RIDGEWOOD, N. J., March Mr. Stout was the chairman 13—J. Robert Stout, a banker who lived at 932 Glenview Road, died yesterday in Miami Beach, where he was on vacation. He was 86 years old.
of the board of the North Jersey Trust Company, which he founded in 1928.

Early in the century, his chief avocation was encouraging private savings, particularly among children. He founded the Educational Thrift Service, the forerunner of school savings programs.

"All children possess a natural saving instinct," he once said, "and cooperation between banks and schools can do much to encourage this thrift."

Mr. Stout created National Thrift Week in the nineteen-twenties as an outgrowth of the International Benjamin Franklin Society, whose president he was for several years.

Mr. Stout is survived by a brother, Rex Stout, the mystery novelist; two daughters, Mrs. Wallace G. Carr Jr. and Mrs. Charles F. Bruder 3d; two sons, Jay Robert and Donald; three sisters, seventeen grandchildren and two great-grandchildren.