true of waste of money for clothing, what shall I say in regard to whiskey and tobacco! These keep a man's pockets always empty, and clothe him in rags. The man who has a family and drinks a glass of whiskey each day, cheats his family out of just so much money. If he only takes from them in this way ten cents each day, at the end of each year he has robbed his wife and little ones of \$36.50, and injured himself besides. He is on the road to the poor house, and in this way he is making the public support the family he swore to take care of when he was married. In this way I say a man does wrong to himself and his country.
It is each man's duty to earn all he can honestly; to use it for the support of his family and for sending his children to school. All after that he should put by in some safe place where he will get interest on it.
What do I mean by getting interest on it? I will tell you. Suppose John Johnson earns one dollar a day and saves out of it twenty-five cents a day! At the end of one year John will have ninety-six dollars and twenty-five cents! You would scarcely believe that it would count up so large at 25 cents a day, but so it is. Now what would I advise John to do with his money? If he puts it in his trunk it is liable to be stolen. If he should hide it away in a stocking on his bed, or under his floor—in each case it is likely to be run away with by the rats,

or to rot from wet, or to be burnt up in the house; at any rate, even if it remains safe and no thief gets it and no accident happens to it, and John keeps it there ten years, he will have only his \$96.25 at the end of the time. He will be worth just as much at the end of ten years as he was at the beginning, and no more. Any one can see that this would be a poor use of his money. Now what should he do with it? I should say he ought to put it out to use so that it would be earning something. If John had loaned the money for a year at 5 per cent. to some good friend whom he knew to be trusty, at the end of that time he would get back not only the money lent but four dollars and eighty-one cents for the use of it, which is called "interest." If John now says to his friend this:

"I don't want the money. I will lend it to you for another year and the interest also, at the same rate as last year."

He will have at the beginning of this second year one hundred and one dollar and six cents to lend, and at the second year's end he will have due him one hundred and six dollars and eleven cents. At the end of the second year John lends his money and the interest with it again, and so on at the end of the third, fourth and fifth year, till the end of ten years. Now how much will John have due him at the end of that time? One hundred and fifty dollars! The 96 1/4 dollars which if John had hidden away for safe keeping would have been only 96 1/4 dollars after all, has become without any trouble or care at all more than one-half greater than at first.

JOHN SAVES EACH YEAR.

But there is still another matter in which John is interested. In all yet said I have talked as if John was idle while his money was at interest. This would not be true. If he saved \$96.25 the first year, he could do the same I think the second, third and so on for ten years. If he did this and put it out at interest just as he did with the first year's savings, he would have at the end of ten years the large sum of twelve hundred and ten dollars and forty-three cents! That is to say—if a man saves only twenty-five cents a day every day for ten years and puts it at interest at 5 per cent., and at the end of each year puts the interest also at interest, he will have the large sum I have named. Thus a man who should begin to save a "quarter" a day at the age of 20, would be worth more than \$1,200 at the age of 30. He is on the high road to wealth. He can buy a snug farm for a thousand dollars; he can sow grain and raise cattle, and all these will be yielding him money while he sleeps. That is the way nature pays interest to an industrious man.

WHO IS JOHN'S TRUSTY FRIEND?

My reader may raise one objection to my advice. He may answer:
"You have recommended John to lend his money to a TRUSTY FRIEND! How can he know who is trusty? Suppose he lends it to some one he thinks is trusty, and finds him not so? or if willing to repay, his friend may be disappointed and lose the money, and really not be able to repay! What do you say to that?"

That I admit would be a very bad case! I should be very sorry to advise John to lend his money, hard earned and saved at a quarter a day, to some one who would be unwilling or unable to return it, principal and interest. But suppose I have a friend whom I know to be able and willing to repay? You want me to name that friend. Here it is—

THE FREEDMAN'S BANK!

I know it will be able to repay you for this reason; Whenever anyone lends it any money, that money is at once put into United States bonds. The Bank is bound to do that with the money, and the law does not allow any other use for it. Now as long as the United States pays its debts, you are sure of all the cash you can lend

it. When you put your money in the Bank you lend it to the United States. Every six months the interest is added to the principle, and begins to draw interest itself. Thus our friend John Johnson can find his true and trusty friend without fail, always ready to pay and always willing to borrow. The noblest friend the poor man ever had—Abraham Lincoln—signed the bill that established this Bank. The excellent General O. O. Howard is its friend as he is the friend of all good things and good people. Judge H. L. Bond, of Baltimore, is its friend. Mr. H. D. Cooke, of Jay Cooke & Co. is also its friend, and so are good, true, and unprejudiced men everywhere in the country.

Let me advise all to save their money in this way. The house-maid can save \$2 a month. In a year she will have \$24. In five years she will have \$120 at interest, and that will double itself without her touching it in about eleven years.

If a father should give his little child \$5 at each birth day, putting that sum at interest, when his boy comes to 21 years of age he would be worth more than \$200!

A boy saving only 5 cents a day will have \$18 each year, and if put at interest in this Bank will give him about \$200 in ten years.

The man who spends ten cents a day for tobacco, burns up or chews up the value of three barrels of flour in a year. That will supply bread for a man, his wife, and three children.

The man who drinks three glasses of whiskey a day, spends say 15 cents. In a year he spends \$54.75. That will keep a family of three persons in bread, buy each a pair of shoes, a hat, and a pair of woollen gloves.

Now in all this I have said nothing of the good habits that grow with savings. The man who is a whiskey drinker soon becomes an idler, loses all his work, he and his family become ragged and miserable, and have to be kept from starving by the poor house. I hint at this, and leave my reader to think about it, and by all means deposit in the SAVINGS BANK.

CASHIERS OF BRANCHES.

Branch offices of the Freedman's Savings and Trust Company are located as follows:

- Augusta, Ga., C. H. Prince, No. 40 Jackson street.
- Baltimore, Md., Samuel Townsend, No. 7 Gay street.
- Beaufort, S. C., N. R. Scovel.
- Charleston, S. C., Nathan Ritter, No. 9 State street.
- Huntsville, Ala., L. Robinson, Gallatin, near Holmes street.
- Jacksonville, Fla., N. C. Dennett, No 22 Bay street.
- Louisville, Ky., H. H. Barkholder, No. 116 Jefferson, between 3d and 4th streets.
- Memphis, Tenn., A. M. Sperry, No. 8 Beale street.
- Mobile, Ala., C. A. Woodward, No. 41 St. Michael street.
- Nashville, Tenn., John J. Cary, No. 66 Cedar street.
- Newbern, N. C., A. A. Nelson.
- New Orleans, La., C. S. Sauvinet, No. 114 Carondelet street.
- New York City, John J. Zuille, No. 183 Bleeker street.
- Norfolk, Va., H. C. Percy, No. 14 Main street.
- Richmond, Va., Charles Spencer, Freedmen's Bureau.
- Savannah, Ga., I. W. Brinkerhoff, Bryan street, near Drayton st.
- Tallahassee, Fla., Frank W. Webster, Market street.
- Vicksburg, Miss., Benjamin A. Lee, corner of Washington and Crawford streets.
- Washington, D. C., William J. Wilson, corner Pa. Avenue and 19th street.
- Wilmington, N. C., S. S. Ashley, Freedmen's Bureau.

SAMUEL L. HARRIS,
General Inspector.

BURGLARY.

We clip the following from the New Orleans Times, of Dec. 5.

"An attempt was made on Friday night to break open two safes of the National Savings Bank for Freedmen on Carondelet street, between Poydras and Lafayette. The door leading to the upper portion of the building (which for some time has been unoccupied) was entered by an ordinary key; a hole was then bored through the partition door, leading into the bank; by inserting a crooked wire through this, the hook which held it was easily unfastened. A most clumsy attempt was then made with two cold chisels and about half pound of gun-powder, to open the safes.

"One, a Rich & Co's safe, was somewhat damaged, and will require considerable repairs. The plate covering the key-hole, and knob of the other, were broken off. The attempt was done by unskilled men, usually known as 'shisters.' We were present at the opening of the safes. One contained ten dollars in silver and sixty cents in currency. The other was filled with valuable papers. We are informed by Mr. Sauvinet, the cashier, that money is never kept in the building at night."

We quote the above to show how carefully all the business of the Freedmen's Savings Banks is conducted. All the Moneys and securities of the Company are kept in such safe places that burglars cannot get at them.

TRUE SAYINGS.

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

"The man who by the plow would thrive Himself must either hold or drive."

A stitch in time saves nine.

The bee works every shining hour. When the storm comes she has a safe hive to shelter her.

Never buy what you don't want, because it happens to be cheap.

If a man keeps his farm his farm will keep him.

NOTWITHSTANDING the entire failure of the cotton crop upon the sea islands in South Carolina, the freedmen in and about Beaufort have generally a good supply of corn, and will be able to pass the winter very comfortably. There will, however, be considerable suffering on the main land.

PLANTERS in the Beaufort district state that the labor the past year has been a great improvement upon that of any previous year, and that the payment of hands every night, or once a week, is decidedly to the advantage of the employer.

At Charleston Branch one of the depositors, now an influential man, and tolerably well off, having money in the Savings Bank, was, when a boy, a chimney sweep.

At Memphis, Tennessee, a man was considering whether it was best to put his money in the Savings Bank, when one night the thieves broke into his cabin and stole between three and four hundred dollars.

The Bank at Memphis, Tennessee, has recently been refitted with counter, desks, and other conveniences, and is now one of the best arranged Bank rooms that we have. We are glad to know that our friends are gratified, and that the prospects of the Branch are steadily improving.

Our success at Memphis, Tennessee, is due in a great measure to the assistance of a few faithful men, who from the first have been the true friends of the Bank.