#### HIS RECOMMENDATION.

"He dances well," so said the fookers 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 wells"

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 BANKS

ed 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, in the empire would gladly lay by a part France, Belgium, Italy and other Euro. of their wages every month if they were pean countries. The system dates bac ; not prevented by insufficient opportunifor nearly a century and, with the ex. ties. \* \* An imperial post savings ception of some unimportant details, is system would be of the greatest advantuniform throughout the empire. Ger. age, particularly to the agricultural man thrift is proverbial. There are no classes, for there is a postoffice within other people in the world who can do convenient reach of every farmer, the without luxuries and things that they postal system is everywhere trusted, and do not actually need with to great a de. would not only furnish a convenient opgree of contentment. From the cradle portunity for depositors, but an easy the children are taught economy. It is method of payment." as much a matter of education as the their play hours and on their way to and from their homes all such appar. many long ago. ently 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 'At Nashville, Tenn., May 1st to the number of hou the case that every child and every servant in a family has his or her own ac for permanent investment.

The usual rate of interest paid by the municipal savings banks in Germany is 2 per cent and, although their manage ment is intrusted to the municipalities. the banking inspectors of the general government exercise a supervisiou over them. There is usually a general office, with a director in chief at the city hall, Perspirati 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 Skins, Ginseng, Seneca, etc. has jurisdiction over the savings banks. circulars.

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 pro portion to the population. Although the number of people in Dresden is only about one-tifth as many as in Berlin, there are half as many depositors in the savings banks and the deposits exceed \$22,000,000. 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 sgitation has been going on for some years in favor of a transfer of the municipal sys tem to the postal authorities and the adoption of something like the French system. The Kolnische 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 Municipal Control is Likely to Be Supplant- 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

The late Emperor Frederick was a catechism. In some of the schools the great believer in the postal savings bank children are instructed to gather during system, and if he had lived it is probable that it would have been adopted in Ger-

### CHEAP RATES TO TENNESSEE CENTENNIAL AND EXPOSITION

spirit that inspires this economy has October 30. Beginning May 4 and on caused the number of depositors in the each subsequent Tuesday the Missouri savings banks of the empire to exceed Pacific will sell tickets from Lincoln to It is often Nashville and return at \$35.15, good 20 days from date of sale.

The Kansas and Nebraska limited. count at the bank, which, when it leaving Lincoln at 2:30 p. m., makes amounts to a certain sum, is withdrawn better time by from two to five hours each way than any other line.

> Maps, time tables and further information at city ticket office, 1201 O street. F. D. CORNELL.

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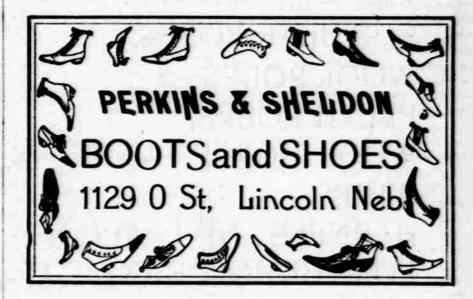
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