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Predict America Will Match Thrift of French People

Savings Deposits of Big New York Banks Show Vast Increase in Few

Years.

BY HOLLAND. Many millions, some of the esti-mates being as much as 100,000,000, were distributed in the week preceding Christmas, all representing savings deposited for a special purpose which were made during the year. Almost all of these savings came from weekly deposits, some of them so small as \$1, not many in excess of \$5, and these were made in the name of the so-called Christmas fund. This policy was adopted only a few years ago. At first the response to it was not large but in each succeeding year the growth has

sponse to it was not large but in each succeeding year the growth has been great until show the policy is not only permanent and nation-wide, but will also lead to large increases in deposits of small weekly savings.

Nevertheless, so far as the national banks are concerned, it appears to be an indirect evasion of the spirit of the banking law. For although the deposits are made each stock throughout the year with the venderstanding that they will be withdrawn when the holiday season begins, they are really savings, as much so as we'll be the case were the money deposited in the savings banks. So successful, has this policy been that other fortune for special savings have now been an indirect, with intent to secure savings continued weekly through the year, so that at the end of the year the funds may be withdrawn for the special purposes for which the deposits were made.

In many of the banks the secumulation of those Christmas savings funds was so large as to entail much extra clerical work. In some of the banks the secumulation of those Christmas savings funds was so large as to entail much extra clerical work. In some of the banks the clerks were employed far life the night for two or three weeks, so that it would be possible was as to entail much extra clerical work. In some of the banks the clerks were employed far life the night for two or three weeks, so that it would be possible was as to entail much extra clerical work. In some of the banks the clerks were employed far life the night for two or three weeks, so that it would be possible was as as to entail much extra clerical work.

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THE GUMPS --- IN THE SUNDAY BEE

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SOMETHING-

WHY THE BIG RUBH -

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Market, Financial and Industrial News of the Day

Sear City Live Stock.

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Chicago Grain

By CHARLES D. MICHAELS. Chicago, Jan. 5 .- A marked improvement in the milling demand for cash wheat in all of the leading markets led to good buying by local professionals, and while there was a sharp break at one time, the finish was at net gains of 1-4c. Corn was

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ters. \$2,06@2.50; good heaving butchers. \$1.00@2.50; feeder ewes. \$2.50@2.50; cull By Updike Grain Co., DO 2627. Art. Open. High. Low. Close. Web. \$1.50@5.50. Art. Open. High. Low. Close. Web. \$1.50@5.50. Art. Open. High. Low. Close. Web. \$1.50@5.50. Art. Open. High. Low. Close. Web. 16.00 head; open to shippers. 110@20e higher; spots more bulk. 16.015 pounds weights. \$5.00@1.50; 100 to 250-pound weights. \$5.00@1.50; 100 head; bulk of sales. \$5.70@7.50; peach ples. Open. Art. Open. High. Low. Close. Web. 16.015 pounds weights. \$5.00@1.50; 100 head; bulk of sales. \$5.70@7.50; peach ples. Open. Art. Open. High. Low. Close. Web. 16.00; Jan. 5.—Cattle—Receipts. \$1.00 head; bulk of sales. \$5.70@7.50; peach ples. Open. Art. Open. High. Low. Close. Web. 15.50@1.50; 200 head; bulk of sales. \$5.70@7.50; peach ples. Open. Art. Open. High. Low. Close. Web. 15.50@1.50; 200 head; bulk of sales. \$1.50@1.50; peach ples. Open. Art. Open. High. Low. Close. Web. 15.50@1.50; 200 head; bulk of sales. \$1.50@1.50; peach ples. Open. Art. Open. High. Low. Close. Web. 25.50@1.50; 200 head; bulk of sales. \$1.50@1.50; 100 head; bulk of sales. \$1.50@1.50; peach ples. Open. Art. Open. High. Low. Close. Web. 25.50@1.50; 200 high. Ser. 35.50@1.50; bulk best stock. The open. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. The open. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. The open. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. Art. Open. High. Low. Close. Web. 25.50@1.50; bulk best stock. The open. Art. Open

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