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FIRST SAVINGS BANK ORGANIZED IN STONE COTTAGE IN SCOTLAND

Idea Was Not Long In Crossing Atlantic and Taking Root In Our Virgin Soil—Today Thrift Institutions Prove the Backbone of Our Country.

In a little stone cottage in Ruthwell, Scotland, in 1810 the Rev. Henry Duncan established the first savings bank which was organized and operated on the recognized savings bank principle which is: that from the deposits received, the bank should, by judicious investment, earn enough to pay the expenses of management, pay interest to the depositors and establish a guarantee fund to protect them from losses incurred in all business.

Dr. Duncan was by no means the first to see the need of a safe depository for the savings of the people, for several others, as well minded, but not so practical, had heretofore attempted to establish savings banks, but in their zeal to make the proposition attractive, combined features that smacked of charity, and therefore failed as business ventures. As early as 1798 the "Wendover Bank" was instituted by the Rev. Joseph Smith, who with two rich parishioners agreed to receive sums on deposit and repay the same at Christmas with a bonus of one-third the amount deposited. It was in substance like our modern "Christmas Club." Priscilla Wakefield in 1769 or

Philadelphia. The plans for the Boston bank must have been well matured, for in December of 1810 the "Provident Institution for Savings in the Town of Boston" was chartered, being the first public act of legislation in the world which recognized the beneficial character of the savings bank. This bank in five years had deposits of \$300,000 and paid one per cent. quarterly.

Following the letter, received from his English correspondent, Mr. Eddy and a group of public spirited men began an agitation that culminated in the Bank for Savings, now located at Fourth Avenue and Twenty-second Street, New York, a hundred-million-dollar bank in the meantime. Philadelphia had been busy, and organized the Philadelphia-Savages Fund Society, which opened its doors on Monday, December 2, 1816, being the first bank of its kind to open for business on the Western Continent.

In spite of this early beginning, the savings bank, as a mutual institution has remained a New England institution. In that this type of bank has never become a financial factor in the West and South, there being less than



THE FIRST SAVINGS BANK, ESTABLISHED A CENTURY AGO AT RUTHWELL, SCOTLAND.

organized a society to receive certain sums on deposit monthly, according to age and to pay the same as a pension after sixty years of age. In sickness a weekly benefit was allowed, and on death a funeral benefit. This was in substance like our modern "Sick and Aid Societies" so common among European nations. But Duncan's plan was the only one to prove adaptable to all peoples and to all times, and which would support itself. His bank would sustain itself on the earning power of money, rather than on the money earning power had accumulated. From the humble Scottish village the idea spread throughout England and Ireland and Scotland until there were over two hundred such banks in 1816.

As an outcome of Duncan's bank, grew the Edinburgh Savings Bank, which dates from 1814 and which is still in existence. It was in this bank that we find the same methods as are still in vogue, the modus operandi of the savings bank having changed but little in the century past. This bank issued pass books, the recognized form of savings bank evidences of indebtedness. It was managed by a body of trustees who gave their services gratis. It paid all depositors the same rate of interest. It had no stock and consequently no stockholders. It was a mutual institution. It sought safety first and profits afterward. It sought the highest form of investment, namely government bonds.

Owing to the close association between the mother country and the colonies, it was but natural that any movement that succeeded there should be adopted here, and the idea was not long in crossing the Atlantic.

The new country had its problem of poverty no less than the old, and in the endeavor to ameliorate the condition of the lower classes numerous undertakings were begun, which were based on the sick and aid society idea. Even lotteries were legalized in the attempt to alleviate the current distress. Tammany Hall was originally instituted as a society to "afford relief to the indigent and distressed members, their widows and others." Fully forty such societies were organized for similar purposes before the advent of the savings bank.

Historians are in doubt as to whom is due the credit of bringing the idea over to America, but it is conceded that Patrick Colquhoun, a London Magistrate, wrote Thomas Eddy of New York a letter in 1810, outlining the plan then in successful operation in England. A similar pamphlet fell into the hands of James Savage of Boston in the same year and the first public announcement of a savings bank in this country appeared in the Christian Dispenser, a small religious paper, in December, 1810. This article stated that such institutions were in successful operation in England and Scotland and that such a bank was proposed for

fifty of those banks west of Buffalo and South of Baltimore.

According to latest reports, there are 674 banks of the mutual type, located as follows: Maine, 48; New Hampshire, 46; Vermont, 21; Massachusetts, 190; Rhode Island, 15; Connecticut, 84; New York, 140; New Jersey, 26; Pennsylvania, 10; Delaware, 2; Maryland, 18; which accounts for all but 24 in the United States.

The deposits in these six hundred banks total \$3,915,626,190, of which \$1,700,627,796 is in New York, followed by Massachusetts with \$861,416,880. In depositors New York likewise leads, having 3,114,240 depositors, while Massachusetts has 2,240,824.

These figures do not include the stock savings banks, of which there are upwards of 1,500 in various parts of the country, nor banks of discount operating savings departments. Nor is it to be inferred that one is better than the other; but the Centennial celebration which commemorates a century of savings banking is to do honor to the mutual savings bank with no disparagement to other types, whose history is not so clearly defined, although their operation may have done as great a good. In his first message to the Legislature in 1820, Governor Clinton of New York characterized the savings bank as "an institution to cherish meritorious industry, encourage frugality, and to promote the welfare of families, the cause of morality and the good order of society." And he was right. It has done all this in thousands of instances for a hundred years and well merits all the honor and credit that may come to it after a century of honorable conduct.

VATICAN HAS SHIP

For First Time Since 1870 Papal Flag Flies Over Steamer.

TO CONVEY REPRESENTATIVES

Painted With White and Yellow Stripes—Safety Said to Be Guaranteed—Reported Von Buelow Believed Best Way to Punish Italy Was to Restore Temporal Power to Pope.

Rome.—For the first time since 1870 the Papal flag is flying over a steamer owned by the Vatican, and strangely enough, it is sheltered in the Civita Vecchia harbor with the consent of the government at Rome. When United Italy under Victor Emmanuel II. established the house of Savoy at Rome in 1870, the pope was deprived of all power and position as a sovereign. He became a voluntary prisoner in the Vatican, while the king housed his court in the former papal palace of the Quirinal. As every king has been a devoted Catholic, the enmity between the king and pope has been a political expediency, a fiction in fact. Loyalty



Photo by American Press Association. POPE BENEDICT XV.

to the Catholic church on the part of influential members of the Italian cabinet, combined with the fear of German submarines, has brought to the pope the privilege of flying his own flag once more in Italian waters. The steamer has been bought by the Vatican to convey officials of the Catholic church whom the pope desires to send abroad as his representatives. The first voyage will be to South America, to convey the new papal nuncio, Mgr. Bassallo di Torregrossa, to Buenos Aires.

The steamer, to be known as the Nuncios, is painted with broad white and yellow stripes easily distinguished by submarines. Its safety is guaranteed, it is understood, by one of those secret agreements with Germany of which the papacy has been accused at various times by the quadruple entente. There would appear, however, to be no necessity for such a guarantee after the German government had been informed that such a vessel was on the high seas. Nothing would be gained by its destruction through a submarine. On the other hand, to grant it safety, even without this being requested by the papacy, would warm the hearts of Emperor William's Catholic subjects and stimulate their loyalty to him.

Prince von Buelow, a diplomatic envoy at the Vatican in his younger years, long before he was German ambassador at Rome, has always been friendly to the papal government. It is reported in London and has been for eight or nine months that Buelow believed in the restoration of temporal power to the pope as the best method of punishing Italy for participating in the war against her former allies of the triple alliance. While making extended visits to Switzerland, Buelow has had frequent consultations with Catholic cardinals and other dignitaries of the church.

The pope's refusal to align himself on the side of the quadruple entente and especially to make public any protest against the invasion of Catholic Belgium by the Germans is declared in England to be due to a promise made by the sovereigns of the central empires that his temporal authority is to be restored after the war. The plan is, according to these reports, to make the pope the political as well as the spiritual sovereign in Palestine. A small state would be established, including Jerusalem and the other holy places as well as the seaport of Jaffa. The territory is believed to be enormously rich in natural resources and to be able to support a cardinal viceroy, who would rule there in the name of the pope.

The British government a few months after the beginning of the war made the extraordinary move of sending a minister to the Vatican, Sir Henry Howard, who had had a long diplomatic experience. This was a recognition of the pope's status as a sovereign, which Britain, along with all other non-Catholic governments, withdrew from the pope in 1870. Russia at the same time reopened her legation at the Vatican, where there had been no envoy for some time on account of the refusal of Russia to grant Catholics the protection which the papacy demanded. France has had no representative at the Vatican for some time, and neutral Catholic countries like Spain had also broken off diplomatic relations with the pope before the war.

CONDENSED REPORT OF THE FIRST NATIONAL BANK OF ONTARIO, OREGON

As made to the comptroller of the currency at the close of business, June 30, 1916.

RESOURCES	
Loans and investments	\$381,910.55
Overdraft	71.20
Stock in Reserve Bank	3,000.00
Realty and fixtures	9,363.43
Cash Reserve	197,808.44
	\$592,243.62
LIABILITIES	
Capital	\$ 50,000.00
Surplus and profits	52,555.13
Circulation	22,500.00
Deposits	466,775.49
	\$592,243.62

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A New York private swept out the quarters of the regimental staff. With broom in hand he labored with such a will and such seeming joy in doing a hard duty that he was asked about it.

"If you're going to be a soldier you might as well go the whole way," he answered. "I see the necessity for doing this, so I do it. What was I before I turned soldier? Why, I was an exploration engineer for a big Wall street house. I thought that, being a young man, I ought to do my bit for my country, so I came away."

"Rookie?" one asked him.

"Yes," he answered. "I bought my own outfit at a supply store. They weren't going to bring me."

He was writing a picture postcard to his wife.

"Yes?" he said. "I'm married. Here's a picture of my little girl. They asked me about her when I enlisted. They asked if my salary would go on. I told them no, it wouldn't. They told me I better go back to my wife and support her. Then I had to tell 'em when I didn't like to—that my father left me \$200,000 when he died eight months ago and my wife wouldn't be exactly dependent."

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