

HIS RECOMMENDATION.

"He dances well,"
so said the lookers on,
Who watched him
in the mazy waltz,
Fair women smiled
and waved their jewelled fans,
"He dances well,
whatever else his faults."

And all through life
he danced his thoughtless way,
Was welcomed by
the idle laughing throng,
The open sesame—
"He dances well,"
As o'er the flower-strewn
path he tripped along.

But death reached out
and clutched the dancer's feet,
The merry music changed
to dirge and knell,
And to the gates of heaven
he carried in his hand
The verdict of the world—
"He dances well"

St. Peter eyed the
dancer's character,
And slowly scratched
his good right ear,
Then said, "You'd better
take a lower birth,
Through oversight
we have no dance hall here."
—William Reed Dunroy.

GERMAN SAVINGS BANK

Municipal Control is Likely to Be Supplanted by National Authority.

William E. Curtis writes from Berlin to the Chicago Record that in Germany the savings-banks system is managed by the municipal government, instead of the national authorities, as in England, France, Belgium, Italy and other European countries. The system dates back for nearly a century and, with the exception of some unimportant details, is uniform throughout the empire. German thrift is proverbial. There are no other people in the world who can do without luxuries and things that they do not actually need with so great a degree of contentment. From the cradle the children are taught economy. It is as much a matter of education as the catechism. In some of the schools the children are instructed to gather during their play hours and on their way to and from their homes all such apparently valueless objects as old bottles, tin cans, refuse metals, etc., which are sold to the junkshops and the proceeds deposited to the credit of the child in the nearest savings bank. The same spirit that inspires this economy has caused the number of depositors in the savings banks of the empire to exceed the number of households. It is often the case that every child and every servant in a family has his or her own account at the bank, which, when it amounts to a certain sum, is withdrawn for permanent investment.

The usual rate of interest paid by the municipal savings banks in Germany is 2 per cent and, although their management is intrusted to the municipalities, the banking inspectors of the general government exercise a supervision over them. There is usually a general office, with a director in chief at the city hall, whose principal duty is to receive remittances from branch offices that are established in every ward. These funds he invests in government bonds or in securities of equal value. The latitude of investment is much greater than is allowed the postal savings bank authorities in England or France. The funds may be invested in gilt-edged real estate mortgages and even in the erection of buildings. But before this is done the proposition must be submitted to the committee of the common council which has jurisdiction over the savings banks.

This committee, which is composed of practical financiers, bankers, merchants and manufacturers and men who are in the habit of handling money, acts as a sort of board of directors for the system.

In Berlin there are seventy-nine branch offices with 483,000 depositors out of a population of 1,800,000 and the total deposits are a little more than \$40,000,000. In Dresden the savings banks show a still larger utility in proportion to the population. Although the number of people in Dresden is only about one-fifth as many as in Berlin, there are half as many depositors in the savings banks and the deposits exceed \$22,600,000. In some of the other cities the proportion is much larger. In the town of Aix-la-Chapelle, for example, with only 110,489 population, there are over 106,000 depositors, with credits of more than \$20,000,000. In Altona, a city of 149,000 people, there are over 130,000 depositors, with nearly \$20,000,000 to their credit.

This illustrates the extent and the value of the service; but there is a great deal of complaint from the agrarians that no provision is made by the government for receiving the savings of the farming population, and an agitation has been going on for some years in favor of a transfer of the municipal system to the postal authorities and the adoption of something like the French system. The *Kölnische Zeitung* of a recent date contained an interesting article on this subject in which the advantages of such a transfer were set forth at length, and the necessity of making provision for the farmers as well as the mechanics in the cities and the larger towns was demonstrated in forcible language.

"It cannot be denied," the writer says, "that hundreds of thousands of people in the empire would gladly lay by a part of their wages every month if they were not prevented by insufficient opportunities. * * * An imperial post savings system would be of the greatest advantage, particularly to the agricultural classes, for there is a postoffice within convenient reach of every farmer, the postal system is everywhere trusted, and would not only furnish a convenient opportunity for depositors, but an easy method of payment."

The late Emperor Frederick was a great believer in the postal savings bank system, and if he had lived it is probable that it would have been adopted in Germany long ago.

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