SEEN IN LONDON MUSIC HALLS

Description of a Vile and Inexpressibly Inane Form of English Entertainment.

PEN PICTURES OF THE ERFORMERS

Drink the Main Attraction of the Halls-The "Free and Easy" and the "Penny Gaff"-Where the Workman Melts His Wages-Poverty Junetion.

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LONDON, May 20. - [Correspondence of Tan BEE. |-It is impossible to imagine a greater contrast than exists between London actors and London variety actors; between the legitimate London stage and that vast and various collection of amusement establishments known as music balls, in which music has never entered, and between the audiences at London theaters and the throngs which gather at "the halls."

The London actor, as shown in my last letter, is a man of good birth and breeding. He has had the advantage of the best of early training and environment. His vocation is one which requires many years of apprenticeship and study, and conduces to high moral and intellectual ambitions. He is a home lover, builder and keeper. His social status is the best. His associations are with men and women of talent and achievement. And, in most cases, he passes from his days of activity into a long and mellow evening of life, in which he is still often a public favorite, and is always sought after as a companion and reminiscentialist. as a companion and reminiscentialist.

The London dramatic stage and its

audiences are a credit to any nation. As a whole the morale, atmosphere and results are good. I believe that, as a rule, English good. I believe that, as a rule, English players, plays and audiences together represent the best expression and receptivity of genuine mirth and sentiment which can anywhere be found. And on the large lines of consideration it may be safely said that whatever may be presented, comedy, drama or tragedy, upon the stage of London and has met with public satisfaction, has been the product of dramatic authors having no superiors, has been given interpretation by superiors, has been given interpretation by the ablest and most conscientious of actors, and has reached the magic realm of success through as cautious and severe criticism and purgingly healthful laggard approval, as are necessary to give something of real value to the entire amusement world.

The Inexpressible Music Hall. But good as all this surely is, what can be the secret of that strange and inexplicable national taste which not only makes possible but stutbornly clings to and continues to develop with giant strides that incomparably greater and inexpressibly inane and beastly form of amusement found in the London music halls? music halls!

A reputable English writer once gave, from the English standpoint, a pleasant cue to the secret in the proposition that "the greater height a people touch in their development the lower mostly are the depths of their recoif. Unhappy, then, the nation that has no appreciation of hopeless vulgarity!"

There are at present in London a score or

more of great music halls into each of which nightly crowd from 2,000 to 5,000 people. There are hundreds upon nundreds of lesser affairs, ranging from the old time free-and-easy, from which the modern music-hall has sprung to the "penny-gaffs," where audi-ences of from 100 to 500 persons may be found. Besides these, I would almost venture the assertion, there are thousands of "pub" or public houses, drinking places with assembly rooms behind the bar, where free "smoking concerts" attract a permanent nightly audience of from a score to 100 work-ingmen and the foul rabble that subsists upon their generosity and weakness. Where the Vitest Indecency is Perpetrated

Indeed any one who knows this great city at all in that wandering, vagrant, observant way which leads thought into grave conclu-sions, would have no hesitancy in saying that a quarter of a million human beings may be found any weekday night in these pinces "cheery," or more so, from liquor, and from these sources securing their odd ideas of in-ternational contrasts; feeling their beery patriotism as the bravest of Britons deliriously prompted; gathering from vile-mouthed performers' quips the news and scandals of the day; increasing their conempt of order and law from their endless satire and ridicule; geining in general and particular deeper hatred of English society above them; and hearing, often with their wives and daughters beside them, the most sacred relations of men and women never spoken or sung of save as perennial play-ground for cunning and infidently; until the heartlest British laugh is in response to the broadest British entendre, and the loudest British roar rises from these great seas of the vilest music hall

indecency is perpetrated. Of all these places the "penny gaff," or outrageously ridiculous pantomine, or voice less melodrama, or wordless tragedy, in which there is indescribable murder, high-way robbery, and other lurid crime, but all enacted without spoken word to evade the law governing dramatic representations, is the least harmful, for it has no bar; and to get his "penny 'orth" of play the White-chapel barbarian is kept for at least two bours away from a public bouse. Drink is the real attraction of all the others.

Without Let or Hindrance of Law.

The wise lawmakers of London will not permit any dramatic representation at any place where liquor is sold. Something which would appeal to the intellect might lessen the demand for drink. So they mak it easy to debauch the masses with a comb nation of sonsationalism, sensualims and drink; and from the lowest free "smoking concert" to such music hall palaces as the London Paviliou, Almamora, Tivoli, Royal, Oxford and Trocadero, not one in one hun-dred could exist a forthight on the merit of its performance alone.

The vast and debasing system has grown without let or hindrance of law, or effort at reaemption by religionists, out of the ancient British custom, for which right the British classes and messes would any time have fought Parliament and king, of singing and rearing when at drink. By and by it became the custom of putting those of their companions with the best voices upon their feet, and, willy nilly, making them sing or recite. Then came "volunteering" at these assemblages. Publicans saw their advantage and gradually calarged their premises, building raised dais or platform to accommodate an bitious spirits, in time added a piano and ac-bitious spirits, in time added a piano and ac-companist and a bevy of barmaids and female bear-acryers to ogle and wheedle among the crowds, and another "British institution" was established among the people who never, never will be staves.

In the "Free and Easy,"

Today, just as an hundred or more years age, you cannot pass the distance of fifty yards in certain localities of all large English yards in certain localities of all large English clites, without hearing a pandemonium of song behind some door which bears the legend: Free Smoking Concert Within.

On Saturday afternoons and evenings every one of these places is thronged to suffocation with workingmen. With their ten to fifteen "bob" (shillings) in their wallet, empty dinner pairs in hand, half of them unwashed of the grippe of houses, labor by scores of

the grime of honest labor, by scores of thousands, they stream into this "smoking concert" and to that. There with their fel low workmen; with the precious pipe in mouth or hand; a mug of "bitter" or "four mouth or hand; a mug of "bitter" or "four aie" before them; perhaps a painted barmaid on one knee and a Rip Van Winkie-like somnolence as to their families and their needs; they shout "Hencore!"—"Hencore!" to the volunteer soloist, the pimply planist or the guggy little cloggist and all the other meager freaks of their "'Alf 'oliday 'oaven:" roar bravely in choruses; are at peace with all the world, and without an iota of viciousness in all their pitiful lives, wholly forgetful of their slavish labor and slaves' wage-until the wife Nemesis, "missus" finds them out and yanks them and what is left of their "bobs" to the home hove; or they are tossed "bobs" to the home hovel; or they are tossed from the closing doors to the stones of the street for the final picking of London vultures and nighthawks.

Where the Demi monde Do Congregate.

The great London music ball is simply a larger and more insiduously burtful type of the free "smoking concert" reom, in the hands of a stock company which profits to the extent of 25 and 30 per cent, instead of a single publican who is satisfied with 10. It citcally a gigantic bar or series of tiers of bars, surrounding an auditorium where thousands instead of scores can be admitted at a merely nominal entrance fee; where a stage with specialty performers supplant

the platform, the planist and the volunteer; and where the same classes, or more vicious ones, with "'Arrys and 'Arriets" of London fill the pit, while every manner of cad, fast fellow of the gentry and nobility, including a good sprinkling of London Behemia, saun-ter in the promenades and fill the boxes and

You can bring along your pipe and smoke it just the same as at the other place. The constant explosion of scratched matches is of the same deathly odor and familiar sound. There are the same sort of barmaids, only more of them, scores of them, more bewitching and dangerous. The demimonde, quiet out alert as falcons, are berein hundreds in search of quarry. Dozens of gold-laced lackeys and inspectors give semblance of refined order and strict propriety. But all the elements of mischief are here. Though the mirrors, decorations and all appointments are gorgeous, all the opportunities for making a beast of one's self are provided without stint. You can become maudiin aud sing the performer's ballad all your own way. And the whole audience by midevening is the same deathly odor and familiar sound And the whole audience by midevening is roaring along with the orchestra at the catch lines, choruses and refrains.

Pointless, Mirthless, Inane and Beastly. About twenty different acts called "turns" About twenty different acts called "turns" are done by as many different performers in one evening, and each "actor" will have from one to four "turns" for the same evening, each at different halls to which he speeds in every sort of conveyance, from a coster's donkey cart to a brougham. Programs are furnished, on payment, and huge numerals, slid into the proscentum sides, corresponding with program numbers, indicate that when the deafening clang of the stage manager's gong is next heard the cate that when the deafening clang of the stage manager's gong is next heard the "turn" is to be done by the Renowned Signorina Splittavose, Snaghetta Siren to the Italian Court, by the Climax of Cloggists, by Nell Neilwood, Unapproachable Delineator of Dukes' Dialogues, by the Sing Brothers, Kings of Knockabouts, or ty Mile. Padsbanks, Queen of Aspiring Heels. Applause is ungrudgingly given; and the pit, ever insisting upon its money's worth of screeching, wriggling and contortion, always vociferously demands as many

tion, always vociferously demands as many "bencores" as the management will tolerate. "honcores" as the management will tolerate.
These shows, with few exceptions in favor of individual performers, are utterly pointless, mirthless, inane and beastly. There are
perhaps in all this host of London music hall
"actors" a half dozen who have demonstrated that true art may find reward even in strated that true art may find reward even in so hopeless a field. Such are George Beauchamp, comedian; Jenny Hill, impersonator of the coster girl, "the ludging ouse missus," and female characters of that lik, and Albert Chevaher, whose studies and representations of the London costermonger should give him rank as a really great actor and man of positive genius.

Product of the Lowest London Life. But between all these odd folk and the London actors on the dramatic stage there is endless emulation mingled with tantalizing endless emulation mingled with tantalizing attempts at "freedery" and airiness on the one side, and a fadeless dread and contempt on the other. The music hall actor, "pros" or "prosser" as he is known in Louden, is in nearly every instance a product of the lowest London life. As a rule he is a costermonger, waterside character, stable boy, "boots," starveling from the traveling booth hows. Hillingsage grade carrier or from

"boots," starveling from the traveling booth shows, Billingsgate crate carrier or from somewhere out the East End slums.

If he be of as good quality as from the humblest laboring classes he still, as well as all other music hall performers, graduates into his profession through one unvarying school of low and often vile training—from the "penny gaff," the worst of all London shows, or from the "smoking concert" den where he has, as "volunteer," sang, danced, contorted, or slugged, for the free danced, contorted, or slugged, for the free entertainment of the beery and foul gutter hosts of London. Many of these favorites command salaries of from £100 to £150 per week. But about all of them reach their affluence, and often respectability, out of the same original depths and along the same vi-

The only time when dramatic actor and "pros" ever meet is at the annual Christmas plays and pantomimes. Then the "pros" is n demand at the theaters to do specialties.

in demand at the theaters to do specialties. The lofty scorn and the airy defiance between actor and "pros" is then something wonderful to behold.

To describe the haunts of the "prossers" would require a description of the entire lowly of London. But every day many of these curious folk may be seen, and between 11 and 2 o'clock every Monday from 500 to 1,000 can be found, if the day be pleasant, at the intersection of York and Waterloo roads, just beyond the south approach to Waterloo just beyond the south approach to Waterioo bridge on the Surrey side.

To Be Seen at "Poverty Ju

In language, speech, manner, dress pecul iarities and characteristics it is one of the rarest assemblages one can find in all Lonion. They resort here to "book" engage accessible ground apartments for nearly square on either angle of each of the four corners; to pay to their agents the regularly required 10 per cent commission on their weekly salaries; to exchange greetings, coster oaths and choice Billingsgate; and to teep posted as to the movements of rivals and city, province and American managers. After these managers have arranged their

business affairs with the agents both adjourn to the pariors of the York hotel for wine and funch. This ancient hostelry is the real headquarters of the entire throng. On Mon-days policemen are stationed at its front to clear the sidewalks for passers. Star favor-ites drive up to it in dog carts or broughams; managers and agents always orong mans; managers and agents always come in their own carriages with liveried footmen, and while the "prossers" who have come on foot are always on the surface respectful enough to these superiors, their undertone of comment, epithet and grotesque dispariagement is the ichest and most graceless that ever fell from

the tongues of men and women. The latter are bere in equal numbers with the men. Both drink on equal terms at the York's first, second and third class bar compartments. All seem to feel better for their lurid denunciations of stars, managers and agents. And all who have money ously share it with those of their craft who have fallen by the wayside and, bleary-eyed, crippied and husky voiced, each Monday drag themselves to this picturesque corner to humbly "wait for captains," which, in the vernacular, is tarrying for drink and alms. EDGAR L. WAKEMAN.

Disease never successfully attacks a sys-tem with pure blood. De Witt's Sarsaparilla makes pure, new blood and enriches the old. RELIGIOUS.

Bishop Brooks says the way to start a church is not to wait until a few leading families call for one, but to start the church first and call in the families afterwards. The Episcopal convention of the diocese of Massachusetts, by a vote of 120 to 79, has

adopted a report asking the general conven-tion for its sanction of the use of the revise of version of the scriptures in public worship. Rev. Philip A. Nordell, pastor of the First Baptist church of New London, Conn., has been called to a chair in the New Testamen t department of the divinity school of the new University of Chicago. He is a personal friend of President Harper, and will prov-ably accept the invitation, though he has not

The Rev. Dr. Rainsford of New York has made a startling suggestion. He proposes that church people and others concerned for superior kind, where beer, light wines and coffee shull be sold, and where billiards and other harmless games may be played. His suggestion will hardly be adopted with a rush, but it would secure a new rush for the churches, even with the coffee dropped from the project.

The census returns from New Zeafa show 1,197 churches and chapels, besides over 400 other buildings used for Sabbath services. They have accommodations services. They have accommodations for 278,114 persons (somewhat less than half of the population of the colony) and are actually attended by 197,055 persons. As divided among the different denominations there are 40,785 Presbyterians, 37,232 Episcopalians, 30,525 Roman Catholics, 27,105 Wesleyans, 14,442 Salvationists, 450 Jews, while about 4,000 are of ao denomination at all.

The Rev. Mr. Adams, a Campbellite missionary to India, who was for many years a member of the congregation in the Western reserve of which General Garfield was a member and lay preacher, is on a visit to his old home in Onlo. He has been in India nine old home in Ohlo. He has been in India nine years and is to return in a year or so for an indefinite stay. Mr. Adams speaks hopefully of the Christian massions at Bliaspur, where he is located, saying that the caste prejudice against the introduction of Christianity is perceptibly lessening. The main work of the missions, however, he says, is among the humblest and mest illiterate classes, as in China and in other Buddhist countries.

Dr. H. K. Carroll, special agent of the cen-

sus of the churches, contributes to the Forum sus of the churches, contributes to the Forum for June an article which contains a summary of the most important facts gathered by the government's investigation. Nobody but special students of the subject is aware of the prodigious number of religious sects in the United States. For instance, there are at least fifteen branches of Methodists, not less than nine of Presbyterians, and more of Baptists; all which Dr. Carroll adduces in evidence of the very utmost religious freeevidence of the very atmost religious free-dom in the United States. "No tendency of the time," he says, "seems to me so powerful an impulse as that toward liberalization.
This explains in large degree, I think, the multiplication of divisions. The division of the Presbyterian church id 1837 into new and old school branches was the most strike in the present the control of the present the pr and old school branches was the most striking instance our history has afforded of the
liberal locas in theology, not even excepting
the Unitarian controversy among the Congregational churches." The increase in
church membership has been larger during
the decade 1880 to 1890 than it has generally
been supposed to be, as the following examples will show: The Methodists, at once
the largest and the most aggressive denomination, have about 2.250,000 members, a gain the largest and the most aggressive nation, have about 2,250,000 members, a gain in ten years of more than 50,000, and the percentage of cain is 30 per cent—5 per cent than the gain in population. The more than the gain in population. The Presbyterians show an increase of 39 per Presbyterians show an increase of 39 per cent; the Lutberans 60 per cent; but even this high percentage is surpassed by the Jews, who increased from 50,000 members of synagogues in 1880 to 130,000 members in 1890, an increase of 160 per cent. The Congregational church increased 33 per cent. The returns of the Catholic church in 1890 were obviously incorrect; as the showing of the Catholic increase is less than 16 ing of the Catholic increase is less than 16 per cent, the estimated Catholic population being nearly 6,500,000. The total number of communicants of all denominations, accord-ing to the census of 1890, is 12,500,000, as against less than 10,000,000 in 1880—an aver-

De Witt's Sarsaparilla is reliable. MEN OF NOTE.

age gain of more than 28 per cent.

Ex-Judge Maguire of the superior court of San Francisco, who has been nominated for congress in a strongly democratic district, will dispute with Representative Durborow the distinction of being the handsomest man

Mr. Gladstone is the only living member of the Peel administration. No American states-man now living was in active public life when Mr. Gladstone had already taken a prominent position in affairs.

Mr. George W. Childs has reached the western limit of the country without finding any limit to the affectionate regard of his countrymen. And his speeches get better the more he makes of them.

Whitelaw Reid is not the man he was four years ago. His form is bent and his galt is that of a man well along in the sixtles. Acting on the advice of his family physican he has taken to horseback riding and carriage

A fine stone bust of Henry Clay in the entrance of an old building in Chicago used to attract Kentuckians who visited that city, and its removal, when the block was torn down to make room for a new one, is greatly lamented by representatives of the Blue Grass state.

Among the public benefactions of Mr. T. Jefferson Coolidge, the new minister to France, are \$40,000 for a public library in Manchester-by-the-Sea, his country home, and \$115,000 for the Jefferson physical laboratory at Harvard. Eppa Hunton, who succeeds John S. Bar bour as United States senator from Virginia was a brigadier general in the confederate

army and was imprisoned at Fort Warren for three months. He has had several years' experience as a congressman. Acting upon the same idea that causes some big corporations to insure their own property, Freddy Gebhardt announces his

letermination to establish a Keelev cure in-

stitute of his own Joseph Arch, the leader of the agricultural Joseph Arch, the leader of the agricultural laborers' unions of England is a weak and wdrn man of 66, who has thoroughly exhausted himself in his efforts to gain political power and recognition for the toilers upon the farms. He is a self-educated man, and knows what it is to have labored from sun-rise to sunset for 60 cents a day.

Francesco Lamperti, the once famous Italian singing master, who died a few weeks ago, was the son of a prima donna of some excellence. Having studied at the Milan conservatory, Lamperti went to Lodi and organized an opera company from the peasanw in order to test some theories of his own egarding voice culture. So successful was be result of the training he gave them that us fame spread far and wide. Pupils flocked o him and in 1850 he was induced to return o Milan as vocal chief of the conservatory. here he remained until 1875, when he re ounils, some hundreds of whom came from he United States.

Ex-Senator Jones of Jowa who is brought nto public prominence once more by his enleavor to get a pension, was minister to Colombia when the war of the rebellion broke out. President Lincoln recalled him occause Mr. Seward, the secretary of state. had heard that the minister was giving aid and comfort to the confederacy. On the return of Mr. Jones to Washington Secretary Seward gave him a most hospitable dinner and the next day had him airested as a rebel sympathizer and sent to Fort Warren, where he was incarcerated for several months. "I dired the diplomat one day and arrested the rebel the next," said Mr. Seward afterwards in talking of the matter.

Dr Birney's Catarrh Powder cures catarrh for sale by all druggists. 50 cents.

RRIGHT FAMILY BLOSSOMS

New York Tribune: Harry and Frank had questioned their father in regard to the price of a little sister. They would be will-ing to give almost anything if they could have one. One morning Harry was heard shouting. "Paps, what is that noise?" Paps, rushing up from the library, replied: "That rushing up from the ilorary, replied: "That is your little sister: she came lust night." "Oh, you don': suppose God has sent one of those crying ones, do you!" Frank, now awake, here broke in: "Teil her to walk right in, papa; I love her." And then turning to Harry, he said: "She will stop crying when she sees us two brothers."

Detroit Free Press: "Freddie is very fond of his aunt and she of him, but there are times when Freddie must be suppressed. It happened not long ago and Freddie's feelings "Don't you love me, auntie?" he whimp-

"Yes, Fredie, but not now."

"Because you are naughty." "Yes, but you must love me just the same," he insisted, "for there is no why to loving," and the argument easier than time itself

New York Tribune: Children sometimes make an astonishing use of the "golden text" they learn at Sunday school. One afternoon little Dorothy of Chicago came home besmeared with mud from tip to toe. "O Dorothy!" mamma exclaimed in a discouraged tone. "What shall I do with you?" "O Dorothy." mamba Schaimed in a dis-couraged tone. "What shall I do with you?"
"I'm sorry. I didn't mean to, mamra."
"But just look at your clothes, child! What am I going to do with you?" "Well," re-sponded Dorothy, remembering her text for the previous Sabbath, "'Man looketh on the outward appearance, but the Lord looketh on the heart."

Son-Say, pa! Father-Well! "Is a vessel a boat?"
"Yes."

"What kind of a boat is a blood vessel?"
"It is a lifeboat. Now run away to bed." "Johnny," said the neighbor, "has your

"Johnny," said the heighbor, "has your father joined church yet?"
"No'm."
"He's going to, isn't he!"
"Yes'm. But I think he's puttin' it off until after the next circus comes to town."

Father-That cat made an awful noise ou the back fence last night.

Arnold—Yes, sir. I guess that since ate the canary be thinks he can sing.

Teacher—Can you tell me, Susie, what animal has the warmest fur! Susie (after a long pause) -The beau.

"Late to bed and early to rise will shorten the road to your home in the skies." But early to bed and a "Little Early Riser," the pull that makes life longer and better and

CO-OPERATIVE HOME-BUILDING

Explanation of the System in General Operation.

THE SERIAL AND THE PERMANENT

Modus Operandi of the Local Associations in Omaha Remarkable Economy of Management-Comparative Expenses.

PART IV. The experience of fifty years reduces co operative loan and building associations to two distinct forms -the serial and the permanent plans.

The serial plan is in general operation in Nebrasks. Stock is issued atstated periods, three or six months apart, at the option of the association. Each series is distinct. While the income goes into a common fund shares in each series are credited with pro rata on the profits. Loans are also made from the common fund, regardless of the series the borrower may hold. The chief advantage of the serial system is that it prevents all stock from maturing at the same time. The system is a modification of the old terminating plan under which an association ceased when the stock, issued in a lump, matured. Then each association was a series. The present system conceptrates several into one, makes it stronger, effects a great saving in cierical help and reduces expenses to a minimum.

The permanent system is an Ohio idea which is rapidly spreading throughout the country. Associations are organized under perpetual charters. Stock may be issued at any time until the limit authorized is reached, when the capital may be increased if neces-sary. Thus the business of associations runs sary. Thus the business of associations runs along from year to year, and when atock begins to mature no large "sinking funds" are required to meet the unpledged shares. An Ohio authority says that under this system "members have the same privileges of withdrawal as of entry. They may withfraw at any time by complying with the rules of the association, receiving their equitable share of the assets. Experience has shown that it is possible so to work out the plans for the calculations of dividends, premiums, interest, etc., and so to arrange all other details of the operations of an association as to be able to treat each share equitably upon its merits without in any way interfering with the interest of any other share."

Both systems are in operation in Omaha.

the interest of any other share."

Both systems are in operation in Omaha. The Omaha, Mutual, Nebraska, Bohemiam of Omaha, South Omaha and Behemian of South Omaha are distinctively local in character and operate on the serial plan. They are practically alike in all essentials, such as the par value of shares, monthly payments, withdrawing and horrowing terms. The Occidrawing and borrowing terms. The Occi-dental, Provident and Conservative are na-tional in character, seek business outside the state and issue sbares on the permanent plan. The Central National is about to become a trust company, having applied to the state board for time in which to wind up its affairs as a building and loan association.

The Omaha was organized in 1883 and the Mutual in 1885. The remaining locals are in their infancy. An illustration of the methods As an Investment.

maturity.

Economy and Mutuality.

Naturally fermented in the bottle, per-fectly pure, with a delicious bouquet. Cook's extra dry champagne, can be drank by the

The famous Colossus of Rhodes, which has been described, so often that the subject is becoming threadbare, cost 300 talents, or about \$375,000 in United States currency. But the above is a trifle compared to the price paid for a colossal statue of Mercury made for the city of Averni, in Gaul, by Zenodorus. The artist was engaged on this great work for ten years, and the total cost to the city was \$1.775,000. What the gold and ivory statues of Athena, in the Parthenon, or the Jews at Olympia, both of which were made by Phidias, cost, is not stated by any ancient or modern author. Athena was arrayed in a mov-able drapery of pure, unalloyed gold, which weighed forty talents. The coin value of the drapery alone, according to the above figures, would be \$580,000. The head of the Olympian Zeus was covered with locks of pure gold, each weighing six mine, or about the value of \$25,000 in United States money.

Hellman's Administrator's Closing Sale.

We have sold about all of the \$6, \$8, \$10 suits at \$4.30. So much so that it will hardly pay to advertise them any more, but the few that are left will be closed out at.....

\$6.50_

\$6.50

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Plan of Operation.

of one applies to all. Suppose 200 people agree to take five shares of stock each, par value \$300; mouthly payments, \$1 per share. The monthly payments of oduce \$1,000. Prudence suggests prompt, Investment. The purpose of the enterpriso a the accumulation of sufficient means for the purchase of homes for ficient means for the purchase of homes for members. There as competition for the money. It is auctioned and the nignest bidder secures the whole or any portion thereof from \$100 up. There will be an equal amount the following months and that too is sold, thirty days' delivery. Most associations in the east loan their money at a regular premium, first come first served. Here competition is keen and premiums range from 15 to 30 per cent. The premium, is deducted from the loan. If, for instance, 20 per cent premium is paid the borrower receives \$800 cash and pays interest on \$1,000, generally 8 per cent per annum, until the total payments and profits place the stock at par ments and profits place the stock at par value, when his mortgage is canceled. commended by the state banking board as the premiums. It is estimated a share will reach par value, \$200, in eight years, premium is divided into eighths. If rower repays his loan before his shares reach par, one-sighth of the premium is retained for every year or fraction of a year he has had the money, the balance is repaid. So if a shareholder borrows during any of the sub-sequent years the pays but the fractional part of the premium bid, based on the num-ber of years he may have the loan. The profits not only wipe out the premium paid, but actually reduces the interest rate on the loan to less than 6 per cent per annum, as is shown by the experience of the Omaha, which

The receipts from all sources go into a common fund, and the expenses are paid out of that fund. The initiation is nominal. A nonborrower may at any time withdraw his payments, less the initiation fee, and receive 5, 6, and in some instances 10 per cent per annum, according to the age of his share. Some local associations pay a fractional part of the profits to withdrawing shareholders It will be noticed that both borrower and nonborrower are on an even financial status The borrower, being the source of profit, his interests are vigilantly guarded. This is why the nonproducer, though treated linerally in interest rate, is subordinated to the welfare of the borrowers should occasion de-mand their forced withdrawal.

The greatest difficulty in the path of the three older associations is to make provision for the payment of nonborrowers in the first series. Lack of experience at the outset per-mitted an undue proportion of subscriptions by investors. As the shares approached par value the problem of providing means to meet matured stock caused the adoption of temporary expedients which partially sur-mounted the difficulty. With these disposed of the locals will have smooth sailing, as subcriptions in subsequent series of shares are ted and can be readtly taken care of at

Association profits are derived from two Association promise are derived from two sources—interest and premium on loans. To these must be added the very important item of low cost of management. The reports filed with the state board at the close of 1891 illustrates this fact. The Omaha handled \$242,116,08 at a total expense of \$8,214.70, or .033 per cent; the singual handled \$159,942.29 at a total expense of \$6,330.92, or .039 per cent, and the Nebraska \$129,891.69 at a total of \$7,020.91, or .054 per cent. Herein is the key of success as well as proof of genuine co-operation. When the expense of an association handling from \$30,000 to \$40,000 a year is within \$1,001 per annum, including salaries, rents, fixures, printing and stationery, it is conclusive evidence that the panagers' interest is no greater than that of he humblest member of the association.

Costly Statues.

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There was such a great demand for the \$4.30 suits and for a suit a little better that we have gathered together all the \$10, \$12, \$14 and \$16 suits and put them in one lot at

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In this lot are nobby new goods in cassimeres, worsteds, homespuns, debeiges, serges. High novelty suits of every description in sacks, cutaways or Prince Alberts, all at the uniform

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We have an immense line of these suits and as the patterns are so varied you will have no trouble in finding what you want. Remember, now, \$10, \$12, \$14 and \$16 suits in one lot

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\$6.50

Hellman's Administrator's Closing Sale,

Same Old Stand, Corner 13th and Farnam.

Prospects for a High Old Time Among the Nobles of the Shrine,

MASTER MASONS ELECTING OFFICERS

ganized in Omaha-Movements of

Other Secret Organi-

zations.

The third week in August will be a red letter week in the history of the metropolis, for it will bring here the imperial council of the Arabic order of the Nobles of the Mystic Shrine, the creme de la creme of secret organizations. Already the sons of the desert are casting camel eyes Omahaward and the nobles of Tangier temple, which is the name of the local organization, are commencing to appreciate the work they have on their hands from now on until the meeting of the imperial council is but a memory.

Noble John T. Clarke has been designated

as chairman of the committee on ways and means, and he has appointed the following nobles to co-operate with him: Edgar Allen, Thomas Swobe, C. N. Dietz, J. A. Hake, T. C. Bruner, J. S. France, Theodore Olsen, A. P. Hopkins, Frank E. Moores, Jeff W. Bedford, Chris Hartman, E. F. Seaver, Cadet Taylor, Walter Wood, W. F. Bechel, W. A. Page, William G. Sievers, L. M. Rheem, A. B. Smith, H. P. Cady. Upon this committee will devolve the work of securing funds, not only to entertain the imperial council but also to provide entertainment for the visiting commanderies Knights Templar that will stop off here enroute to their homes from Denver and help swell the number and and interest to this great show. It is the desire of this committee to meet committee from the Real Estate Owners association and the Board of Trade, so that some general plan of entertainment may be arranged, otherwise the Shriners will look after their own people and let the Templars look out for themselves, which would be a deathblow to

themselves, which would be a deathblow to Omaha's boasted hospitality.

Noble L. M. Rheem has been appointed chairman of the committee on commissary by Potentate H. C. Akin, and he has appointed the following co-laborers whose business it will be to provide meat and drink for the weary sons after the committee of the committee vide meat and drink for the weary sons after their long march across the desert to the oasis of Omaha. The personnel of the committee tells how well that portion of the work will be done: Nobles L. H. Korty, H. C. Cramb, C. S. Huntington, T. K. Sudborough, Thomas D. Crane, H. E. Chubbuck, J. S. France, H. A. Eastman.

Noble H. C. Crumb, who has journeyed in the path of Pierre Lott through Morocco, and has formed a strange love for the huge "ahip of the desert," has scoured this country for a herd of the ruminants to head the procession of Shriners and when almost in procession of Shriners and when almost in despair and ready to give up the search, located four of these beasts of burden in south ern Iowa, owned by a showman. At once they were secured and will be a feature of the Shrine parade which for novel effects will never

once they were secured and will be a feature of the Shrine parado which for novel effects will never be excelled in the west.

The local temple at Detroit has sent word that it would be accompanied by the shrine elephant, a big fellow almost the cival of Rajah, recently on exhibition in this city.

Other temples throughout the country are expected to bring their cameis, so that the parade may be an object to the thousands of visitors who will be in Omaha during the third week in August. third week in August.
Potentato H. C. Akin has received a num

ber of inquiries from temples asking what arrangements have been made for putting features in the parade and a circular letter will be issued this week covering the ques-Should you hear a strange query like unto "Noble, how's your camele" you may know it's the criental salutation of one shrine to

another.
Why was the camel chosen by the Order of the Mystic Sprine as its emblent asks a correspondent. We imagine it is because the camelus dromedarmy one go days with-St. John's lodge, No. 25, held its annual meeting Thursday evening and elected the following officers: Thomas K. Suaborough, W. M.; Jo Barton, S. W.; W. E. Nason, J.

W.; G. H. William Slevers, treasurer; J. B. Brunner, secretary; relief board, Judge E.

THE CAMELS ARE COMING M. Stenberg, Fred Borthwick, C. Will Baker and James B. Brunner. The report of the secretary showed that St. John's was the banner lodge of the state and was in excel-

banner lodge of the state and was in excallent condition financially.

Tuesday evening St. John's will do work in
the M.: M.: degree and on Thursday evening will work the entered appentice.

Wednesday evening Covert lodge No. 11
held its annual election with the following
result: Samuel J. Boden, W. M.; Villiam
L. Ritta, S. W.; Randolph B. Chapman, J.
W.; Michael O. Maul, treasurer; Eben K.
Long, secretary.

Order of Foresters. Charles Watts of the Union Pacific gen eral offices and others in the city are about to organize a court of Foresters, and indica-

tions point to a very large charter list when

the organization is instituted. All old For-

esters, and those are many, are invited to ally themselves with the court, which will e the first in the city. Forestry as a fraternal organization is mentioned in early English history, being composed of a brave and hardy class of men who were professional Foresters, and who had some form of local organiza-tion upwards of 200 years ago. From the earliest period it was beneficiary in character. In 1745, these superdinate courts assembled at Knarsborough, England, and created the first national body, since which there has been preserved a continuous national record down to the present hour. In 1874, the independent Order of Foresters was organized at Newark, N. J., with su-preme court having jurisdiction over the northern states and British provinces.

The Order of Foresters is the oldest of the mutual benefit associations and is very strong in the eastern states. 1. 0. 0. F.

On Tuesday night last Keystone lodge, No. 155, Independent Order of Odd Fellows, elected officers for the ensuing term, as follows: Noble grand, J. C. Klotz; vice grand. Androw Olsen, and for representatives to the grand lodge, C. A. Olsen and George Ras mussen. Two new applications for member ship were also balloted for. This lodge has taken in a large number of new members all through the term and been very prosperous The new Odd Fellows hail at Plainview was dedicated Friday evening, May 27.
Grand Master George Loomis and Grand
Secretary J. P. Gage of Fremont, Senior
Vice Beels of Norfolk, state delegate to southern grand lodge and past grand muster were present. Many visiting brothren were present from surrounding towns. The rich-ness of the decorations was almost of oriental splendor. After the dedicatory exercises a ball was given in the opera house.

Knights of Pythias. Triune lodge, No. 56, will hold its annual lodge of sorrow Tuesday evening, June 16, at their castle in the Paxton block. All other lodges in the city are cordially invited to participate with Triune in these solemn

Nebraska odga, No. 1, is flourishing like a green bay tree, the meeting on Wednesday evening being particularly interesting. The committee on entertainment provided a fine committee on entertainment provided a fine program and the brethren were happy in consequence. The harmony and brotherly love which prevails in Nebraska longe should be a model for every lodge in the city to emu-late, for it is glorious for "brethren to dwell together in unity."

Eastern Star Doings. Wednesday night Mrs. Billings of Geneva, worthy grand matron of the Order of the Eastern Star in Nebraska, visited Hebron chapter, Eastern Star, with eight others from the same place. Dispensation was granted to do work in less than regular time and the degrees were conferred in a very impressive manner, after which a strawberry and cream lunch was served and a very

Dr. Birney's Catarra Powder cure catarrh. For sale by all druggists. 5) cents

oziaple time was had.

his subordinates.

The French war office has just issued regulations for the employment of bicyclists in the army. The present organization provides for the enrolling of between 6,000 and 7,000 "wheelmen" in case of war. They are, curiously enough, provided with a double armament, for, according to the regulations, they are to carry a cavalry carbine and thirty-six cartridges on the machine and a revolver and eighteen cartridges in their belt. Their chief use is to be

that of messengers and old fashioned grumblers say that the first result of a

eneral having a crowd of cyclists hang-

ing about his headquarters will be that he will send far too many directions to

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