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POSTAL SAVINGS BANKS.

Progressive England Has Long Enjoyed Their Benefits and Also Those of Government Life Insurance.

An important factor in English finance is the system of post office savings banks, which are designed to encourage thrift among the masses. A government report, dated October 1, 1906, places the number of local post offices through which the people may do savings bank business at 12,000. The postmasters act as agents, and through them the depositors may deposit money, invest in government securities, insure their lives or buy annuities from the government. The post office banks are so admirably managed that the savings banks under private management do not attempt to compete with them. No new savings banks have been established since the government began to receive deposits, and many of those formerly in existence have gone out of business.

Savings bank business may be transacted at the post offices from eight o'clock in the morning until eight o'clock at night every day in the week. The law allows one person to have only a single account, and the government insists that it shall have a monopoly of the savings bank business of a depositor, requiring the would-be depositor, before opening an account, to make affidavit that he has no account with any other bank. Separate accounts may, however, be kept by husband, wife, or the different members of a family.

No smaller deposit than one shilling will be received by the government, but in order to encourage thrift among children and the very poor people, blanks are furnished containing spaces for 12 penny stamps. The depositor may buy penny stamps, or he obtains money, affixes them to the blank until he has 12 of the stamps, or until he has the amount he may open an account or credit it with his account, receiving credit for a shilling. Other special facilities are afforded the smaller children, to make deposits, for instance, every year only £20 could be deposited within a single year, but this limitation was removed on the ground that it was a disadvantage to workingmen, who were not allowed to save in season of great prosperity against time of want, so the limit was advanced, on the recommendation of Postmaster General Morley, to £50. More than £50 can be deposited, but without interest, and when a depositor's account reaches £200, no further deposit will be received from him. Interest on accounts of less than £50 is allowed at the rate of 3 1/2 per cent. a year.

When a depositor wishes to increase his savings above £200 he can do so by buying consols. These consols are a government security of Great Britain. In 1751 a large part of the public debt, nine separate loans, being in the form of annuities, were consolidated into three per cent. bond or stock. The name of consols were given them as an abbreviation of the word consolidated. In 1858 the three per cent. consols were converted into 2 1/2 per cent., which rate in 1903 is to be reduced to 2 1/4 per cent. The stocks now constitute more than one-half of the debt of Great Britain, and their price is regarded as a gauge of the national credit. They were quoted at 113 on December 7, 1906.

Any person may, through the post office, invest any amount in the purchase of these consols or bonds at the current market price. But not more than £200 in consols can be bought during one year through the post office, and not more than £50 can be obtained through the post office by one individual. This allows a person to hold £500 in consols and have £200 on deposit at most of the savings bank. The government will buy consols as well as sell them. It charges a commission of 3d on each transaction for the purchase or sale of consols of less than £25. For amounts between £25 and £50 the commission is 15d, and on 25s and 50s each transaction in consols between £75 and £100.

These provisions have, in the opinion of the English government, been very successful. By their means thousands of working people are now holders of consols who, were it not for cheap and easy facilities placed within their reach, would not have bought them. They are thus held by the great masses, and few people in England are too poor to hold consols. Working people left to themselves would be apt to fight shy of stock brokers and not buy them, but when allowed to purchase them direct from the government they are quick to take advantage of the opportunity. Another important point is that it prevents the hoarding of money, as would be the case if many who have a prejudice against savings banks. Even these people have the most absolute confidence in the government, and the temptation to hoard is discouraged. Very little money is hoarded in Great Britain except by misers.

Insurance may also be had through the post office department, but the amount for which a life may be insured is not in excess of £100. Nor can insurance be had for less amount than £5. Another provision is that children between the ages of eight and 14 years may be insured for £5, the idea being to provide for the expense of their burial.

The government insurance business is conducted in much the same way as that of the regular insurance companies. The payments may be either by means of a lump sum or by means of endowment policies, payable at the expiration of periods of 10, 15, 20, 25, 30, or 35 years.

The table of rates is too extensive to be given here, but as an example, it may be stated that a man or woman between the ages of 24 and 25 can be insured for £10 by a payment through life of 4s. 4d. a year, or by a penny a week, or by an annual payment to the age of 60 of 4s. 10d., or by a single payment of 44 1/2s.

Payments of life insurance can be made through the 12,000 post offices throughout the country.

The "Record" is prepared to do all kinds of premiums—satisfaction assured.

THIRTY-TWO CHILDREN.

A Vienna Woman Holds the Material Record for Austria.

If any woman ever deserved well of her country, the lady in question is a Viennese woman who has been described by Dr. Alois Valenta in the Wiener Medicinische Wochenschrift. Her merits consist in having given many more subjects and soldiers to the emperor than any other woman in Austria. Of course she is poor. As a matter of fact, she is the wife of a needy linen weaver of Neudorf, in Vienna, and if she did not give her husband a big margin, the little family of 32 children, no less than 32 children, and she is still comparatively young, being only in her fortieth year. She has been the mother of 26 boys and 6 girls.

The birth of the children occurred in this wise, and in the following order: At the first birth were born four; at the second, three; at the third, four; at the fourth, two; at the fifth, three; at the sixth, two; at the seventh, three; at the eighth, three; at the ninth, two; at the tenth, three, and at the eleventh, three. The mother nursed all her children herself. Another strange feature of the case is that the mother suffered from her fifteenth year weekly, and sometimes daily, from epileptic fits, which so far have not been inherited by the children. She herself was one of four at a birth, and her maternal parent in her time succeeded in presenting her spouse with no less than 38 children.

A FISH'S MEMORY.

German Professor Wants Information on the Subject.

We have to live with busy, cyclopedic lives nowadays that it is very difficult sometimes to turn aside to some quiet corner and watch a specialist at work, says the Westminster Gazette. It may be only the eye of a fly or the digestive apparatus of a cicada, but the fish votes his life to it and thinks nothing of all the noise and human struggles going on outside. A German professor, Ludwig Edinger, is absorbed at present in the study of the fish's memory, and he has written to the Lancet to invite information on the subject. It may seem a trivial question and the brain of a fish may be a very small quantity, but a great many little things in nature are worth studying, and even if the problem cannot be solved it will give a good opening for fish stories.

Every diocesan of Isaac Walton will have something to say and anecdotes to tell to back his opinions. There are no fish in the neighborhood of Fleet street, and, therefore, we cannot try to give you any special information. We can make the discussion to ask why anglers have to be so particular about the make and color of their artificial flies if fish have no memory. If we do have vain wish with a memory, surely they would never discriminate between a May fly and a red spinner and anglers would be saved a lot of trouble.

THE POPULIST PLATFORM.

Adopted by the People's party convention at Medford, April 17, 1896, and which every populist who the country morally bound to see carried out in spirit and put into the letter of the law.

RESOLVED, That owing to the depressed condition of the country, the low price of labor and the products thereof, we deem the salaries of our county officers to be in excess of the income derived from other legitimate business enterprises. We therefore pledge our candidates for the legislature, if elected, to demand that the district attorney and county officials be paid the following stated salaries:

County clerk, \$1200; one deputy, \$800.
Sheriff, \$2000; one deputy, \$1000.
Recorder, \$1000.
County judge, \$1000.
District attorney, \$2000 for the district for all purposes.

Official Salaries in Oregon.

The following are the salaries allowed county officers in the various counties of this State. The counties pay all office expenses. These salaries are besides the perquisites of the offices. The salaries for Oregon county range above counties of equal population in other parts of the state.

County	Salary
Baker	\$1000
Benton	\$1000
Clatsop	\$1000
Columbia	\$1000
Coos	\$1000
Curry	\$1000
Douglas	\$1000
Gilliam	\$1000
Grant	\$1000
Harney	\$1000
Jefferson	\$1000
Josephine	\$1000
Klamath	\$1000
Lane	\$1000
Linn	\$1000
Mallow	\$1000
Morrow	\$1000
Wasco	\$1000
Washington	\$1000
Wheeler	\$1000
Willamette	\$1000
Yamhill	\$1000
Yonkers	\$1000

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We will send the above great journal in connection with

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These seeds are the best in the market. They consist of Farm, Vegetable and Flower Seeds of your own selection from a list of 200 varieties. The packets are as large as seedmen's mail packets.

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THE CHRONICLE has the greatest newspaper in the United States. It leads all in ability, enterprise and news. THE CHRONICLE'S Editorial Reports on the latest and most reliable facts from the fullest and most reliable sources. In 1888 the three per cent. consols were converted into 2 1/2 per cent., which rate in 1903 is to be reduced to 2 1/4 per cent. The stocks now constitute more than one-half of the debt of Great Britain, and their price is regarded as a gauge of the national credit. They were quoted at 113 on December 7, 1906.

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There has been an evolution in the means of transportation for man that is very interesting. The more civilized a people becomes, the more exciting it grows. The contest now running between St. Paul and Chicago, and Omaha and Chicago, on the "Milwaukee", are marvels of elegance and convenience. The private compartment cars, library buffet smoking cars and the electric berth, reading lamp, and other improvements, are the result of a great pleasure for the traveler.

A great pleasure for the traveler is the electric berth, reading lamp, and other improvements. An exclusive feature with "The Milwaukee" is the heating is done by steam. The heating is done by steam. The heating is done by steam.

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