

TREASURY DEPARTMENT

REPORT  
OF  
NATIONAL WOMAN'S LIBERTY  
LOAN COMMITTEE

FOR THE  
FIRST AND SECOND  
LIBERTY LOAN CAMPAIGNS

1917



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1918



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**MEMBERS OF THE NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.**

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Mrs. WILLIAM G. McADOO, *Chairman.*  
Mrs. ANTOINETTE FUNK, *Vice Chairman.*  
Mrs. GEORGE BASS, *Secretary.*  
Mrs. FRANK A. VANDERLIP, *Treasurer.*  
Mrs. A. S. BALDWIN.  
Mrs. CARRIE CHAPMAN CATT.<sup>1</sup>  
Mrs. GUILFORD DUDLEY.  
Mrs. KELLOGG FAIRBANK.  
Mrs. GEORGE THACHER GUERNSEY.  
Mrs. F. L. HIGGINSON.  
Mrs. J. O. MILLER.  
Miss MARY SYNON.  
Mrs. ELLA FLAGG YOUNG.

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<sup>1</sup> Mrs. Catt resigned on November 15, due to the heavy demands of her other work.

*The undersigned members of the National Woman's Liberty Loan Committee wish to express to the Secretary of the Treasury their grateful appreciation of the opportunity for unhampered constructive work that he has given the women of the United States. It is the first time in the history of the country that a member of the Cabinet of the United States has appointed a National Woman's Committee, giving it the same recognition and privilege as other committees of his department.*

*It is the first time in the history of the world's greatest democracy that women have been recognized as potential factors in influencing public opinion and have been empowered to give, through their united efforts aid to the Government.*

*The undersigned members of the National Woman's Liberty Loan Committee, in offering to the Secretary of the Treasury this report of work done through them, because of the generous spirit with which their committee was conceived, and the fair dealing which it has always met in the Department of the Treasury, rejoice in their success, and gladly pledge themselves and the women in their organization to loyal and devoted service so long as the country shall need it, and so long as the Secretary of the Treasury shall call for it.*

Mrs. A. S. BALDWIN,  
Mrs. GEORGE BASS,  
Mrs. GUILFORD DUDLEY,  
Mrs. KELLOGG FAIRBANK,  
Mrs. ANTOINETTE FUNK,  
Mrs. GEORGE THACHER GUERNSEY,  
Mrs. F. L. HIGGINSON,  
Mrs. J. O. MILLER,  
Miss MARY SYNON,  
Mrs. FRANK A. VANDERLIP,  
Mrs. ELLA FLAGG YOUNG.

# REPORT OF NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.

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## PART I.

### INTRODUCTION.

When war comes to a nation, the first essential for the prosecution of that war is money. It is necessary for arming and equipping an army and a navy; it is essential for food, for ships, for dependent families of soldiers, for everything that makes for efficient prosecution of war; and the total cost is so stupendous as to make any former outlay of the Government of the United States seem trifling. It is estimated that in the neighborhood of \$14,000,000,000 will be spent by this country alone in the first year that we are at war.

There are two ways to raise this enormous sum of money—by taxation and by the sale of Government bonds. The Government could take our money as it has taken our men. It could levy taxes so heavy that the burden would be well-nigh unbearable. But it has seen fit not to do this, and Congress has authorized issues of Government bonds, to be known as Liberty bonds, to help finance the war, thus offering to the people of the United States the opportunity to put their money into the safest and the most glorious investment in the world.

To borrow billions of dollars is an undertaking so important that the Government must fail in it unless it has the whole-hearted support of every one of its loyal citizens, women as well as men. It was in recognition of this fact that the Secretary of the Treasury created a National Woman's Liberty Loan Committee to help float the Liberty bonds to be put out during the war. In his informal address to the women he summoned to Washington to serve upon this committee, he stated that he felt certain no democratic appeal could be made to the country without the support of women citizens, and in submitting the following report, the National Woman's Liberty Loan Committee hopes that in addition to the concrete achievement here recorded, the reader will bear in mind the tremendous effect upon the sale of bonds undoubtedly made by the enthusiastic and patriotic support of the women of the United States.

### ORGANIZATION OF THE NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.

On May 7, 1917, the Secretary of the Treasury of the United States called to Washington for a conference in regard to the formation of a National Woman's Liberty Loan Committee the following women: Mrs. George Bass, of Illinois; Mrs. Carrie Chapman Catt, of New York; Mrs. Guilford Dudley, of Tennessee; Mrs. Antoinette Funk, of Illinois; Mrs. Kellogg Fairbank, of Illinois; Mrs. George Thacher Guernsey, of Kansas; and Mrs. J. O. Miller, of Pennsylvania.

At this meeting it was decided that a woman's organization for the sale of bonds be instituted throughout the country, under the direction of an executive committee in Washington. Mrs. William G. McAdoo was made chairman of this committee. Rooms in the Treasury Building were put at the disposal of the new organization, and a clerical force installed.

A publicity bureau was immediately opened, in charge of Miss Mary Synon, to work in cooperation with the publicity bureau of the United States Treasury Department. It was decided to add the following members to the executive committee—they were appointed by the Secretary of the Treasury in May, 1917: Mrs. F. L. Higginson, of Massachusetts, and Mrs. Frank A. Vanderlip, of New York; and later, Mrs. Ella Flagg Young, of Illinois; Miss Mary Synon, of Illinois; and Mrs. A. S. Baldwin, of California.

On May 9 the first meeting of the National Woman's Liberty Loan Committee was held in the Treasury Building, and a plan of organization was determined upon.

### FEDERAL RESERVE DISTRICT CHAIRMEN, SECOND LIBERTY LOAN.

- First district, Mrs. Frank L. Higginson, Boston.
- Second district, Mrs. John Pratt, New York.
- Third district, Miss Clara Middleton, Philadelphia.
- Fourth district, Mrs. Roger G. Perkins, Cleveland.
- Fifth district, Mrs. Egbert Leigh, Richmond.
- Sixth district, Mrs. P. J. McGovern, Atlanta.
- Seventh district, Miss Grace Dixon, Chicago.
- Eighth district, Miss Florence J. Wade, St. Louis.
- Ninth district, Mrs. C. A. Severance, St. Paul.
- Tenth district, Mrs. G. W. Fuller, Kansas City.
- Eleventh district, Mrs. E. B. Reppert, Dallas.
- Twelfth district, Mrs. A. S. Baldwin.

### STATE CHAIRMEN, SECOND LIBERTY LOAN CAMPAIGN.

- Alaska, Mrs. T. J. Donohoe, Valdez.
- Alabama, Mrs. Solon Jacobs, Birmingham.
- Arizona, Miss Alice M. Birdsall, Phoenix.
- Arkansas, Mrs. C. H. Brough, Little Rock.
- California, Mrs. E. R. Brainerd, Los Angeles.
- Connecticut, Mrs. Morgan S. Bulkeley (Mrs. R. M. Bissel, vice chairman), Hartford.

Colorado, Mrs. E. S. Kassler, Denver.  
 Delaware, Mrs. W. R. Orr, Lewes.  
 Florida, Mrs. W. S. Jennings, Jacksonville.  
 Georgia, Mrs. William R. Leaken, Savannah.  
 Idaho, Mrs. Teresa M. Graham, Coeur d'Alene.  
 Illinois, Mrs. Howard T. Willson, Virden.  
 Indiana, Mrs. Frederick H. McCulloch, Fort Wayne.  
 Iowa, Mrs. Wilbur W. Marsh, Waterloo.  
 Kansas, Mrs. J. M. McCown, Emporia.  
 Kentucky, Mrs. Donald McDonald, Louisville.  
 Louisiana, Mrs. Lawrence Williams, New Orleans.  
 Maine, Mrs. John F. Hill, Augusta.  
 Maryland, Mrs. Robert Garrett, Baltimore.  
 Massachusetts, Mrs. Barrett Wendell, Boston.  
 Michigan, Mrs. Delphine D. Ashbaugh, Detroit.  
 Minnesota, Mrs. Francis Chamberlain, Minneapolis.  
 Mississippi, Mrs. R. L. McLaurin, Vicksburg.  
 Missouri, Mrs. Philip N. Moore, St. Louis.  
 Montana, Mrs. W. W. McDowell, Butte.  
 Nebraska, Mrs. A. G. Peterson, Aurora.  
 Nevada, Mrs. Samuel H. Belford, Reno.  
 New Hampshire, Mrs. Wm. H. Schofield, Peterboro.  
 New Jersey, Mrs. H. O. Wittpen, Hoboken.  
 New Mexico, Mrs. J. J. Shuler, Raton.  
 New York, Mrs. Courtlandt D. Barnes, Manhasset, L. I.  
 North Carolina, Mrs. R. J. Reynolds, Winston-Salem.  
 North Dakota, Miss Minnie J. Nielson, Valley City.  
 Ohio, Mrs. Frank Mulhauser, Cleveland.  
 Oregon, Mrs. Sarah Evans, Portland.  
 Pennsylvania, Mrs. J. O. Miller, Pittsburgh.  
 Rhode Island, Mrs. Walter A. Peck (Mrs. Livingstone Beekman, honorary chairman), Providence.  
 South Carolina, Mrs. F. S. Munsell, Columbia.  
 South Dakota, Mrs. Ellwood Perisho, Brookings.  
 Tennessee, Mrs. Guilford Dudley, Nashville.  
 Texas, Mrs. D. E. Waggoner, Dallas.  
 Utah, Mrs. W. Mont Ferry, Salt Lake City.  
 Vermont, Mrs. E. C. Smith, St. Albans.  
 Virginia, Mrs. John L. Hagan, Danville.  
 Washington, Mrs. Overton G. Ellis, Tacoma.  
 West Virginia, Mrs. Beulah Boyd Ritchie, Fairmont.  
 Wisconsin, Mrs. John W. Mariner, Milwaukee.  
 Wyoming, Mrs. T. S. Taliaferro, jr., Rock Springs.

#### ADVISORY COUNCIL OF THE NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.

[Name of organization, representative, and address.]

American Fund for French Wounded, Mrs. Ethelbert Nevin, president, New York City.  
 American Home Economics Association, Miss Catharine J. MacKay, president, Ames, Iowa.  
 American Pen Women, League of, Mrs. Isaac Pearson, president, Washington, D. C.  
 American Society for the Prevention of Cruelty to Animals, Mrs. Alfred Wagstaff, New York City.

## 10 REPORT NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.

- Ancient Order of Hibernians, Mrs. Mary F. McWhorter, president, Chicago., Ill.  
Ancient Order of Hibernians, Ladies' Auxiliary, Mrs. H. A. Gallagher, State president, Pennsylvania.  
Arlington Confederate Monument Association, Mrs. Wm. Oscar Roome, Washington, D. C.  
Army Nurses of the Civil War, Mrs. Alice C. Risley, Jefferson City, Mo.  
Catholic Benevolent Association, Ladies, Miss Kate Mahoney, supreme president, Troy, N. Y.  
Catholic Ladies of Columbia, Miss Ellen Fryberger, supreme secretary, Canton, Ohio.  
Catholic Order of Foresters, Woman's, Mrs. Rose D. Rittman, president, Chicago, Ill.  
Catholic Women's Benevolent Legion, Mrs. Ellen L. Loughlin, supreme president, New York City.  
Catholic Women of United States, Mrs. Francis Burrall Hoffman, New York City.  
Child Welfare League (International), Mrs. Isabella Charles Davis, Westfield, N. J.  
Christian Endeavor, United Society of, Rev. F. E. Clark, president, Boston, Mass.  
Civic Federation, National, Miss Maude Wetmore, chairman, New York City.  
College Women, National Federation of, Mrs. Myra Fingman Miller, president, Long Beach, Cal.  
Collegiate Alumnae, Association of, Mrs. Lois Kimball Mathews, president, University of Wisconsin, Madison, Wis.  
Colonial Dames, XVII Century, Mrs. Stella Pickett Hardy, Batesville, Ark.  
Colonial Dames of America, National Society of, Mrs. Joseph R. Lamar, president, Washington, D. C.  
Colonial Dames, State of New York, Mrs. Hamilton R. Fairfax, president, New York City.  
Companions of the Forest of America, Supreme Circle, Mrs. Annie E. Poth, supreme financial secretary, New York City.  
Congress of States Societies, Mrs. Thomas J. Vivian, president, New York City.  
Daughters of America, National Council of, Mrs. Annie N. Ellis, national councilor, Fredericksburg, Va.  
Daughters of the American Revolution, Mrs. George Thacher Guernsey, Washington, D. C.  
Daughters of the G. A. R., Mrs. Carrie P. Boggs, commander in chief, Detroit, Mich.  
Daughters of Isabella, Mrs. Genevieve H. Walsh, supreme regent, Utica, N. Y.  
Daughters of the Union, Mrs. Charles H. Masury, president general, Danvers, Mass.  
Daughters of the Revolution, Mrs. Everett Menzies Raynor, president general, New York City.  
Daughters of 1812, United States Society of, Mrs. Robert Hall Wiles, president, Chicago, Ill.  
Degree of Honor, Miss Elizabeth E. Allburn, superior recorder, Sioux City, Iowa.  
Eastern Star, Order of the, Mrs. Emma C. Ocobock, grand worthy matron, Hartford, Mich.  
Education Association, National, Miss Sarah Louise Arnold, Boston, Mass.  
Farm and Garden Association, Woman's National, Mrs. Francis King, president, Alma, Mich.  
Federation of Settlements, National, Miss de G. Trenholm, New York City.  
Federal Suffrage Association, Mrs. Olympia Brown, president, Racine, Wis.  
First Aid Association, National, Mrs. J. Sewall Reed, president, Arlington, Mass.  
First Families of Virginia, Mrs. Henry L. Cook, president, Milwaukee, Wis.  
Fraternal Brotherhood, Mrs. Emma R. Neidig, supreme past president, Los Angeles, Cal.  
Girls Friendly Society, Miss Frances W. Sibley, president, Detroit, Mich.  
Girls Honor Guard, National, Miss Theodora Booth, president, New York City.  
Grange, National, Mrs. E. S. McDowell, treasurer, Wellesley, Mass.

- Homeopathy, American Institute of, Mrs. Sarah M. Hobson, Chicago, Ill.  
 Housewives League, National, Mrs. Julian Heath, president, New York City.  
 Illinois Women in New York City, Society of, Mrs. Thomas Slack, president, New York City.  
 Independent Order of True Sisters, Mrs. Emma Schlesinger, president, New York City.  
 Industrial Education, National Society for Promotion of, Mr. Alvin E. Dodd, secretary; May Allison, assistant secretary, New York City.  
 International Peoples' Aid Association, Mrs. Kate Davis, president, Cleveland, Ohio.  
 International Typographical Union, Woman's International Auxiliary, Mrs. J. W. Armistead, president, Atlanta, Ga.  
 Jewish Women, Council of, Mrs. N. E. Harris, president, Bradford, Pa.  
 Kindergarten Union, International, Stella Louise Wood, president, Minneapolis.  
 Kings Daughters and Sons, Mrs. A. H. Evans, president, New York City.  
 Ladies of the G. A. R., Mrs. Virginia C. McClure, national president, Peoria, Ill.  
 Maccabees, Ladies of the, Mrs. Frances E. Burns, president, St. Louis, Mich.  
 Maccabees, Woman's Benefit Association, Miss Bina M. West, supreme commander, Port Huron, Mich.  
 Mayflower Descendants, Mrs. A. Howard Clark, Washington, D. C.  
 Methodist Home Missionary Society, Mrs. W. P. Thirkeild, president, Marshfield Center.  
 Mount Vernon Ladies' Association of the Union, Mrs. Harriet Clayton Comegys, regent, Dover, Del.  
 Musical Clubs, National Federation, Mrs. A. J. Ochsner, president, Chicago, Ill.  
 Navy League, Women's Section, Mrs. George Dewey, president, Washington, D. C.  
 National Security League, Miss Mabel Choate, Stockbridge, Mass.  
 National Council of Women, Mrs. Philip North Moore, president, St. Louis, Mo.  
 New York State Women, Society of, Mrs. Gerard Bancker, president, New York City.  
 Ohio Women, National Society, Mrs. George M. Clyde, president, Brooklyn, N. Y.  
 Opposed to Woman Suffrage, National Society, Mrs. Alice H. Wadsworth, president, Washington, D. C.  
 Patriotic Order of Americans, Mrs. M. Elizabeth Strunk, national president, Philadelphia, Pa.  
 Patriotic Women of America, National Society of, Mrs. Wm. R. Stewart, president, New York City.  
 Presbyterian Woman's Board of Home Missions, Mrs. F. S. Bennett, president, New York City.  
 Private School Managers' Association, National, Miss Nettie Huff, Kansas City, Mo.  
 Signers of Declaration of Independence, Descendants of, Mrs. Chas. C. Harrison, St. Davids, Pa.  
 Slovak Ladies Union, First Catholic, Mrs. Anna Ondrey, president, Cleveland, Ohio.  
 Social Work, National Conference of, Mrs. John M. Glenn, New York City.  
 Southern Association of College Women, Miss Elizabeth Avery Colton, president, Raleigh, N. C.  
 Southern Memorial Association, Confederate, Mrs. W. J. Behan, president general, New Orleans, La.  
 Southern Women, Conference of, Mrs. Nellie Peters Black, president, Atlanta, Ga.  
 Special Aid Society, National, Mrs. William Alexander, president, New York City.  
 Surgical Dressings Commission, National, Mrs. Mary Hatch Willard, chairman, New York City.  
 Temple Sisterhoods, National Association, Mrs. Abraham Simon, Washington, D. C.  
 United Daughters of the Confederacy, Miss Mary B. Poppenheim, president general, Charleston, S. C.

- Unitarian and Other Liberal Christian Women, Miss Lucy Lowell, president, Boston, Mass.
- Woman's Auxiliary Recruiting and Relief Work, Mrs. Margaret M. Crumpacker, commandant, New York City.
- Woman's Christian Temperance Union, Miss Anna Gordon, president, Evanston, Ill.
- Women Lawyers' Association, Miss Sara Stephenson, president, Brooklyn, N. Y.
- Woman's National Rivers and Harbors Congress, Mrs. Joseph M. Strout, president, Portland, Me.
- Woman's Relief Corps, Mrs. Ida K. Martin, national president, Minneapolis, Minn.
- Women's Trade Union, League of America, National, Mrs. Raymond Robins, president, Chicago, Ill.
- Woman's Suffrage Association, National American, Mrs. Carrie Chapman Catt, New York City.
- Women Voters, National Council of, Mrs. Emma Smith Devoe, president, Tacoma, Wash.
- Women of Woodcraft, Mrs. Carrie C. Van Orsdall, grand guardian, Portland, Oreg.
- Women Workers, National League of, Mrs. Henry Ollesheimer, president, New York City.
- Woodmen Circle, Supreme Forest, Mrs. Emma B. Manchester, supreme guardian, Omaha, Nebr.
- World's Purity Federation, Mrs. B. S. Steadwell, La Crosse, Wis.
- Young Women's Hebrew Association, Mrs. Israel Unterberg, president, New York City.
- Young Ladies Mutual Improvement Association, Mrs. Martha H. Tingey, general president, Salt Lake City.
- Young Woman's Christian Association, Mrs. Robert E. Speer, president, New York City.

## ORGANIZATION.

### I. Federal Reserve District Chairmen.

As the National Woman's Liberty Loan Committee is a committee of the Treasury Department of the United States, it was decided to organize along governmental financial lines, and the first appointments made by the National Committee were the twelve women chairmen of the Federal reserve bank districts of the United States.

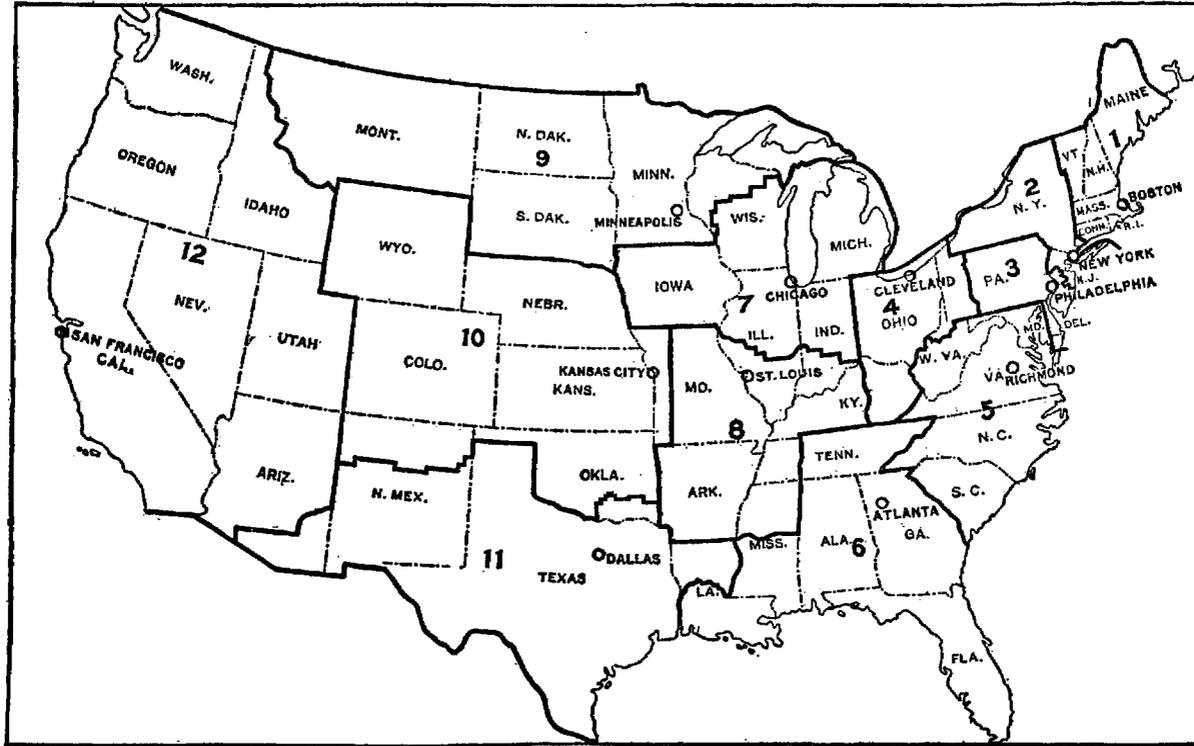
For purposes of organization the National Woman's Liberty Loan Committee has made the State the unit, and has appointed a chairman of every State and Territory.

The Federal reserve chairman has supervision over the State chairmen in her district; she directs their activities, and is held responsible by the National Committee for carrying out its suggestions in the States in her charge.

The Federal reserve chairman also serves as a member of the executive committee of the Liberty loan committee of the Federal reserve bank board of her district.

She has power to call women's Liberty loan conventions in the States in her charge, and to call together for conference the State chairmen serving under her.

Map of the United States Showing Federal Reserve Bank Districts.



## H. STATE CHAIRMEN.

State chairmen in those States that are divided between two Federal reserve districts are requested to appoint a vice chairman to organize the smaller area of the State, who shall report to the reserve chairman in whose district her territory lies, at the same time coordinating her work with that of the State chairman under whom she serves.

It is the duty of each State chairman of the National Woman's Liberty Loan Committee to appoint a chairman for every county in her State, and for every town with a population of over 50,000.

When these chairmen are appointed, the State chairman has the entire responsibility for them. She must maintain constant touch with them, in order to see that the recommendations of the National Committee are carried out, and that a satisfactory amount of bonds is being sold.

The State chairman must also consult with the heads of all important organizations of women in her State as to the better method of reaching their memberships with an appeal to buy bonds. She must see that speakers appear before all conventions meeting in her State during a loan campaign, and she must arrange for meetings in the parts of her State where the sale of bonds proves patriotic enthusiasm to be lacking.

A fortunate arrangement has been made with the woman's committee of the Council of National Defense, which insures cooperation between these two important woman's committees. When the National Woman's Liberty Loan Committee appoints its State chairman for the Liberty loan, her name is presented by Dr. Anna Howard Shaw, chairman of the woman's committee of the Council of National Defense, to the woman's committee of the State council of defense in her State, for membership on that body. This enables the chairman representing the National Woman's Liberty Loan Committee to use the existing State defense organization for Liberty loan campaigns, and for aid in organizing her own committee for the sale of Liberty bonds.

**Congressional District and Zone Chairmen.**

In some States a chairman was appointed for each congressional district, having supervision, under the State chairman, of those counties that lie in the geographical division made by the congressional district lines. In other States, where the area is large and the congressional districts few, the territory to be covered has been arbitrarily divided into zones, with a chairman having supervision of such counties or townships as may lie within her zone. This method of organization, while not generally used, has been found successful, as it divides the responsibility of supervision and enables

the State chairman to have a more intimate knowledge of the counties working under her.

#### County Chairmen.

The county chairman has the task of appointing chairmen of all towns with a population under 50,000, of all townships and villages, and in some States, of school districts. It is her duty to see that every person in her county is reached by an appeal to buy bonds; she must exact daily reports from the women working under her, and in her turn send a daily report to her State chairman of the work done in her county. She must arrange for patriotic meetings in her county if the sale of bonds is sluggish, and she must make sure that the rural districts in her charge are being covered. She should call frequent meetings of village and township chairmen serving under her to discuss methods of campaign.

#### Township and Village Chairmen.

The township or village chairman is instructed to appoint a general committee, consisting of leading women in every activity of her community, to plan the organization of her unit. The National Committee urges that the township be so organized that a house-to-house canvass for the sale of bonds be conducted, and recommends a trolley or automobile house-to-house appeal to reach the districts lying between villages.

#### City Chairmen.

The city chairman has a different problem, as she must organize her community so that she may reach all the people in it. The National Committee strongly urges a ward organization that will include a house-to-house canvass for bond selling: In the past campaign it was demonstrated that this was the only way to be certain that the ground was covered. In addition to this, the city chairman should appoint a flying squadron of bond saleswomen, and should send them out on daily drives for large subscriptions. They should maintain booths in banks, hotels, department stores, street corners, etc., and should see that all stores and factories where labor is employed are covered.

Publicity is an important part of the duty of a city chairman; she must keep the papers in her community constantly fed with news stories in regard to the work women are doing in the Liberty loan campaign, and she must see that posters and special street-car advertising of a kind to appeal to women are widely distributed.

She must arrange for women Liberty loan speakers at all patriotic meetings, and at all places where women are employed; and she must see that every woman's club or organization meeting during the time of the campaign is addressed by them. She must also make an

effort to persuade women's institutions and organizations to invest endowment funds in Liberty bonds. This has been attempted with great success in some cities.

At the Liberty loan conference recently called by the Secretary of the Treasury it was recommended that the city chairman appointed in the various districts by the Federal reserve banks for the sale of Liberty bonds should include on his executive committee the woman appointed as Liberty loan chairman of that city, and other women as he may decide, and that he should appoint a woman to such subcommittees as the women members of the executive committee may suggest. This merging of the two forces for bond selling enables each to have the benefit of the other's organization and insures a more comprehensive campaign.

### III. ADVISORY COUNCIL.

One of the first official acts of the National Woman's Liberty Loan Committee was to provide for an advisory council, and to appoint as members the heads of the great national organizations of women. In this way the support and cooperation of these important groups was assured. In the past two Liberty loans these Nation-wide memberships were of inestimable aid to the campaigns in the various States, and in many cases the societies made national contributions of great sums to the Liberty loan. The high sense of patriotism of the organized women of the United States was proved beyond all question.



PART II.  
WORK OF NATIONAL WOMAN'S LIBERTY LOAN  
COMMITTEE.

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FIRST LIBERTY LOAN CAMPAIGN.

(May 15 to June 15, 1917.)

The following report is compiled from the letter files in the office of the National Woman's Liberty Loan Committee. Undoubtedly there were many subscriptions made by and through women which were not recorded here. As there were no distinctive women's blanks used in the first campaign it is impossible to arrive at any correct estimate of the results of the work done by women; it was, however, of sufficient value to encourage the National Committee to believe that the women of the United States might be relied upon to take a substantial share of the responsibility of disposing of succeeding bond issues.

Mrs. Frank L. Higginson, chairman of the first Federal reserve district, appointed her State chairmen and put in operation the most complete piece of organization in the first campaign. The women of New England called together the heads of all women's organizations and put them to work selling bonds. They instituted house to house canvasses in many places, held street meetings, and sold bonds in department stores. It is estimated that well over \$2,000,000 was subscribed through the women's committees of the first district.

Mrs. Frank A. Vanderlip, of New York, reported that Miss Virginia Furman, chairman of the woman's Liberty loan executive committee in the second Federal reserve district, brought together the heads of 80 organizations of women to work for the Liberty loan. One organization alone, the Woman's Motion Picture Industry, subscribed \$1,000,000 worth of bonds. The New York State Woman's Suffrage Party secured \$4,700,000 worth of subscriptions; \$8,300,000 was reported as the woman's total for the second district.

Mrs. J. O. Miller, State chairman of Pennsylvania, reported that in Allegheny County the bankers' statements show that 34 per cent of the bonds sold were taken by women. Her estimate of subscriptions taken through her committees is \$12,000,000.

Mrs. George Bass, of Illinois, made two Chautauqua trips, of a fortnight each, speaking every day. Her itinerary covered all towns in northern Kentucky and in southern and northern Indiana.

Mrs. Antoinette Funk and Mrs. Kellogg Fairbank, of Illinois, and Mrs. Guilford Dudley, of Tennessee, reported publicity campaigns, frequent speaking, and personal solicitation for bond subscriptions to a considerable amount.

In the State of California 7 out of 10 bonds were taken by women. In Tennessee the subscriptions through women amounted to \$1,000,000.

The following is a statement of the national associations of women which subscribed through the National Woman's Liberty Loan Committee to the first issue of Liberty bonds:

ADVISORY COUNCIL.

Daughters of the American Revolution. (It is estimated by Mrs. Guernsey, president, that \$2,428,000 was subscribed through the members of this organization.)

Society of Mayflower Descendants, \$120,000.

Catholic Women's Benevolent Legion, \$20,000.

Daughters of the Union, \$28,000.

Woman's Benefit Association of the Maccabees, \$100,000.

Ladies of the Maccabees, \$25,000.

Women's Catholic Order of Foresters, \$10,000.

National Society of Colonial Dames of America.

Order of the Eastern Star.

United Daughters of the Confederacy.

Association of Collegiate Alumnae.

United Societies of Christian Endeavor.

Daughters of 1812.

Young Woman's Christian Association.

Council of Jewish Women.

Women's Home Missionary Society of the Methodist Church.

Women's Christian Temperance Union.

Mount Vernon Ladies' Association of the Union.

Woodman Circle.

Companions of the Forest.

Congress of States Societies.

Catholic Ladies of Columbia.

Army and Navy League.

Publicity Campaign.

Under the direction of the Woman's Liberty Loan Committee the church bells of hundreds of towns throughout the United States were rung in the week preceding the close of the first Liberty loan, calling attention to the number of days left for subscriptions. A scattered but effective telephone canvass by women was also utilized to instruct and interest communities in the loan.

In cooperation with the Treasury Department Liberty loan publicity bureau, the committee's bureau issued daily bulletins to all news service organizations of the United States relative to the work of women in the first Liberty loan. The bureau also issued to the membership of the Daughters of the American Revolution 96,000 copies of a letter written by Mrs. George Thacher Guernsey.

## TWO IMPORTANT LIBERTY LOAN CONFERENCES.

## WOMAN'S LIBERTY LOAN CONFERENCE.

On September 27 and 28, 1917, the National Woman's Liberty Loan Committee called a conference in Washington of all chairmen working in the woman's Liberty loan organization throughout the country and the members of the advisory council. Through the kindness of Mr. John Barrett, director, the beautiful building used by the Bureau of Pan-American Republics was given over to the use of the National Woman's Liberty Loan Committee, and all meetings were held in the large assembly room there.

Over three hundred women attended this conference from all parts of the country. Mrs. William G. McAdoo, chairman, presided. A message of welcome was read by Assistant Director Dr. Francisco J. Yanes, of the Bureau of Pan-American Republics. Addresses were made by Secretary of the Treasury, William Gibbs McAdoo; Secretary of War, Newton D. Baker; Senators Reed Smoot, and Peter Gerry, representing the Senate Finance Committee; Representative Rainey, of Illinois, representing the Finance Committee of the House; Mr. Bainbridge Colby, of the United States Shipping Board; Dr. Anna Howard Shaw, chairman of the woman's committee of the Council of National Defense; Mrs. Antoinette Funk, vice chairman of the National Woman's Liberty Loan Committee; and Mrs. George Bass. Mrs. Kellogg Fairbank presented the scheme of organization of the National Woman's Liberty Loan Committee and outlined the chart prepared by it. There were informal accounts of work done in various States, and general discussion of the better method of organization.

The delegates to the conference were received at the White House by the President of the United States. They were also entertained at luncheon at Suffrage House, where the ladies of the Cabinet were asked to meet them, and at a reception at the home of the chairman of the National Woman's Liberty Loan Committee, Mrs. William G. McAdoo.

The great advantage of the advisory committee of heads of women's organizations throughout the country was emphasized at this conference. Millions of women were represented there, and much of the success of the second Liberty loan campaign may be attributed to their enthusiastic cooperation.

## WAR LOAN CONFERENCE.

The Secretary of the Treasury invited to a Liberty loan conference at the Treasury Department in Washington the governors of the Federal reserve banks, representative executives from the central

Liberty loan committees of the Federal reserve districts, and the members of the National Woman's Liberty Loan Committee and their chairmen of Federal reserve districts. This conference was held in Washington during three days, December 10, 11, and 12, 1917, and was attended by about 125 delegates.

The purpose of the conference was to exchange ideas and experiences resulting from the first two Liberty loan campaigns and, after a detailed discussion of organization plans, methods, etc., to make to the Secretary of the Treasury suggestions as to organizing and conducting forthcoming campaigns for selling United States Government bonds. The chairman of the conference was Mr. Lewis B. Franklin, director of war loan organization, who was also chairman of the group on organization and sales management. The other groups and chairmen were: Publicity, Mr. Oscar A. Price; speakers, Mr. Charles F. Horner; accounting, Mr. J. A. Broderick.

Each group met separately, and after a general consideration of the group program, divided into subcommittees for consideration of specific topics, and reported to the main group. Women representing the National Woman's Liberty Loan Committee were in every case members of these subcommittees.

The conference was addressed by the Secretary of the Treasury on the subject of the Liberty loan and taxation. His was the only formal speech made; the rest of the time was devoted to plans for organization and sales management.

Mention has already been made of the recommendation of the conference that the city chairman appointed through the National Woman's Liberty Loan Committee be made a member of the men's executive Liberty loan committee of her city, and that a woman appointed by her should represent women's interests on every subcommittee working on loan organization in the city. The National Woman's Liberty Loan Committee hopes that this recommendation will be generally carried out, as the last campaign proved beyond question the value of cooperation between the two agencies for the sale of Liberty bonds.

Reports were made on the work done through the women's committees in the schools of the country, and some of our successful organizations of teachers and pupils were favorably commented on, and recommended.

The following quotation is from the official report of that conference, issued by the Treasury Department:

A most valuable part of the conference was the attendance from the various Federal reserve districts of the district Liberty loan chairmen, and the presence of the officials of the National Woman's Liberty Loan Committee.

The extremely important work done by the organization of women throughout the country was apparent to all those familiar with the facts. In those districts where there was sufficient time to properly coordinate the work of the organizations of women

with the Liberty loan organizations, the results produced were remarkable. For instance, in one State the organizations of women alone sold more than \$41,000,000 of the second Liberty loan bonds.

The above is illustrative of what may be accomplished where there is proper cooperation. It is therefore recommended that all Liberty loan executives make a special point of assisting in coordinating all Liberty loan activities within their respective jurisdiction. It is suggested that (1) the district chairman of the woman's organization be made a member of the central Liberty loan committee of the district, (2) that the State chairman of the woman's organization be made a member of the State Liberty loan committee, and (3) that the local chairman of the woman's organization be made a member of the local committee.

(Copies of the above report may be procured by writing to Mrs. George Bass, secretary National Woman's Liberty Loan Committee, Treasury, Washington.)

## SECOND LIBERTY LOAN CAMPAIGN.

(October 1 to 28, 1917.)

### NATIONAL COMMITTEE.

The National Woman's Liberty Loan Committee is a strongly centralized body, with the responsibility and direction firmly located in Washington. The fact that the committee is a committee of the Treasury Department necessitates this; the chairmen all over the country are not only chairmen of their own particular unit, they are also representatives of the Treasury Department of the United States, and as such must be closely united to it.

Under these conditions it will readily be seen that the management of the office in the Treasury Building at Washington is a most important part of the work of the committee.

Mrs. Antoinette Funk, vice chairman of the National Woman's Liberty Loan Committee, undertook this arduous duty, and all through the hot summer months she stayed at her post in Washington, building up a skeleton of machinery and conducting the voluminous correspondence that preceded the campaign. Mrs. McAdoo and Mrs. Funk conducted the office end of the second campaign, with the assistance of Miss Mary Synon, who directed publicity and distribution.

Mrs. George Bass devoted her entire time before and during the second Liberty loan campaign to speaking to large audiences at Chautauquas in the Western States on the subject of Liberty bonds. During August she spoke daily, reaching almost every county in Nebraska and Kansas. In September she joined the Secretary of the Treasury and his party in San Francisco, and spent a fortnight in California, speaking at meetings arranged for Secretary McAdoo. In October she spoke in many towns of Colorado, Wyoming, and Utah, at Spokane and Seattle, Washington, at Portland, Oreg., at Helena, Mont., and at Coeur d'Alene, Idaho. She returned to

California at the end of the month, and was in San Francisco for the Liberty Day celebration there. The results of her appeal to the women of the West are apparent in the totals shown in the financial report from State chairmen, and in close relationships established by her between the National Committee and its representatives in the States she covered.

Mrs. Kellogg Fairbank spent the weeks preceding and during the campaign in Washington, assisting in organization work, and in the Middle West, working with local chairmen in the seventh Federal reserve district, endeavoring to give the work of women for the loan greater publicity. She spoke in Indiana, Wisconsin, and Illinois, and particularly in Chicago, where, for the last 10 days of the campaign she made several loan speeches a day.

Mrs. F. L. Higginson was fully occupied with her work as chairman of the first Federal Reserve District. She visited each State in her district, spoke at frequent meetings, and stimulated the work of her State chairmen.

Mrs. Guilford Dudley, as State chairman of Tennessee, demonstrated her great ability as an organizer of women. Her State was thoroughly covered, and \$2,650,000 was credited to the efforts of the women.

Mrs. J. O. Miller, State chairman of Pennsylvania, devoted her time to the organization of her State, with the amazing result of a total subscription from women of over \$29,000,000, at a total expenditure of \$50—the best example of volunteer work in the National Woman's Liberty Loan Committee records.

The following is the report of the publicity chairman:

During the months of August, September, and October, the publicity bureau of the committee furnished articles concerning the Liberty loan to 22 magazines, with a total circulation of 17,557,321, and including all the more important publications for women in the United States. Material for editorial use was also furnished to 46 periodicals for women. During the month of October, the committee bureau distributed weekly copy concerning woman's share in the loan to farm journals, newspaper syndicates, religious weeklies, miscellaneous and foreign weeklies, and to mail-order journals. The bureau also, during the last 10 days of the drive, distributed daily publicity to 3,000 local women chairmen in the United States.

Through cooperation with the Treasury publicity bureau the committee sent out daily bulletins to all news service associations in the country and weekly information to all newspapers during the Liberty loan campaign.

Seven million dodgers for distribution to workers in factories were sent by the committee to those States of particular industrial activity where the local officers stationed workers at the entrances to factories to give out these fliers on Liberty Day.

A special appeal to farm women was made by cooperation with the Treasury publicity bureau in the insertion of copy in the letter which was distributed to users of rural free delivery routes by the Post Office Department of the United States.

Through the cooperation of the States Relations Service of the United States Department of Agriculture, hundreds of trained lecturers and demonstrators in farm work enlisted the interest of the farm women of the country in the Liberty loan.

Two million dodgers of appeal to the farm women of the United States were sent out by the mail-order houses of Montgomery Ward & Co., and Sears, Roebuck & Co., of Chicago, through an arrangement made with these houses by Mrs. Kellogg Fairbank.

From the Washington headquarters the Woman's Liberty Loan Committee sent out 3,000,000 special application blanks for women subscribers to State chairmen for redistribution among their local officers, and to members of the advisory counsel for distribution among their organizations. The committee also sent out 100,000 organization charts, 110,000 source books, 500,000 primers, and 500,000 special posters to the State organizations during the second Liberty loan campaign. The committee also issued 98,500 circular letters, in several different forms, to members of organizations throughout the United States.

Among these were 25,000 letters to clergymen of various religions requesting their cooperation in promoting the success of Liberty loan Sunday. These letters contained excerpts from exhortations prepared for the committee by leading clergymen of the various religions, appealing for patriotic interest in the Liberty loan.

The committee placed through the enthusiastic cooperation of the librarians of the country 4,500,000 Liberty loan reminder cards in as many public library books in 1,500 libraries.

Mrs. Katherine Russell Eckstorm, who directed the office staff for the distribution of the 17,000,000 pieces of copy sent out by the committee, reported that the last run of material cleared the United States Treasury on October 22, 1917. The director of publicity and distribution wishes to call attention to the fact that the clearing of this great volume of material was made possible only by the self-sacrificing labors of Mrs. Eckstorm and her women coworkers in the task.

MARY SYNON.

#### INTRODUCTION TO FINANCIAL RECORD.

##### WOMEN'S BLANKS.

In the second campaign, in response to the request of the National Woman's Liberty Loan Committee, an especial subscription blank for use of women was printed by the Treasury Department. The distinguishing feature was simply that these blanks were printed in blue ink, with the idea that, at the close of the campaign, when "the tumult and the shouting" died, the bankers of the country could at their leisure separate the blue blanks from the black and determine the amount of money taken in through the woman's committee. Two causes contributed to the failure of this plan. One was that a banker has apparently no leisure; from every State dismayed protests came from them when requested to add the burden of this work to the splendid service they had already contributed to the work of the Liberty loan campaign; and the other was that, in any event, the record would have been inaccurate, as, due to unavoidable delay in the printing and distributing of the woman's blanks, in many States the campaign was well under way before they came into the hands of the women.

The financial record of the chairmen of the National Woman's Liberty Loan Committee is therefore impossible to compute accurately. In the following report, when the words "actual account" are used, it indicates that the State chairman has claimed only

those subscriptions actually taken through her committee, making no allowance for money subscribed directly to the banks in the blue blanks given out through her committee. No State has complete returns from every county, and the actual account takes into consideration only those counties where a definite record was kept. The "estimated totals" represent this amount, added to what the bankers of the State announce to be their estimate of money subscribed through them, on woman's blanks.

REPORT CARD SYSTEM.

In the coming campaign there will be no attempt made to differentiate the woman's blanks; in place of that, a system of reporting subscriptions taken has been worked out, and report cards are to be mailed daily by each county chairman to her State chairman, and weekly by each State chairman to the National Committee and to her Federal reserve chairman. These cards will shortly be distributed.

Financial Record of Federal Reserve Chairmen in Second Liberty Loan.

(Compiled from actual accounts of State chairmen.)

District.	Chairman.	Amount.	Remarks.
First district.....	Mrs. F. L. Higginson.....	\$22,887,960	Actual account; no report from Rhode Island and Vermont.
Second district.....	Mrs. John Pratt.....	41,274,845	Actual account.
Third district.....	Miss Clara Middleton.....	29,124,800	Actual account; this represents the women's subscriptions from western Pennsylvania only; there was no report from the district as a whole.
Fourth district.....	Mrs. B. G. Perkins.....	4,000,000	Actual account.
Fifth district.....	Mrs. Egbert Leigh.....	12,183,509	Do.
Sixth district.....	Mrs. P. J. McGovern.....	4,972,800	Do.
Seventh district.....	Miss Grace Dixon.....	26,414,683	Do.
Eighth district.....	Miss Florence Wade.....	24,858,700	Do.
Ninth district.....	Mrs. C. A. Severance.....	9,777,601	Do.
Tenth district.....	Mrs. G. W. Fuller.....	3,686,500	Actual account; no report from Kansas and Wyoming; Denver's report only one from Colorado.
Eleventh district....	Mrs. E. B. Reppert.....	13,000,000	Actual account.
Twelfth district.....	Mrs. A. S. Baldwin.....	10,110,510	Actual account; no report from Washington and California because no separate record could be kept.

Financial Record of State Chairmen in Second Liberty Loan Campaign.

State.	Chairman.	Amount.	Remarks.
Alabama.....	Mrs. Solon Jacobs.....	\$400,000	Actual account; over \$1,000,000 due to women's efforts.
Arizona.....	Miss Alice M. Birdsall.....	1,049,910	Actual account; not complete.
Arkansas.....	Mrs. C. H. Brough.....	2,161,800	Do.
California.....	Mrs. E. R. Brainerd.....		Women cooperated with local banks; no separate account kept.
Colorado.....	Mrs. E. S. Kassler, chairman; Mrs. Ella Mullen Weck- baugh, vice chairman.	1,399,700	Returns from Denver only.
Connecticut.....	Mrs. Morgan G. Bulkeley...	16,184,860	Approximate; men's committee credit women with 25 per cent total amount raised in State.
Delaware.....	Mrs. W. R. Orr.....		No report.
Florida.....	Mrs. W. B. Jennings.....	231,900	Actual account; not complete.
Georgia.....	Mrs. Wm. R. Leakin.....	3,564,700	Do.
Idaho.....	Mrs. Teresa M. Graham.....	300,000	Actual account; 8 counties; bankers estimate women responsible for one-third State subscription, or \$3,300,000.

*Financial Record of State Chairman in Second Liberty Loan Campaign—Continued.*

State.	Chairman.	Amount.	Remarks.
Illinois.....	Mrs. Howard T. Willson.....	21,429,400	Actual account; \$6,372,250, amount reported by Chicago chairman represents only subscriptions taken in at W. L. L. headquarters; estimated three times that amount subscribed through banks on women's blanks; estimated total, \$40,000,000.
Indiana.....	Mrs. Frederick H. McCulloch.....	5,966,900	Actual account; not complete.
Iowa.....	Mrs. W. W. Marsh.....	2,422,390	Do.
Kansas.....	Mrs. J. M. McEown.....		No financial report.
Kentucky.....	Mrs. Donald McDonald.....	1,927,450	Actual account; not including city of Lexington, where sale was large.
Louisiana.....	Mrs. Lawrence Williams.....	1,800,000	Actual account; bankers state much larger amount influenced by women's work.
Maine.....	Mrs. John F. Hill.....	660,000	Actual account; not complete.
Maryland.....	Mrs. Robert Garrett.....	1,374,706	Do.
Massachusetts.....	Mrs. Barrett Wendell.....	2,111,000	Actual account; report of only 40 out of 140 towns.
Michigan.....	Mrs. R. H. Ashbaugh.....	8,526,510	Actual account; not complete.
Minnesota.....	Mrs. Francis Chamberlain.....	6,480,376	Do.
Missouri.....	Mrs. Philip N. Moore.....	17,250,000	Actual account; only one-half counties in State reporting.
Mississippi.....	Mrs. R. L. McLaurin.....	859,950	Chairman appointed after campaign had commenced.
Montana.....	Mrs. W. W. McDowell.....	1,379,675	Actual account; only one-half counties reporting.
Nebraska.....	Mrs. A. G. Peterson.....	1,344,700	Actual account; not complete.
Nevada.....	Mrs. S. H. Belford.....	260,000	Report from 1 county only; impossible to segregate amounts secured through women from total amount.
New Hampshire.....	Mrs. Wm. H. Schofield.....	3,932,100	Actual account; not complete.
New Jersey.....	Mrs. H. O. Wittpen.....	9,284,075	Do.
New Mexico.....	Mrs. J. J. Shuler.....		No report.
New York.....	Mrs. Courtlandt D. Barnes.....	31,632,395	Actual account; estimated by bankers much larger subscription on women's blanks not counted.
North Carolina.....	Mrs. R. J. Reynolds.....	5,000,000	Actual account; not complete.
North Dakota.....	Miss Minnie J. Nielson.....	1,022,000	Do.
Ohio.....	Mrs. Frank Mulhauser.....	3,000,000	Actual account; estimated by bankers about 25 per cent of number and 18 per cent of amount of subscriptions taken by women; amount credited to women's work by bankers approximately \$50,000,000.
Oregon.....	Mrs. Sarah Evans.....	8,400,000	Approximate.
Pennsylvania.....	Mrs. J. O. Miller.....	20,124,800	Actual account; not complete; 31 out of 67 counties.
Rhode Island.....	Mrs. W. A. Peck.....		No financial report.
South Carolina.....	Mrs. F. S. Munsell.....	3,000,000	Amount credited to women's work by bankers; W. L. L. chairman appointed late in campaign.
South Dakota.....	Mrs. Ellwood Perisho.....		No report; chairman out of State during campaign.
Tennessee.....	Mrs. Guilford Dudley.....	2,650,000	Actual account; not complete.
Texas.....	Mrs. D. E. Waggoner.....	10,000,000	Approximate.
Utah.....	Mrs. W. Moot Ferry.....	110,800	Actual account; estimated by bankers 20 per cent of number and 4 per cent of amount total subscriptions taken by women.
Vermont.....	Mrs. E. C. Smith.....		No financial report.
Virginia.....	Mrs. John L. Hagan.....	1,067,750	Actual account; chairman appointed after campaign commenced.
Washington.....	Mrs. Overton G. Ellis.....		No report; men and women worked in such close cooperation that no separate records were kept; bankers state women's help sold 50 per cent of loan.
West Virginia.....	Mrs. Beulah Boyd Ritchie.....		No report; chairman appointed late in campaign.
Wisconsin.....	Mrs. John W. Mariner.....	6,334,930	Actual account; propaganda work done by women was of great value, and added enormously to total sale of bonds.
Wyoming.....	Mrs. T. S. Taliaferro.....	943,100	Actual account; not complete.
District of Columbia <sup>1</sup>			

<sup>1</sup> Mrs. Ernest Thompson Seton, of Connecticut, chairman. It was found impossible to secure a resident chairman for the District of Columbia. The woman's committee of the Council of National Defense, under Mrs. Archibald Hopkins, gave valuable cooperation, and Mrs. Antoinette Funk gave much time to directing the campaign and speaking for the Liberty loan. Mrs. Seton reports that the amount per capita subscribed by women in Washington exceeded that of any other city. Actual account, \$2,670,103.76; estimated, \$3,000,000.

(In every case State chairmen reported an especially large sale of bonds of small denominations among women, bought as a general rule upon the installment plan.)

**Financial Returns from States, Averaged.**

Total amount subscribed by and through women, "actual account" (36 States).....	\$214, 214, 077
Average amount per State.....	5, 950, 391
Total amount for United States directly credited to women's work, based on average per State.....	285, 618, 768
On basis that amounts reported on woman's blanks represent only one-fourth of amount actually subscribed by and through women, total amount due to women's work in United States.....	1, 142, 475, 072
Total subscription to second Liberty loan, United States.....	4, 617, 532, 300
On basis that one-fourth total subscription was due to women's work (in States where bankers estimated results due to women's work, one-fourth to one-third is average percentage credited in this way)...	1, 151, 383, 075

**Subscriptions Made by Advisory Council Organizations.**

Amounts subscribed through funds of national organizations:

Army and Navy League.....	\$1, 500
Catholic Ladies of Columbia.....	5, 000
Congress of States Societies.....	50
Daughters of the Revolution.....	1, 500
Daughters of the Union.....	253, 000
Eastern Star.....	70, 000
First Catholic Slovak Ladies Union.....	100, 000

(This organization, composed almost altogether of foreign-born women, pledged their society to the subscription of a similar amount in each succeeding loan, and is a notable instance of understanding loyalty.)

Methodist Home Missions Society.....	1, 000
Mount Vernon Ladies Association of the Union.....	10, 000
Woodman Circle.....	100, 000
Woman's Benefit Association of the Maccabees.....	200, 000

Amounts subscribed through membership of organizations:

Companions of the Forest.....	297, 000
Mayflower Descendants.....	\$1, 300, 000

The above is not in the least a complete report of the amounts subscribed through the organizations represented on the National Woman's Liberty Loan Committee's Advisory Council. It is simply a publication of the office record of such as reported to headquarters. The majority turned their subscriptions in to the chairmen of the various States, or directly into banks on the woman's subscription blanks distributed through their organizations. In New York City alone, women's organizations reported over \$10,000,000 subscribed.

<sup>1</sup> It is interesting to note that the estimates made by the National Woman's Liberty Loan Committee of total amounts due to women's work in the entire United States, and the bankers' estimates in those States where such an estimate was made, arrive at approximately the same figure for the estimated total of women's work in the United States.

### Cooperation with Government Departments.

Under the chairmanship of Mrs. Carl F. Kellerman, each department of the Government was organized for the sale of Liberty bonds to women employees. A Liberty loan chairman was appointed in each department, committees were formed, and the departments were thoroughly canvassed. During the last two weeks of the campaign, Mrs. William G. McAdoo and Mrs. Antoinette Funk spoke at noon meetings to large groups of the women employees of the Government. The amounts obtained from the various departments were as follows:

Department of State (Miss Ethel E. Lawrence, chairman).....	\$14, 100
Treasury Department (Miss Clara Greacen, chairman).....	407, 800
War Department (Miss Estelle Helman, chairman).....	80, 850
Post Office Department (Miss A. B. Sanger, chairman).....	23, 550
Department of Justice (Miss Maude H. Yates, chairman).....	4, 150
Navy Department (Miss Nannie Barney, chairman).....	15, 550
Department of the Interior (Miss Margaret Sammons, chairman).....	92, 950
Department of Agriculture (Miss Olive Wadlin, chairman).....	70, 550
Department of Commerce (Miss Beatrice Bulla).....	20, 250
Department of Labor (Mrs. Grace Porter Hopkins, chairman).....	8, 500
Bureau of Engraving and Printing (Miss Gertrude M. McNally, chairman)...	30, 850
Government Printing Office (Miss Nannie Daniels, chairman).....	15, 550
Civil Service Commission (Miss Elizabeth Raymond, chairman).....	3, 300
Interstate Commerce Commission (Miss Alice McLean, chairman).....	3, 250
Food and Fuel Administration (Miss Moore and Miss Braddock, chairmen)..	146, 600
Smithsonian Institution, (Miss Margaret Moody, chairman).....	7, 650
Export License Bureau (Mrs. Gertrude Zaneis, chairman).....	5, 000
Shipping Board and Emergency Fleet (Miss Eckhart, chairman).....	3, 250
Federal Trade Commission (Miss Marion Davies, chairman).....	3, 200

### United States Department of Agriculture.

Miss Florence E. Ward, in charge of the extension work among women conducted by the Department of Agriculture, rendered efficient aid to the National Woman's Liberty Loan Committee. The demonstration agents of her department, North and West, were instructed to carry with them into the homes of the country people literature and subscription blanks from the National Woman's Liberty Loan Committee. Undoubtedly many women subscribed through this agency.

Miss Ward also sent letters to the agricultural colleges in all States asking their cooperation and the help of their agents in the field. Owing to unavoidable delays in Washington, this work was taken up so late in the campaign that there was not time to reach great numbers of people. In the third drive for the sale of Liberty bonds, the National Woman's Liberty Loan Committee is assured of continued cooperation with the Extension Work Division of the United States Department of Agriculture, and anticipates a large sale of bonds through this channel.

## REPORT OF TREASURER.

During the first two Liberty loan campaigns, the expenses of the women's committees, Federal reserve, State, and city, were donated by women, or were paid through the generosity of the men's committees. The total expense submitted directly to the Treasury Department was \$3,712.16, and the National Woman's Liberty Loan Committee is able to state that the amount of money contributed from the other sources was small. It is a generous estimate to announce that \$50,000 would cover the entire expenses for State campaigns for the whole country in the second issue.

In preparation for the more intensive organization of the women for the third loan, it has seemed advisable to prepare a budget of expenses for each committee. These are based on the results of the women's work and on the expenditures necessary in the earlier loans. Below are copies of our budget forms. All budgets have been approved by the finance committee and by a Treasury official before the money was put to the credit of the Federal reserve chairmen. When it seemed advisable, the committee has raised or lowered the total amount. To the budgets have been added possible traveling expenses for chairmen of Federal reserve districts, States, and counties, in order to insure large attendance at local or State conferences. It is recommended that whenever possible, chairmen donate their traveling expenses. Careful reports of all money spent in selling the loans, whether donated or paid by the Treasury, are to be kept by all chairmen. The tendency of women to be too saving for efficiency has been illustrated in some of the budgets received. For their encouragement and for the restraint of the extravagant, the following card has been sent out:

## DON'T WASTE MONEY.

There is available, through Congressional action, for the selling expenses of the loan about 1 mill in every dollar of Liberty loan bonds sold.

That means that you ought to consider that every dollar spent should result in the sale of at least a thousand dollars' worth of bonds.

Spend your money to sell bonds *wisely*.

Don't waste the *Government* money.

*All of us together are the Government.*

*It is our money.*

Respectfully submitted,

NARCISSA COX VANDERLIP,  
*Treasurer National Woman's Liberty Loan Committee.*

1918

TREASURY DEPARTMENT

WOMAN'S LIBERTY LOAN COMMITTEE

..... FEDERAL RESERVE DISTRICT  
(Number)

THIRD LIBERTY LOAN CAMPAIGN BUDGET

....., Chairman, ..... Federal Reserve District  
(Name) (Number)

.....  
(Post office)

	Expenditures in ..... Federal Reserve District for Second Liberty Loan Campaign.		Estimates in Entire ..... Federal Reserve District for Third Liberty Loan Campaign.		Appropriations for Third Liberty Loan Campaign. (The Chairman should not fill this column. The Federal Reserve Bank of the ..... District will fill it upon advice from Treasury Department.)	
	Dollars	Cts.	Dollars	Cts.	Dollars	Cts.
Traveling expenses.....						
Telegrams and telephone calls.....						
Stationery.....						
Postage.....						
Office rent.....						
Stenographers.....						
Clerks and messengers.....						
Total.....						

DISTRIBUTION OF THIS BUDGET:

Not later than January 15, 1918, there should be three copies in office of Woman's Liberty Loan Committee, Treasury Department, Washington, D. C. Two copies in Federal Reserve Bank of the District. These copies should have "Expenditures" and "Estimates" columns filled.

Washington, December 20, 1917.  
Form A

Signed: .....  
Treasurer, Woman's Liberty Loan Committee.

1918

TREASURY DEPARTMENT

WOMAN'S LIBERTY LOAN COMMITTEE

..... FEDERAL RESERVE DISTRICT.  
Number.

THIRD LIBERTY LOAN CAMPAIGN BUDGET

....., Chairman, { State of  
County of  
Congressional District } .....

(Draw line through terms not needed.)

.....  
(Post office)

	Expenditures for Second Liberty Loan Campaign		Estimates for Third Liberty Loan Campaign		Appropriations for Third Liberty Loan Campaign. (The chairman making out this budget should not fill this column; it will be filled and returned to her later.)	
	Dollars	Cents	Dollars	Cents	Dollars	Cents
Traveling expenses.....						
Telegrams and telephone calls.....						
Stationery.....						
Postage.....						
Office rent.....						
Stenographers.....						
Clerks and messengers.....						
Total.....						

DISTRIBUTION OF THIS BUDGET:

Not later than January 3, 1918, there should be three copies in the office of the State Chairman, and such other copies elsewhere as she may direct.

Washington, D. C., December 20, 1917  
Form B

Signed: .....  
Treasurer, Woman's Liberty Loan Committee.

SPECIAL FEATURES OF SECOND LIBERTY LOAN CAMPAIGN.

The problem of perfecting any organization that shall fit the whole United States is a difficult one. The situations in different States are completely dissimilar; as, for example, in Delaware, the State chairman can reach her county chairman by telephone at small expense, or get to them comfortably in an hour or two, while a chairman in Montana reports that: "Our counties are as large as many good-sized Eastern States. In my county but six towns can be reached by rail. The roads are so bad that last week a doctor nearly lost his life in a 50-mile trip, yet we must reach people at these magnificent distances, and undertake frequent 50 to 70 mile trips. Mail is unsatisfactory, for it takes from two to three weeks to secure answers from some localities." It has been found impossible to hold rigidly to the scheme of organization outlined in this

report. Some of the departures from it that proved successful locally are submitted here.

Florida used the ready-made organizations of the State because of the late appointment of the State chairman. Connecticut worked on a town-unit basis instead of the county. Georgia worked through district, rather than county, chairmen. Minnesota organized through three important cities, Minneapolis, St. Paul, and Duluth; the woman's Liberty loan committee there depended upon the county chairmen of the woman's committee of State defense for the small towns and 83 counties of the State. In Oregon, counties being large and distances to travel being great, the county units were found impossible, the State was divided into districts making certain towns the center.

Some of the features introduced locally in certain parts of the country are of sufficient importance to be commented upon in this report.

#### SCHOOL CHILDREN.

In Michigan, Mrs. Delphine Dodge Ashbaugh, the woman's Liberty loan committee chairman, called a conference of the teachers of the English classes in the high schools in Detroit, and as a result the following plan was developed: During the Liberty loan campaign, the children in the English classes were allowed to devote their time to Liberty loan work. They wrote themes, planned speeches, made posters, etc., all of which were put to practical use. The boys and girls spoke before the different rooms. As a result of the enthusiasm aroused in this way, they sold over \$1,500,000 worth of bonds.

In Illinois, Mrs. Howard Willson, the woman's Liberty loan committee chairman, secured the aid of the school children of the State in the following manner: She appealed to the State superintendent of public instruction to divide the schools of the State into three groups. He then wrote a letter to the county and city superintendents of schools, asking their cooperation in putting before the children the plan for the campaign in the State. Gov. Lowden consented to give three flags, one to each school in which the greatest number of bonds was sold per capita according to the enrollment. A letter was sent by the State Liberty loan chairman to county and city teachers asking their aid, and a special appeal to the children themselves was issued on cards printed in red and blue. As a result the school children secured, in Chicago alone, subscriptions for \$2,130,350 worth of Liberty bonds.

#### A MILE OF NICKLES.

In Washington, D. C., Mrs. Ernest Thompson Seton developed an interesting scheme with a double appeal. A day was set apart as children's day with the slogan "A Mile of Nickles," and children

from all public and private schools, orphan asylums, and all children of members of patriotic societies, were invited to attend in a body at different hours of the day and bring their nickels, which they deposited in a bank in the form of a large Liberty bell. Their names were then inscribed on a roll of honor. The money was used to purchase Liberty bonds to be contributed to the fatherless children of France. An authorized custodian of this association was present during the day. Special features of children in costume, both military and historical, were announced through the press at specified times. Speakers for the Liberty loan addressed large crowds about the booth.

#### PARADES.

Children's parades were held in various parts of the country with tableau "floats" representing important events in American history. Two of these parades which were notably successful were Lincoln, Ill., and in Puyallup, Wash.

In Minneapolis, in a Liberty Day parade, there was a special division of wives and mothers of soldiers, each woman carrying her service flag. Their banner read, "We have given our men. They are more precious than dollars."

#### "HOT DOGS."

In Reno, Nev., the girls of Reno College sold "hot dogs" in street booths in order to raise money to buy Liberty bonds as an endowment fund for the college.

#### EXEMPTED MEN.

In Illinois an appeal was made to all exempted men. The Federal exemption officers furnished the names and addresses of about 150,000. The card sent to them seemed to the bankers such valuable material that it was asked for and recommended by them to all States in the 8th district.

#### SPEAKERS.

In Rhode Island, the woman's Liberty loan committee interested a number of young women in the speaking end of the campaign, and prepared with them four-minute addresses.

At the State defense headquarters in Chicago two classes in public speaking on patriotic subjects have been conducted by Prof. Nelson of the University of Chicago.

#### CLUBS.

In Washington, D. C., the Twentieth Century Club was divided into sections of 20 women each, and one woman was appointed to present the Liberty loan appeal to every woman in her section.

## ACTORS' BENEFIT.

At an actors' benefit in the opera house in Providence, R. I., where acts from every theater were given and speeches made for the Liberty loan, the entire proceeds of the entertainment were invested in Liberty bonds and given to the actors' benefit fund.

## MOTHERS' APPEAL.

In Milwaukee, Wis., Mrs. John W. Mariner, the woman's Liberty loan chairman, had two large signs hung across the principal street: "Mothers who have given their sons to end this war beg you to buy a Liberty bond."

## LIBERTY DAY.

Liberty Day was suggested to Secretary McAdoo by a member of the National Woman's Liberty Loan Committee. He chose October 24 as the date, and instructed the committees working for the loan all over the country to make this day the climax of their drive. The President of the United States announced a general holiday, and in every city and town of importance, and in almost every county, speeches were made, and on the evening before, Liberty bonfires were lighted, this feature also being suggested by a member of the National Woman's Liberty Loan Committee.

## WASHINGTON BONFIRE.

In Washington, a monster Liberty fire was lighted near the base of the Washington Monument on Liberty Eve. Wood had been sent from places of historical interest in practically every State in the Union; there were pieces from the boyhood home of the President in Georgia, Lincoln's home in Illinois, Cleveland's birthplace in New Jersey, Custer's headquarters in North Dakota, the Aztec House, near Roosevelt Dam in Arizona, Grant's home in Missouri, the Constitutional Elm at Corydon, Ind., the old Blue Lick battlefield of Kentucky, the homes of Presidents Jackson, Johnson, and Polk, from Tennessee, etc. The fire was lighted by Mrs. McAdoo, and at the same moment the signal was given to start the fires that crowned the Virginia hills on the opposite side of the river. Enormous crowds witnessed this ceremony, and papers all over the country printed accounts of it.

## REACHING THE RURAL DISTRICTS.

The agricultural population in the various States was reached by the following means: Rest rooms in county courthouse; advertising; speaking; country newspapers; house-to-house canvassing; circularization, and personal letters; personal visits; distribution of literature; patriotic meetings at schoolhouses; market days in town; churches; country stores; rural letter carriers; telephone solicitation.

Meetings were held generally at school houses, churches, granges, fairs, fraternal meetings, and all other gatherings.

There was much interesting publicity in the newspapers in each State. The copy given below is possibly the most important single instance of women's appeal in paid advertising in the press:

WOMEN—FOR THE NEXT FOUR DAYS.

Put aside any work that interferes with your doing your utmost to show how much you care whether or not this country wins this war.

Doing your bit is not enough. Doing our best and then bettering it is what we must do right now.

When the colonial soldiers ran short of bullets in their struggle for independence their "women folks" melted lead, ran bullets, and carried them to the fighters "behind each fence and farmyard wall." Ammunition for this fight for freedom is not going to be home-made, but the mothers of the fighting men must provide their share of it just the same.

If you ever wondered whether you could have been a heroine of the Revolution, now is your chance to find out. Whether history puts the women of 1917 alongside of the women of '76 depends on what we all do in the next four days.

There is nothing dramatic about buying LIBERTY BONDS, and it may take more courage than running off leaden bullets.

If the front-line trenches were just over in Detroit, we would volunteer all our resources. Because the line is a little farther away, are we to let our soldiers think that from Michigan to France, by way of Texas, is too far for our loyalty to go? It is unbelievable that our help for them should be more remote than their sacrifices for us.

Somewhere in that gigantic fighting unit is the man who makes this war "my war" for each one of us. We must match his gift of all with our gift of all and, like him, be ready to pay on demand.

That demand has come. For the first time in our remembrance women are asked to come into BIG BUSINESS as partners. For the most part women have been ciphers when it came to large finance. Now we have a chance to prove that the only difference between a million and a billion is a few ciphers at the right side of the line. That is our side.

If we wake up to the chance of the next four days and do it now, we shall have a share in victory. If we wake up next week, we shall miss our chance and help the enemy. Let us do something more than talk and knit and patch up mistakes. When it comes to food and shoes and munitions, fifty dollars' worth of Liberty bonds is more persuasive than the tongue of an angel.

If every woman buys or makes someone else buy one Liberty bond to-day, the success of the loan is assured.

Are those men out there in the cold and hardships to think of us as just reserves, safely back of the line? Or are they to know that we are side by side at the very front, the army of support and the army of action, standing shoulder to shoulder?

We know the answer. Right there is the place where we should be, and there is where we will be. So, altogether, with all our strength and courage and love for the men who are fighting for us, let us go "over the top," and may God help us!

(Name of donor of space and writer of message appeared here.)

PART III.  
THIRD LIBERTY LOAN CAMPAIGN.

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**OFFICERS AND SUBCOMMITTEE CHAIRMEN FOR THE THIRD LIBERTY  
LOAN CAMPAIGN.**

Mrs. WILLIAM G. McADOO, *Chairman.*  
Mrs. ANTOINETTE FUNK, *Vice Chairman.*  
Mrs. GEORGE BASS, *Secretary.*  
Mrs. FRANK A. VANDERLIP, *Treasurer and Chairman of Finance Committee.*  
Mrs. KELLOGG FAIRBANK, *Chairman Advisory Council Committee.*  
Miss MARY SYNON, *Chairman Magazine Publicity.*  
Mrs. ELLA FLAGG YOUNG, *Chairman School Teachers' Activities.*  
Miss VIRGILA STEPHENS, *Office Director.*

**FEDERAL RESERVE DISTRICT CHAIRMEN FOR THE THIRD LIBERTY  
LOAN CAMPAIGN.**

First district, Mrs. F. L. Higginson, Boston.  
Second district, Mrs. John Pratt, New York.  
Third district, Mrs. James Starr, jr., Philadelphia.  
Fourth district,  
Fifth district, Mrs. George J. Seay, Richmond.  
Sixth district, Mrs. Haynes McFadden, Atlanta.  
Seventh district, Miss Grace Dixon, Chicago.  
Eighth district, Miss Florence J. Wade, St. Louis.  
Ninth district, Mrs. C. A. Severance, St. Paul.  
Tenth district, Mrs. George W. Fuller, Kansas City.  
Eleventh district, Mrs. E. B. Reppert, Dallas.  
Twelfth district, Mrs. A. S. Baldwin, San Francisco.

**STATE CHAIRMEN FOR THE THIRD LIBERTY LOAN CAMPAIGN.**

Alabama, Mrs. Solon Jacobs, Altamont Road, Birmingham.  
Alaska, Mrs. T. J. Donohoe, Valdez.  
Arizona, Miss Alice M. Birdsall, 421 Fleming Building, Phoenix.  
Arkansas, Mrs. C. H. Brough, 2107 Arch Street, Little Rock.  
California, Mrs. E. R. Brainerd, Alexandria Hotel, Los Angeles.  
Colorado, Mrs. Helen Ring Robinson, 1222 Gaylord Street, Denver.  
Connecticut, Mrs. Morgan B. Bulkeley, 100 Washington Street, Hartford.  
Delaware, Mrs. Henry Ridgely, Dover.  
Florida, Mrs. W. S. Jennings, 1845 Main Street, Jacksonville.  
Georgia, Mrs. Wm. R. Leaken, 1401 Savannah Trust Co., Savannah.  
Idaho, Mrs. Teresa M. Graham, Villa Glendalough, Coeur d'Alene.  
Illinois, Mrs. Howard T. Willson, Virden.  
Indiana, Mrs. Frederick H. McCulloch, 2423 Fairfield Avenue, Fort Wayne.  
Iowa, Mrs. Wilbur W. Marsh, 408 South Street, Waterloo.

Kansas, Mrs. Henry Ware Allen, 3420 Country Club Place, Wichita.  
 Kentucky, Mrs. Donald McDonald, 1440 St. James Court, Louisville.  
 Louisiana, Mrs. Lawrence Williams, 4 Everett Place, New Orleans.  
 Maine, Mrs. John F. Hill, 136 State Street, Augusta.  
 Maryland, Mrs. Sydney M. Cone, 2326 Eutaw Place, Baltimore.  
 Massachusetts, Mrs. Barrett Wendell, 358 Marlboro Street, Boston.  
 Michigan, Mrs. Delphine D. Ashbaugh, 110 Fort Street, Detroit.  
 Minnesota, Mrs. Francis Chamberlain, 2312 Blaisdell Avenue, Minneapolis.  
 Missouri, Mrs. Theodore Benoist, 4632 Berlin Avenue, St. Louis.  
 Mississippi, Mrs. R. L. McLaurin, Vicksburg.  
 Montana, Mrs. W. W. McDowell, 180 Excelsior Avenue, Butte.  
 Nebraska, Mrs. A. G. Peterson, 1217 Ninth Street, Aurora.  
 Nevada, Mrs. S. H. Belford, 719 Humboldt, Reno.  
 New Hampshire, Mrs. Wm. H. Schofield, Peterborough.  
 New Jersey, Mrs. H. O. Wittpen, Castle Point, Hoboken.  
 New Mexico, Mrs. Howard Huey, care of Toltec Oil Co., Santa Fe.  
 New York, Mrs. John Pratt, 120 Broadway, New York City.  
 North Carolina, Mrs. R. H. Latham, Winston-Salem.  
 North Dakota, Miss Minnie Nielson, Valley City.  
 Ohio, Mrs. Frank Mulhauser, 1560 Mistletoe Drive, Cleveland.  
 Oregon, Mrs. Sarah Evans, Kceeler Apartments, Portland.  
 Oklahoma, Dr. Leila E. Andrews, 405 Colcord Building, Oklahoma City.  
 Pennsylvania, Mrs. J. O. Miller, 7109 Jenkins Arcade, Pittsburgh.  
 Rhode Island, Mrs. Walter A. Peck, 113 Waterman Street, Providence.  
 South Carolina, Mrs. F. S. Munsell, 1824 Green Street, Columbia.  
 South Dakota, Mrs. Ellwood Perisho, State College, Brookings.  
 Tennessee, Mrs. Guilford Dudley, Nashville.  
 Texas, Mrs. Minnie Fisher Cunningham, Galveston.  
 Utah, Mrs. W. Mont Ferry, 164 East South Temple Street, Salt Lake City.  
 Vermont, Mrs. E. C. Smith, St. Albans.  
 Virginia, Mrs. John L. Hagan, 234 Jefferson Street, Danville.  
 Washington, Mrs. Overton G. Ellis, 811 North G Street, Tacoma.  
 West Virginia, Mrs. George Poffenbarger, 1507 Lee Street, Charleston.  
 Wisconsin, Mrs. John W. Mariner, 428 Milwaukee Street, Milwaukee.  
 Wyoming, Mrs. T. S. Taliaferro, 106 Cedar Street, Rock Springs.

## RECOMMENDATIONS TO STATE CHAIRMEN FOR THIRD LIBERTY LOAN CAMPAIGN.

### COOPERATION WITH ORGANIZATIONS.

All State organizations of women should be utilized. The State chairman may effect this cooperation by —

- (1) Letter to State representatives asking their cooperation.
- (2) Calling a conference of all State organizations to form a working committee.
- (3) Asking State representatives to appoint members in counties, cities, villages, and townships to work with local Liberty loan chairman.
- (4) Circularizing State organizations for the loan.
- (5) Asking for volunteer workers from each organization to join flying squadrons of bond saleswomen during campaign.

(6) Making arrangements for Liberty loan speakers at State and local meetings of organizations.

(7) Communicating with Mrs. Kellogg Fairbank, chairman, advisory council committee, Treasury Building, Washington, D. C.

#### COOPERATION WITH CLERGY.

The State chairman should make full use of the churches and religious organizations in conducting her campaign.

(1) An appeal should be sent to ministers of all denominations to emphasize from the pulpit the necessity of buying Liberty bonds.

(2) Special attention should be paid to the churches in rural districts, as this is often the only agency through which residents of remote country districts can be reached.

(3) If agreeable to the minister, arrangements should be made for speakers to appear in churches at evening services.

(4) The ladies' aid societies, guilds, and other women's auxiliaries, should be enlisted in the bond-selling campaign.

#### COOPERATION WITH SCHOOLS.

It is hoped that each State chairman will devote considerable attention to cooperation with the public and private schools in the coming campaign, as where this was practiced in the previous drives the results secured were invaluable, not so much in the amount of bonds actually sold, although this was worth while in itself, as in the carrying back into the home of each child the ideal of patriotic service through buying a Liberty bond.

For special organizing of school activities, see section "Special Features of the Second Liberty Loan Campaign." Further information may be secured by communicating with Mrs. Ella Flag Young, chairman, school teachers' activities.

#### COOPERATION WITH COLLEGES.

Where the opportunity was given them, it was found that students in all institutions of higher education were keenly alive to the significance of the Liberty loan campaign, and were eager to assist in every way possible. The following suggestions for a college campaign are made:

(1) The State chairman should write a letter to the dean of women in every college in her State, asking her to form a Liberty loan unit in the college.

(2) Student committees should then be appointed to canvass each university. All records made by such committees should be given the widest possible publicity.

(3) Colleges should be recruited for women speakers, and oratorical departments in colleges should be stimulated to develop them. A special course in patriotic speaking would be of great value.

## SPEAKERS.

Without exception, every State chairman reported that in the last campaign she had too much printed matter and too few speakers. Therefore the amount of literature sent out in the succeeding campaign will be greatly reduced. Experience has proved in every section of the country that the spoken word is the most effective method of reaching the people. In one State, for example, the chairman reported that only 35 per cent of the population knows how to read; if bonds are to be sold under such conditions, speakers must reach every community in the State. Women employed in industrial plants have little time to read the daily papers; they should be appealed to at noon meetings by speakers accompanied by some one who will take subscriptions after a short talk on Liberty bonds.

At all meetings of the rural population a Liberty loan speaker should present her appeal, and all clubs, federated and unfederated, should be appealed to at all meetings held while a Liberty loan campaign is in progress. Meetings should be held in rest rooms of department stores, on street corners, everywhere that the public may be reached.

This program means that great effort must be made to list and develop local speakers in every part of the State, and State chairmen are urged to investigate all possibilities. Many women, without previous experience in speaking, developed into effective speakers during the campaign. If there is an existing speakers' bureau in connection with the banking committee, the State defense committee, or any patriotic, fraternal, professional, or business association, the State chairman should endeavor to have a representative on this committee and to see that all speakers are available for Liberty loan work during the campaign.

If there is no such speakers' bureau in her State, the Liberty loan chairman should appoint a committee to form a Liberty loan speakers' bureau, with instructions to canvass all colleges, associations of professional women, social service workers, club women, etc., in search of speakers; to list these women, enroll them for service during the campaign, and see that so far as possible all parts of the State are covered by them.

For important meetings in large centers, State chairmen will be able to secure speakers of national importance by applying to their Federal reserve chairman, provided they comply with the ruling of the Director of the Speakers' Bureau of the Treasury Department.

**Statement of Charles F. Horner, Director of Treasury Speakers' Bureau.**

"If any chairman of a Federal reserve district, serving on the woman's Liberty loan committee, will submit an itinerary of not less than six towns in her district, the speakers' bureau in Washington

will be glad to send a speaker to cover the meetings, at the expense of the Treasury Department. When the request comes, the chairman of the speakers' bureau will endeavor to send a woman speaker, but if one can not be secured a man will be sent. It is assumed that a demand will be made only for meetings of considerable size, and that the request will be made at least a week in advance of the first meeting."

#### NEWSPAPER PUBLICITY.

It should be borne in mind that the success of the bond issue is largely dependent upon advertising. People will not buy bonds unless they know they are on sale. While the actual contact with the editors of newspapers is largely in the hands of city or town chairmen, the State chairman is urged to meet the principal editors of her State and to discuss with them the matter of publicity before the next campaign opens. She should also instruct the county chairmen to call upon the editors of the papers in their counties and to arrange to give them stories of the local woman's committee work. A chairman of publicity should be appointed by each State chairman, whose duties should include a supervision of the woman's Liberty loan publicity in the papers of her State.

The newspapers have given splendid service to the country in the two past campaigns for the sale of Liberty bonds. The editors in the United States have proved that they are willing to do their part, but the Liberty loan chairman must keep in mind that it is not reasonable to expect them to print material unless it is of timely interest; it is a part of such chairman's duty to develop novel and unique schemes which will attract attention and compel space in the papers because they will be news.

#### CHANGES IN ORGANIZATION.

If any change is made in organization within the State as outlined by the national committee, the State chairman is requested to consult with the National Committee at Washington in regard to it. Recommendations for organization have been made after a careful study of the reports of all State chairmen, and while the National Committee does not wish to be unreasonably rigid in regard to such matters, it does wish to have definite reasons submitted for any proposed changes in the official plan of organization.

REPORTS.

The report forms given below will be printed on franked post cards and are intended for the use of State, county, and city chairmen:

**WEEKLY REPORT OF STATE CHAIRMAN**  
**TO NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.**

*Week ending* ....., 1918.

State ..... Chairman .....

Number counties reporting ..... Number meetings held .....

Number women's organizations canvassed .....

Denomination of bonds.	Number of subscribers.	Amount.
\$50.....	.....	\$
100.....	.....	\$
500.....	.....	\$
1,000.....	.....	\$
Total number.....	Total amount.....	\$

Complaints or questions:  
 (Duplicate report should be sent to Federal reserve chairman.)

**NATIONAL WOMAN'S LIBERTY LOAN COMMITTEE.**  
**DAILY REPORT OF COUNTY, CITY, AND TOWNSHIP CHAIRMEN.**

*Date,* ....., 1918.

State ..... County .....

City ..... Township .....

Chairman ..... Address .....

Women represented by the above group have secured subscriptions for the Liberty loan on this date as follows:

Denomination of bonds.	Number of subscribers.	Amount.
\$50.....	.....	\$
100.....	.....	\$
500.....	.....	\$
1,000.....	.....	\$
Total number.....	Total amount.....	\$

Complaints or questions:

The county and city chairmen are asked to fill out a daily report of bonds sold through their organization and to mail it to their State chairman. The State chairman then compiles a weekly report of the number and amount of bonds sold through her State organization and mails it to both her Federal reserve chairman and the National Committee.

In this way an accurate account of the bonds sold through the National Woman's Liberty Loan Committee may be kept, and in the

next report of this committee there will be no necessity for estimating returns.

#### WAR SAVINGS.

The National War Savings Committee has asked for the cooperation of the National Woman's Liberty Loan Committee in the work of selling war savings certificates and thrift stamps. Mrs. George Bass, secretary of the National Woman's Liberty Loan Committee, is a member of the National War Savings Committee and represents the Liberty loan organization there. In every case the State chairman for the National Woman's Liberty Loan Committee has been made a member of the State executive committee for war savings, and locally many of our chairmen are giving their time between Liberty loan campaigns to the work of the War Savings Committee. When a Liberty loan drive is announced all women enrolled to work for the sale of Liberty bonds are released for that prior responsibility.

#### FRANKING PRIVILEGE.

##### USE OF FRANKED OR PENALTY ENVELOPES.

The franking privilege has been extended to the National Woman's Liberty Loan Committee under the following provisions:

*As to National Committee members.*—The members of the National Woman's Liberty Loan Committee, all of whom act on behalf of the Secretary of the Treasury, will have the use of penalty envelopes in conducting official business.

*As to Federal reserve and State chairmen.*—Federal reserve and State chairmen, whose offices will be located in their respective districts or States, are like the members of the National Committee, appointees of the Secretary of the Treasury. In the performance of their duties by virtue of such appointment they will carry on correspondence relating exclusively to the business of the Government of the United States, and in such correspondence they are entitled to the use of penalty envelopes.

*As to local committee chairmen.*—The franking privilege has been made available to the executive chairman of the regular Liberty loan organization in each city or county. Individuals in each city or county who will have the right to use the frank will be designated by the executive committee of that Federal reserve district, and will be furnished with a printed authorization making him a Treasury representative. Subordinate committees may have the right to use the frank under his direction, provided all literature contains the signature of this executive committee chairman, either printed or written. For example, if a subordinate committee of the Woman's Liberty Loan Organization wishes to send out a communication under

frank, it would contain the signature of the executive chairman who is the Treasury representative, and the additional signature of the Woman's Liberty Loan Committee.

POSTAL LAWS AND REGULATIONS.

Any department or officer authorized to use the penalty envelopes may inclose them with return address to any person or persons from whom or through whom official information is desired, the same to be used only to cover such official information, and indorsements relating thereto.

The National Woman's Liberty Loan Committee is advised that distribution of pamphlets, etc., in many instances is not to be made from the offices of State chairmen, as originally contemplated, but rather through offices of county or city chairmen. Under those circumstances, the State chairman would be justified in sending to county and city chairmen only such number of penalty envelopes as would be actually required for distribution of particular pieces of literature from time to time. Great caution should be exercised by Federal and State chairmen to see that penalty envelopes are not furnished to county or city chairmen except when needed in individual or particular instances and never in excess of the actual quantity needed for a particular distribution. This obligation is moral in character, both because of our relations with the Treasury Department, which has made such a generous extension of the franking privilege to us, and because of the fact that we should not make it easy for any person to misuse penalty envelopes.

Mrs. WILLIAM G. MCADOO, *Chairman.*

Mrs. ANTOINETTE FUNK, *Vice Chairman.*

Mrs. GEORGE BASS, *Secretary.*

Mrs. FRANK A. VANDERLIP, *Treasurer.*

Mrs. A. S. BALDWIN.

Mrs. CARRIE CHAPMAN CATT.

Mrs. GUILFORD DUDLEY.

Mrs. KELLOGG FAIRBANK.

Mrs. GEORGE THACHER GUERNSEY.

Mrs. F. L. HIGGINSON.

Mrs. J. O. MILLER.

Miss MARY SYNON.

Mrs. ELLA FLAGG YOUNG.

