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how postal banks will help The extent to which postal savings the avallable capital of the conntry is zugkested by the fact that over 98 per cent of the prenent savines banks de-
posits is in the banks of 14 states. The porits is in the banks of 14 states, Th
other 32 states have only 2 per cen other s2 states have only 2 per cen
targely because-they have few,
tngs banks. There are no banks all in some localites, 1y ant the peaple of the United States,
and when the postal bamks are established many millions of dollars that
have been hidden avay will come late have been hldden away whli come in
circulation. Alf this money is now 1
ing dite, and from the geonomte poln of view is
There
and these immense savings will com-
mence to return interest to thelr own mence to return interest to them own ers and will help to buila, ips the the nattonal banks Everybody will be benefited in a
way that is not even possible in forway that is not even possible in for-
elgn countries where postal banks exist, for the usual plan is to invest The deposits in the public debt, the
country as a whole taking the profit. country as a whole taking the profit.
The United Statea will make the plan much more productive. The money
will be mide to yleld several profits. For Instance, a farmer deposits hit pavings in the postal bank and recelven interest at 2 per cont. The government places the money in the nearest
national bank, charging the bank $21 /$ $\begin{array}{ll}\text { natonal bank, charging the bank } 21 / 2 \\ \text { per cent, the extra } 1 / 6 & \text { being suffictent }\end{array}$ to defray, the cost of the system, which of caurse, will provide employment for a large number of people. The bank Loaness a profit for its sotekholders by loaing the money for business user,
$H^{\prime}$ ta expended in extending induastries, which provide work for many trades and a permanent payroll, besides giv-
ing a return to their proomtera. The government co
creased taxatio
 take place in the neighborhood wher It was first deposited, ond so the orig-
inal fnvestor may reectve indirect benInal investor may
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