

# SAVE THEIR PENNIES ALL THE YEAR TO BUY AT CHRISTMAS



"I'm saving up to buy a dog license."



"How many stamps have you got?"

**D**URING the weeks just before the holidays the Chicago Penny Savings society has been busy advising its depositors how to spend their money as it has been all the year in teaching them how to save it. Before its various stations children wait their turn in line to draw out a part of their savings and convert it into Christmas cheer.

before, but we'll have one this year," said proudly one thin and shabby little Crosses.

"I'm goin' to get an out o' sight present for me mudder," announced a newboy, who, through the agency of penny savings, is able regularly to help his parents pay the rent and buy their winter's coal.

"I'm goin' to get a license for my dog," timidly confided to his kindergarten teacher a 5 year old capitalist, whose stocking was held up by a piece of stout string tied round the knee.



A Christmas rush on the School Bank.



has been drawn out to make a Christmas for Chicago's poor. For the Chicago Penny Savings society has revised the familiar adage. "Save your pennies and your dollar will take care of themselves." Its version reads: "Save your pennies, so that by and by you will have a dollar with which you can buy something worth having." At Christmas time it feels that its mission is similar to that of the second spirit in old Scrooge's dream, which scattered generous gladness along its way, and sweetened the humble dinner of the poor with the fragrant incense of its magic torch.

The real curse of the poor is its wrong estimation of values. It is this fact which the Chicago Penny Savings society takes as its working hypothesis. As long as money is the standard of value, it reasons, the monetary sense must be developed, and out of this will grow gradually a comprehension of true values in the other relations of life.

The movement is, therefore, not intended merely for children. It is as well for men and women of small incomes, who have been in the habit of looking upon their labor as their only capital, and who have regarded the uncertain future and the inevitable rainy day as gaunt specters of dread.

The work was inaugurated seven years ago last June. It grew out of a suggestion made some months before by the Rev. R. A. White, then a member of the philanthropic department of the Civic federation. Its friends, who were among Chicago's most prominent citizens, started it with contributions amounting to \$200, which provided it with a suitable equipment and money for running expenses.

**Pennies the Foundation of Family Happiness.**

If you want to know the value of a copper cent you should have gone at this Christmas time to some school in a poorer district of Chicago where the Penny Savings society has a station. You would have gained a respect for this smallest coin of the realm which, in your careless opinion, you may not have had for a golden eagle. It is wonderful what a penny saved can do. A penny spent isn't worth the copper that is in it. But a penny saved, even more than a penny earned, may be the corner stone, not only of a public charity, or of a private fortune, but also of a family's happiness.

"I'm saving up to buy a turkey. We ain't never had none

**Work Wholly for Depositors.**

The society is run wholly in the interest of its depositors. The men who are back of it, and whose names give it standing in the financial and philanthropic world, have no ulterior

motives of private gain. They even pay for the privilege of seeing the institution succeed. Year after year they make up out of their own pockets the deficit in its budget—a deficit which is unavoidable, since its only earnings are the interest paid to it by the big savings bank where it keeps all the money that has been deposited with it. As it makes a practice of urging all depositors who have accumulated a dollar or two to open accounts at regular savings banks, where they can draw interest on their money, the society never has in its possession a large sum on which interest accrues for its support.

The association uses the stamp system of deposit. Each depositor owns a stamp deposit card, on which is written, besides the owner's name and address, the station where it was taken out and the date of its issue. Deposits can be made only by buying and attaching to the cards the steel engraved stamps of the society, which are made in the denominations of 1, 5, 10, 25, and 50 cents. Money can be withdrawn only by signing the receipt on the stamp deposit card and by giving it up, either at the station where issued, or under certain circumstances at the central office of the society in the Tribune building, where Miss Ellen L. Higby, the cashier is in charge. No sum can be withdrawn which is less than the amount represented by all the stamps attached to the card.

The society carries on its work by two different methods.

In some cases its depositors come to it, and in others it goes to them. On the one hand it has stations in the public schools, the social settlements, charity bureaus, stores, missions, day nurseries, and even in private houses. On the other hand, it has collectors, who go from door to door in their selected districts and gather up the savings of its depositors. These buy from the central station a quantity of stamps, paying in cash their face value. The agent is reimbursed when he sells the stamps to depositors, and the depositors, in their turn, withdraw their money by presenting their stamped cards to the cashier of the society, according to its regulations.

The value and function of the stamp method is well illustrated by its successful operation in one of the schools in the Ghetto, where live the poorest and also the thirdest of Chicago's poor. In the Jewish Manual Training school,

cart, does not now think it worth his while to come near the school, except in the season of the Jewish festival. Many of the children save enough to clothe themselves, and the grown people of the neighborhood, most of whom are either ragpickers or toll in the sweatshops, are saving regularly through the penny savings station of the school sums which, in individual cases, aggregate \$1.50 a day.

**Collectors Aim Toward Happy Christmas.**

To other districts of the city the system of collection is better adapted. Here the collector becomes a household word, in whom the family turns for counsel when in need. She is able, in a business way, to get at the root causes of the family's secret trouble. All the year long these collectors have been quietly and steadily working to bring about in unhappy homes of the poor that spirit of union and sympathy which will make this Christmastide a season of genuine good will and joy. To cite a few specific instances: One family has been rescued from the clutches of a loan shark through a collector's advice and aid; an unruly boy has been saved from the John Worthing school and given a real inspiration to study and work; and more than one family was held together during the law stockyards strike and tided over their difficulties.

The shout, "Mamma, the penny lady's coming," which invariably announces the collector's approach, is the signal for a "slink up" all round. By the time the woman reaches her destination the mistress of the house has smoothed her hair, washed her hands and face, and put on a clean apron, if she possesses one. She is waiting with her savings in her hand and a smile on her shining face, that sometimes is suspiciously wet about the edges, to greet this visitor, whose coming means for her a self-respect in the hard present and a hope for the dark future.

**Love "Penny Lady" Despite Scrubbings.**

And the children love the "penny lady," in spite of the fact that her name is synonymous with soap and water. One small boy, to whom a certain collector refused a stamp card because his hands were so dirty, has taken to scrubbing his knuckles every day, for fear she may come unexpectedly. And among the best friends of another collector is a youngster who, when treated by his grandmother not long ago to the first bath of his life, cried out in the agony of having his eyes filled with soap: "I just bet a dollar that penny lady's to blame for this! If it hadn't been for her I'd never have got it!"

Maybe some of you who have read Dickens' "Christmas Carol" remember that last picture of the vision of the Christmas Present, those wretched figures of a boy and girl that



the principal of which, O. J. Milliken, is one of the trustees of the Penny Savings society, the work has become an important part of the educational training of the school. Nearly every child there, from the kindergarten up, is saving its money for some definite object, a necessity or a comfort. So fixed a habit has this become with the children that the candy man, who used to haunt the curbstone with his inviting push-



Many a mother opens a savings account through her children.

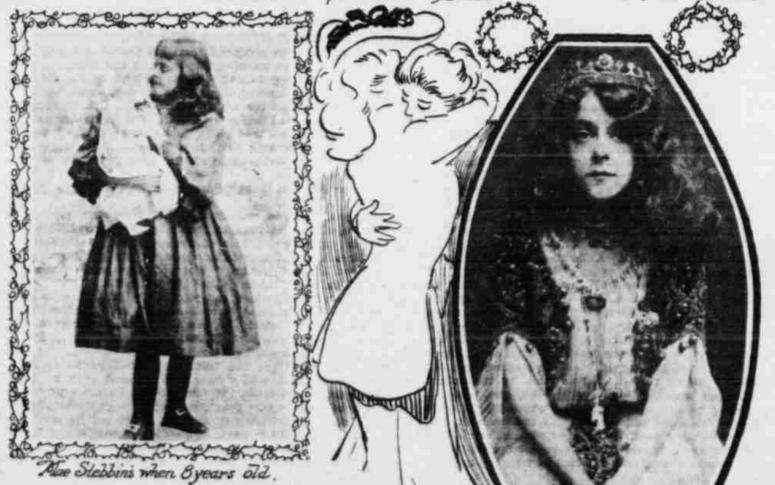
## HER FIRST CHRISTMAS AT HOME SINCE SHE WAS 8 YEARS OLD

**M**AE STEBBINS, famous in stage circles for her marvelous instep dancing, is to spend her first Christmas with her parents in Chicago since she was 8 years old. Thirteen long years of rehearsals, traveling, one night stands, haunting homesickness, and now at the height of her success, with the hardest battles won, only 21 years old, she chooses to give it all up to stay at home in peace and quiet with her mother.

She says "I'm so happy, I'm so happy" a dozen times a day and her bright eyes attest the truth of this declaration. "No," she maintains, "I shall never again go on the stage—I've had enough."

This voluntary relinquishment of stage life goes to show that success cannot atone for the drawbacks of the stage.

Mae Stebbins must have come dancing into the world. Almost as soon as she commenced using her legs as a means of perambulation, she danced. She never ran, or hopped, or jumped like other children—she danced. Her mother tells of missing her when she was a mere baby, and after a long search finding her following a street piano dancing easily along to the music. The child attracted attention everywhere, a lively little sprite, an animated bit of thistle-down, a feather tossed hither and thither by the winds of heaven. One day while dancing along the street she joined a group of children about an old organ grinder and his monkey. Soon she was dancing furiously. A man, passing, stopped and watched the wee elfish mite who divided honors with the monkey. He inquired where she lived and later called on her parents. He was a theatrical manager and wanted the child in his company. Mae pleaded to be allowed to go where she "could dance to pretty music all the time," and finally arrangements were made. From that time till a few weeks ago she has lived on the stage, never seeing her mother but for short visits.



Mae Stebbins when 8 years old.

Mae Stebbins

**Smiling Face Masks Christmas Loneliness.**

Did Mae Stebbins not love her home and her mother more than success she would still be on the road, dancing her young life away, even as she danced away her childhood and girlhood; but greater than her love for dancing was her love for a domestic life. All the long lonely years during which audiences were being amused by her she was secretly dreaming of the day when she should go home to stay. Each Christmas found her far from home, found her homesick and lonely. She was a pucky little mite, however, and no one guessed how her heart ached. She had formed a plan of her own and she held steadfastly to her idea; but what it cost her could be imagined if a certain big doll from which she has never parted could only repeat the sobbed-out stories of "wanting mamma." Even dearer than this doll was an old fur bon with a head which seemed so much like her "Kitty" at home that she smuggled up to it every night and wept out her childish grief and troubles when no arms but "mamma's" would do for a resting place.

The dream that had early formed itself in her mind and

which grew to be a life purpose was to build a home for her mother—a beautiful home which she should earn by dancing. She hoarded her money carefully, putting every cent she could spare in the savings bank and denying herself many a girlish pleasure that the home fund might grow faster. All the years when she was traveling from coast to coast, from the gulf to Canada, this wee girl held to her dream, telling no one, only the old fur head and the wax doll.

**Dream at Last a Reality.**

Years passed into years till at 18 Mae Stebbins was the greatest instep dancer in America—and she had \$10,000 in the bank. Her feet were said to be made of rubber, so perfectly could she bend and turn them. She originated some of the most difficult dances on the American stage. But in the midst of the glare and dazzle of lights, through the clamor of applause, her name heading countless billboards, her income increasing—through it all this young girl read only one message—home and mother. She came to Chicago with her \$10,000 meaning to buy her home right away. But she was disappointed.

The home of her dreams could not be purchased for this amount—and she had held the dream too long to give up now. Back she went to the stage, dancing, dancing, dancing, every night, many afterwards; for two more years she kept this up, until now, with money enough to complete the carrying out of her long, long dream, she is again in Chicago, her dancing slippers thrown away and stage life left behind forever.

**Christmas the Hardest Day of All.**

"A young girl's life on the stage is much like the life of other girls," she says. "She is always wondering about the

—to her—unknown life of girls off the stage; what it would be like to go to a big school with lots of other girls; to amuse one's self all the day; and to have one's mother always. She longs wistfully for these things; but the worst day of all the year is Christmas. Boxes from home often fail to reach the young traveler in time, and she must watch others joy-making while there is no joy for her. Often a little child is with a strange company many miles from home, and there is no one to take an interest in the wee mite. One Christmas I remember particularly well—I was only 9 years old—no box came and no plump stocking greeted my gaze on awakening. I know I cried my eyes most out. It was especially hard, as a little boy in the company had his mother with him and he received many beautiful gifts. The next year I was the only child with our company and they got me up a lovely tree. My, but I was happy! They all laughed to see my eyes shine so.

The holiday season is the hardest of all the year for professional people; two performances on Christmas day, and the week before Christmas our pay is always cut down half. This is done on the plea that this is a bad week on account of Christmas shopping; but we must play and dance just the same. Holy week also our pay is reduced on the same pretext.

**Smuggle In a Christmas Dinner.**

Last Christmas we girls were determined not to be cheated altogether out of Christmas pleasure, and as there was so little time between the matinee and the evening performance we planned to have dinner in the dressing room. There were six of us in the secret and we each carried a share of the dinner and some dishes in a big picnic basket to the matinee. Between acts we took turns setting the table and laying out the dinner, and when the last curtain went down we dived pell-mell off the stage into our improvised dining room. My, but that table looked tempting. We had everything good we could think of and the walls decorated with wigs and costumes and the smell of grease paint didn't spoil it one bit.

"It was a gay little dinner—six dancing girls, all far from their homes, having Christmas alone in the big dark theater. We had toasts, and funny stories, and all sorts of jolly times—to keep us from being too awfully homesick. We hardly had time to finish before the evening performance. Every one on the cars that night wondered what we had in those big picnic baskets that rattled so. And, just to think, the other girls are still dancing and singing again this Christmas, while I'm at home.

**Hard to Give Up Career.**

"Nearly every girl on the stage dreams of a day when she may leave it. You see, it isn't so easy as one might think. It is always hard to change occupations, and the stage is no



Mae Stebbins today

exception. A girl usually begins dancing young. She is educated for this life to the exclusion of everything else. Training and practice make the muscles and cords of her feet strong, each year fits her for a higher class of work, and she can't afford to quit it, for she must earn her living. It takes much of the right kind of practice to strengthen the toes so they will bear the weight of the body. If you think it's easy just try pointing on the toes and see if you can do it, and then imagine dancing a full number and several encores in this position. Often my toes were burst and bleeding when I came off the stage and the nails split. They get hardened in time, but after all this practice and torture a girl hesitates to give up dancing, just as any one would hesitate to give up that which they had spent years in learning. There is nothing else a dancing girl can do to make money.

"And so they stay on, all the time dreaming of some day living a quiet life in a nice cozy home of their own. They take their embroidery and fancy work to the theater with them and often make all their own underwear between acts. Many girls make up an entire trousseau and lay it away for the time when they may need it. They read and study, and the better class are ambitious to be just like other girls who are not on the stage. I know many girls who would do nothing on the stage they would not do in their own homes—if they had any.

"It's a hard life, but I suppose all ways of earning a living are hard for a girl, in some respects, and stage life may have no more disadvantages than other lines. Still a girl can at least have her home and her mother while earning her living in other ways and she can be at home for Christmas, and that's everything!"