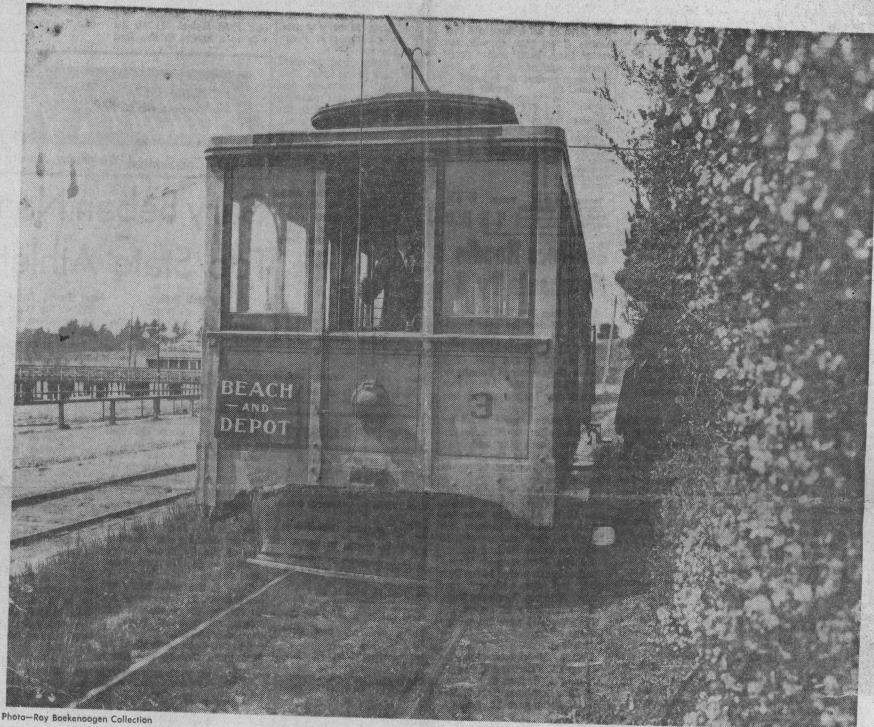
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This street car ran from downtown Santa Cruz to the beach casino. The present municipal wharf in the left background.

Savings deposits made by January 10th earn a full 5% per annum compounded quarterly from January 1st——

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Santa Cruz Savings

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