

FRENCH SAVINGS BANK

Transmitting a report describing concisely the two classes of savings banks which are maintained under the laws of France, Consul General Frank H. Mason, of Paris, writes:

In view of the existing financial conditions in the United States and the recognized importance of postal savings banks in encouraging economy and confidence in the stability of the government on the part of the large class of small depositors, it is believed that the following facts concerning the long-established and successful French system may have a timely interest.

The steadiness of French finances and

the general uniform prosperity of the people outside of the flood-devastated districts in the south have recalled attention during the present financial disturbances in America to the French monetary and banking systems, and particularly to the important and beneficial role which is played by savings banks in this country.

The French peasant and artisan have been known for many generations as the most frugal, industrious, and intelligent thrifty of European working people. Their patient industry, their love for the soil and for their various handicrafts, and their scrupulous care of their savings form the foundations of the prosperity of France. The French savings bank system reflects so accurately these attributes that it forms

an instructive object lesson in a time like the present.

Savings banks in France are of two classes. (a) Postal or government banks, which are established throughout the country and are under the direct management and control of the national government, and (b) municipal and private savings banks, which are controlled by municipalities and private firms, chartered and held accountable to strict laws similar to those which are enforced in several states in America.

POSTAL SAVINGS BANKS.

The postal savings bank system was created under a law enacted on April 9, 1881, and the returns of 1882 show that during that year the number of banks established and in operation was 6,024, with 211,580 deposit accounts remaining open on Dec. 31. The average sum of these deposits was \$43.42, and the whole amount of deposits, including interest, in all the banks at the close of the year was \$9,157,116.

The latest complete statistics now available are those which record the operations of 1904, at the close of which year the number of postal savings banks in France had increased to 7,883, with 4,345,446 depositors and deposits—including interest due to depositors on Dec. 31—amounting to \$229,158,290. As a measure of the serene prosperity of rural and industrial France, it may be stated that these deposits have steadily increased, until they reached on Oct. 31, 1907, the sum of \$267,519,423, an increase of \$38,361,133 within a period of 24 months.

The postal savings banks pay interest on deposits at the rate of 3 1/2 per cent (compounded), and the amount of each cash deposit account is limited to 1,500 francs (\$239.50). When a depositor's account exceeds that amount the bank will purchase "Rentee," or national 3 per cent bonds, with the

surplus, keep them on deposit, collect the coupons when they fall due and credit the interest so received on the account of the depositor. The total deposits of 1904 in postal savings banks aggregated \$88,144,416. The character of the depositors may be inferred from the fact that the average amount of each deposit account on Dec. 31 was \$52.79.

HOW PERFUMES ARE MADE.

Glass sheets held by frames a few inches apart are smeared rather thickly with lard, and between these sheets the freshly-picked blossoms are scattered, touching the frames, but not being pressed by them. In one day the oil of the flowers exudes, and the lard absorbs the precious drops. If the flowers are plentiful they may be changed as often as every six hours, and in the case of

Jonquils 30 times; jasmine is usually changed 80 times before the layers of lard are entirely saturated. When the lard has absorbed as much oil as possible from the flowers, it is melted and dissolved in purified alcohol made from grain. When this mixture is filtered, the concentrated extract may be redissolved in spirits, diluted, or mixed with other oils, according to the strength or quality desired.

Attar of roses and neroli, the base of eau de cologne, are made by a different method. The perfume may be extracted by an ordinary process of distillation if a very even heat is maintained, but the usual method is the bain-marie. A large kettle of lard is immersed in a tub of water at the boiling point until the grease reaches a uniform temperature and is entirely melted. Into this warm lard the petals of orange blossoms or of roses are thrown. The petals remain a day or less in this bath, and then the odoriferous wilted flowers are

removed and fresh ones submerged in the mixture, attaining the desired strength. Then women beat the mixture into a cream. After the cream is made, the oil may be shipped in state, or distilled and sold in its concentrated form as attar of roses, neroli, or diluted to the strength of "perfume" or eau de cologne.

Twenty thousands pounds of petals are required to make one pound of attar of roses, valued at about a thousand pounds approximately. The petals of the flower of the big orange are necessary to make a pound of neroli, valued at \$20 on an average. —Jane Rosamond White, in the W. W. Today.

LA GRIPPE AND PNEUMONIA.

Foley's Honey and Tar cures in a few days and prevents pneumonia. Really any but the genuine in the yellow box. F. J. Hill Drug Co., "The N. Substitutor."

Now for the Greatest Spring Sale of Lace Curtains, Portieres, Couch Covers, Table Covers

At eight o'clock Monday Morning F. Auerbach & Bro., will start

A Curtain Sale That Has No Parallel In America

Giving the choicest selections of styles and Qualities in Draperies, AT PRICES UNPRECEDENTED FOR LOWNESS!

All previous Sales of Curtains, Portieres, Couch Covers and Table Covers pale into insignificance when compared with this one. It is by far the most remarkable event of years, offering thousands of pairs of the finest Curtains—the productions of the Leading curtain makers and lace weavers of France, Switzerland and England—Curtains for every room in the house, every pair absolutely new, sparkling with all the brightness and exquisite beauty of 1908's greatest achievement in Pattern designing—a variety equal to every taste and requirement—at prices which in many cases are less than cost to make. We believe that this is the most important sale of the kind ever held. We are sure of it, so sure that we feel constrained to tell you that you will have failed in your duty to your friends if you do not tell all of them of it.

50c Irish Point Door Panels Go in this sale at, each..... 24c	\$1 Swiss Appliqued Door Panels Go in this sale at, each..... 54c
75c Battenberg Door Panels On sale at, each..... 46c	\$1.50 Door Panels White and Arabian color—Irish Point and Battenberg effects, go at, each..... 98c

\$6.00 Flounced Battenberg Bed Sets In this sale, per set..... \$3.48	\$7.50 Flounced Battenberg Bed Sets In this sale, per set..... \$4.90
\$8.50 Flounced Battenberg Bed Sets In this sale, per set..... \$6.60	\$12.50 Flounced Battenberg Bed Sets In this sale, per set..... \$8.80

THE GREATEST SALE OF New Nottingham Curtains

Two Toned Colonial Curtains and French Silk Curtains in the History of Salt Lake!

THE IMPORTANCE OF SUCH REDUCTIONS AS THE FOLLOWING ARE TOO OBVIOUS TO NEED EXTENDED COMMENT.

300 pair Nottingham Lace Curtains in white and ecru, a French design, 2 1/2 yards long. Value 60c. Go in this sale per pair.....**29c**

250 pairs New Lace Curtains, a bow knot effect pattern, 2 1/2 yards long and 30 inch wide. Regular 75c choice of white or cream. In this sale, pair.....**44c**

The popular 90c Scotch Lace Curtains, in white and ecru, a detached figured design, 2 1/2 yards long, go in this sale per pair.....**58c**

3 yards long Nottingham Lace Curtains, in a geometrical design, regular \$1.00, choice of white or cream. In this sale per pair.....**69c**

Bow Knot Border effect Lace Curtains, in white and ecru. Size 3x40, value \$1.10, in this sale per pair.....**77c**

The best \$1.25 Lace Curtains in white and cream, Renaissance border effect, size 3x45, go in this sale, per pair.....**88c**

Battenberg Edged French Silk Curtains, size 2 1/2x42, and 60 inch wide Nottingham Lace Curtains, in white and cream, value \$1.50, go in this sale at per pair.....**98c**

3 1/2 yards long Lace Curtains—an ornate design—in white and cream, value \$2.00, on sale per pair.....**\$1.24**

4 styles of the best \$2.25 Curtains, Madras weaves and French Silk Curtains, 2 1/2, 3 and 3 1/2 yard lengths—scroll, grape, and Colonial designs—go in this sale, per pair.....**\$1.48**

\$2.50 Lace Curtains, white and cream—in point, d'esprit, rose and water lily designs, 3 and 3 1/2 yard lengths, Madras weaves and Colonial effects—go in this sale, per pair.....**\$1.69**

White and Ivory Lace Curtains, a Lily of the Valley design, size 3 1/2x50, value \$2.25 on sale per pair.....**\$2.20**

Two toned Nottingham Lace Curtains and Ivory Madras weaves Curtains, 3 1/2 yard lengths, value \$2.50, go in this sale per pair.....**\$2.38**

White and two-toned effect Madras Weave Lace Curtains, 3 1/2 yard lengths, worth \$4.50, in this sale at per pair.....**\$2.85**

Two-toned Colonial Lace Curtains, value \$5.00, in this sale, per pair.....**\$3.30**

\$5.50 Lace Curtains—a two-tone Madras Weave, in this sale, per pair.....**\$3.60**

The Most Remarkable Sale of Ruffled, Hemstitched and Scalloped Swiss, Dimity and Organdy Curtains, Ruffled Battenberg Curtains and Scalloped Renaissance Curtains.

We can't tell you a hundredth part of the extraordinary values awaiting you in this sale. If you are wise you'll share the profit this great sale brings.

Ruffled cluster striped white Swiss Curtains, value 50c, go in this sale per pair.....**24c**

Hemstitched ruffled white plaid Swiss Curtains, value 70c, on sale per pair.....**36c**

Hemstitched ruffled white plaid Swiss Curtains, value 75c, size 2 1/2 x38, in this sale.....**44c**

Ruffled white muslin Curtains, with 2 tucks in border, size 2 1/2x38, regular \$1.00, go per pair.....**69c**

Ruffled plaid Honiton braid effect white Swiss Curtains, size 2 1/2x40, value \$1.50, go per pair.....**98c**

\$2.00 ruffled white Swiss, either all white or with oriental colored border and \$2.00 ruffled white bobbin Curtains with Battenberg insertion and edging, all go in this sale per pair.....**\$1.24**

Hemstitched ruffle white dotted Swiss Curtains and ruffled white plaid Swiss Curtains with plaid borders, 3 yard lengths, value \$2.25, go in this sale per pair.....**\$1.48**

\$2.50 ruffled white dimity Curtains, \$2.50 ruffled colored organza Curtains, \$2.50 ruffled white Battenberg Curtains, and \$2.50 flat Battenberg Curtains, all go in this sale per pair.....**\$1.69**

Ruffled or flat effects, some with lace motifs in corner of curtains, 2 1/2 and 3 yard lengths, value \$2.75, go in this sale per pair.....**\$1.98**

\$3.50 hemstitched and embroidered white Swiss Curtains, size 2 1/2x38, on sale.....**\$2.38**

\$4.50 White Renaissance Curtains, some scalloped, others Battenberg edged with Battenberg motif in corners, 3 yard lengths, go in this sale per pair.....**\$2.85**

Scalloped white Renaissance Curtains and Louis XVI style white novelty Battenberg Curtains, artistic designs, value \$5.00, go in this sale per pair.....**\$3.30**

\$3.50 white Renaissance Curtains marked down in this sale to per pair.....**\$4.60**

ESTABLISHED 1864 F. Auerbach & Bro. ONE PRICE TO ALL NEVER UNDERSOLD

ENORMOUS SAVINGS ON THE FINEST Irish Point and Brussels Net Curtains

It will pay you to buy them now, even if you do not expect to hang them at once. Just a few specimen values to let you know what matchless bargains we are offering in this sale.

\$3.00 White Irish Point Curtains go in this sale, per pair.....**\$1.98**

\$3.50 White Irish Point Curtains, a novel design—on sale.....**\$2.30**

\$4.00 White Irish Point Curtains, with fancy scalloped edge—a choice pattern—In this sale, per pair.....**\$2.60**

3 Styles of \$4.50 White Irish Point Curtains go in this sale.....**\$3.10**

\$5.00 White Irish Point Curtains, a detached figure design—on sale, per pair.....**\$3.30**

\$5.50 White Brussels Net and Irish Point Curtains—marked in this sale, a pair.....**\$3.85**

\$6.00 Irish Point Curtains in this sale, a pair.....**\$4.20**

3 Styles of White Brussels Net and Irish Point Curtains—value \$7.50, go, per pair.....**\$5.30**

\$8.00 Brussels Net and Irish Point Curtains, marked down to, a pair.....**\$5.80**

2 of the Best \$9.00 Curtains—Irish Point and Brussels Net, on sale, per pair.....**\$6.40**

\$12.00 White Brussels Net and Irish Point Curtains on sale.....**\$8.80**

\$15.00 Irish Point Curtains, on sale, per pair.....**\$10.70**

\$17.50 Irish Point Curtains, on sale, per pair.....**\$11.90**

\$20.00 Irish Point Curtains, on sale, per pair.....**\$13.30**

\$22.50 Irish Point Curtains, on sale, per pair.....**\$15.60**

15c Fish Nets

For Curtains, white or cream, in this sale, yard—

9 1/2c

15c Lappet Curtain Swiss

In this sale, per yard—

9 1/2c

All 25c Crete Draperies

Madras Draperies and colored Curtains—Swiss in this sale, per yd.—

14c

15c Silkolines.

Plain and figured, in this sale, per yard—

9 1/2c

A STIRRING SALE OF Real Cluny Curtains Vestibule Curtains, Marie Antoinette and Bonne Femme Curtains

Bringing the most extraordinary values of years. You can only appreciate the full significance of this sale when you inspect the Curtains. Stocks involved in person.

Real Cluny Silk Curtains—in white or Arabian color—value \$4.50—go in this sale, per pair.....**\$2.85**

\$5.00 White Vestibule Curtains—exclusive Novelty—go in this sale.....**\$3.35**

Hand Made Cluny Curtains in White and Arabian Color—2 1/2 yards long and 40 inches wide—go in this sale.....**\$3.35**

\$6.00 White Bonne Femme Curtains, value \$5.50, on sale, at each.....**\$3.85**

Arabian Colored Vestibule Curtains, value \$5.50, on sale, at each.....**\$3.85**

\$7.00 Bonne Femme Curtains—in White and Arabian Color, go in this sale, each.....**\$4.85**

\$7.50 High Class Cluny Curtains, in White and Arabian Color, reduced in this sale to, per pair.....**\$5.30**

\$10.00 Arabian Colored Bonne Femme Curtains in this sale, each.....**\$7.20**

\$12.00 Arabian Colored Marie Antoinette Curtains, 3 1/2 yards long and 50 inches wide—marked down to, per pair.....**\$8.80**

A SALE OF Tapestry Couch Covers and Tapestry Table Covers

Of stupendous size and immense reductions. Here are sale prices which are proof that now is the time to buy.

50 Tapestry Table Covers, 4-1 size, regular \$1.00, go in this sale at each.....**66c**

Roman Striped Tapestry Couch Covers, size 3x42, value \$1.50, go at, each.....**79c**

The \$1.75 Couch Covers, new colorings and designs, size 3x50, on sale at.....**98c**

Tapestry Table Covers, 6-4 size, usually \$1.75, in this sale.....**\$1.18**

Turkish Striped Tapestry Couch Covers, three yards long and 50 inches wide, and two lots of Tapestry Table Covers, 6-4 size, all worth \$2.00, go on sale.....**\$1.23**

60 inch wide, Turkish Striped Couch Covers, and 6-4 size Tapestry Table Covers, \$2.00 values, on sale at.....**\$1.39**

All 60 inch Couch Covers and \$2.50 Table Covers, beautiful Tapestries, go in this sale.....**\$1.48**

The best \$2.75 Couch Covers ever shown, 3 yards long and 60 inches wide, go in this sale.....**\$1.89**

Reversible Bagdad Striped Couch Covers, size 3x50, and 2 lines of Tapestry Table Covers in 6-4 and 8-4 sizes, all \$3.00 values, go in this sale, at.....**\$1.98**

10-4 Size Tapestry Couch Covers, regular \$3.25, on sale.....**\$2.20**

60 inches wide, Reversible Bagdad Couch Covers, usually \$3.50, in this sale.....**\$2.40**

Cross Striped Turkish Couch Covers, 60 inches wide, value \$4.00 and \$4.50 Tapestry Table Covers, all go in this sale.....**\$2.60**

The \$4.50 Couch Covers and Table Covers in this sale.....**\$2.85**

The \$5.00 Couch and Table Covers in this sale.....**\$3.30**

Two yards wide cross striped Turkish Couch Covers and extra fine 8-4 Tapestry Table Covers, the best \$5.50 Tapestries, on sale at, each.....**\$3.85**

\$6.00 Couch Covers, 2 yards wide, on sale at.....**\$4.20**

In this sale.....**\$4.20**

All \$7.00 Couch Covers reduced to.....**\$5.30**

All \$9.00 Couch Covers reduced to.....**\$6.40**

A SALE OF Madras Curtains and Tapestry Portieres that's a wonder

Read the following items and you'll be an early visitor to this store Monday:

\$1.50 Cross Striped Madras Curtains, go in this sale, per pair.....**69c**

English Cross Striped Madras Curtains, in various tints—value \$1.75—go, per pair.....**88c**

Pretty colored Madras Curtains—new styles—value \$2.00—on sale, per pair.....**\$1.18**

Brocade Tapestry Portieres and Madras Curtains in various tints—value \$2.25 and \$2.50—in this sale, per pair.....**\$1.48**

Champagne colored Madras Curtains—value \$2.50—go in this sale, per pair.....**\$1.69**

\$3.00 Tapestry Portieres—in this sale, per pair.....**\$1.88**

Four styles of Madras Curtains—value \$5.00—on sale.....**\$1.98**

\$3.25 Tapestry Curtains go in this sale, per pair.....**\$2.20**

Bagdad Portieres and four styles of Madras Curtains—all \$2.50 values, go, per pair.....**\$2.40**

Brocade Tapestry Portieres, Bagdad Tapestry Portieres and three styles of Madras Curtains—\$4.00 and \$4.50 values—in this sale, per pair.....**\$2.85**

\$5.00 Brocade Portieres in this sale, per pair.....**\$3.35**

Oriental Cross Striped Portieres—regular \$5.50—on sale, per pair.....**\$3.85**

Bagdad and Repp Portieres—usually \$6.00—go, per pair.....**\$4.20**

Corded Duplex and Bagdad Portieres—value \$7.50—in this sale, per pair.....**\$5.30**

\$5.50 Brocade Repp Portieres on sale, per pair.....**\$5.80**

All \$6.00 New Portieres in this sale, per pair.....**\$6.40**

All \$10.00 New Portieres in this sale, per pair.....**\$7.20**

All \$12.50 New Portieres in this sale, per pair.....**\$8.34**

All \$14.00 New Portieres in this sale, per pair.....**\$10.20**

All \$17.50 New Portieres in this sale, per pair.....**\$11.67**

All \$20.00 New Portieres in this sale, per pair.....**\$13.34**

DRESS GOODS SUGGESTIONS

Don't miss the opportunity for favorable selections of Spring's Newest Dress fabrics, which are now afforded here at least. Our shelves are making new and rare acquisitions daily. We've not time to tell you fully of the many attractions that are coming so fast; about all we can do is to let you know that we've begun the new season in good earnest, and impress upon you more strongly than ever that Auerbach's Dress Goods stand for three cardinal virtues: Style, Economy and Quality. Two specials for next week are proof at hand of all we've said:

Spring Wool Suitings

38 to 40 inch all-wool new style Suitings, new effects in checks, stripes, plaids, Herringbone novelties, Shepherd checks, etc. Regular values 75c and 90c—

SPECIAL 60c a yard

New Wool Taffetas

44 to 45 inch fine all-wool Taffeta cloth, comes in shades and plain solid colors in all the new and all the newest spring shades. Regular values \$1.25—

SPECIAL 90c a yard

NEW SPRING 1908 STYLES IN SUITS AND JACKETS

The response our first showing of suits last week brought forth from the ladies of Salt Lake was certainly flattering. The first weeks' selling of new suits doubles that of last year.

New productions are constantly on the way from the best makers, all made to our special order giving us the control of their latest efforts. Each day brings forth special suits, the out of the ordinary kind, that are not generally shown in duplicate.

Monday we have planned a special showing of new creations in Suits and Jackets. Suit prices range from \$16.00 to \$50.00. Jacket prices range from \$5.00 to \$30.00.