## CHINA'S GREAT CANAL

Ecenes Along the Great Artery of Mongolian Traffic.

TRIBUTE RICE AND THE IMPERIAL BARNS

A Look at Chinkiang and Other Big Chinese Cities.

HOW THE CELESTIALS TREAT PIRATES

How the Slop Coolies of Nanking Brought a Mandarin to Time.

AN ANCIENT RELIGION GONE TO SEED

Characteristic Scenes in the Narrow, Crooked Streets of Chinese Cities-How Countless Acre Farms Are Tilled and Irrigated -Carp's Exclusive Letter.

(Copyrighted 1894 by Frank G. Carpenter.) CHINKIANG, May, 1894 .- (Special Correspondence of The Bee.)-I write this letter at Chinkiang, a walled city on the banks of the Vangtse river. It is about 150 miles from the seacoast, and is at the point where the Grand canal crosses the Yangtse. This canal is one of the great wonders of the world. It is now in bad repair and a large part of it is going to ruin. But it has been one of the greatest waterways of the world, and it extends from Peking south to Hangehow, some 200 odd miles below this point, running through the great plain from north to middle China, a distance about as great as that between New York and Chicigo. It cuts its way through a territory containing 170,000,000 people, or nearly three times as many as the whole United States, and it taps some of the biggest cities of the world. Peking, where it finishes its course at the palace, not far from the American legation, is a city of more than 1,000,000 people. Tientsin, below this about eighty miles, is still larger, and as It runs further south the canal is dotted with wailed cities and great towns all along its course to the Yangtse river. Chinkiang is about as big as Minneapolis. Yangchow, the next big city on the canal south of here, contains, I am told, 500,000 people, and Suchau and Hangehow each have say there is a wall city containing many something like 750,000 souls. At every thirty miles along its course it is safe to say there is a walled city, containing many times 10,000 people, and the country back of it is a garden dotted with clumps of trees, each clump shading a Chinese vil-The canal at Chinkiang cuts right around the city, forming the island upon which the main part of it is located. It runs from here northward for 389 miles without a lock, but above this, I am told, there are numerous slutes and locks, and in some places the water is carried through the country on great stone embankments, twenty and more feet high, and the stream

at some of these places is fully 200 feet wide. It has stone flood gates managed by sol-diers, and it is here and there fed by creeks and rivers. At one point a river was conducted into it in times past, and the Chinese say that 300,000 men were employed for seven months in turning water of this single stream. Yellow river, and it is below this that the stone embankments above spoken of are The parts which I have seen are those which run near here, through the Yangtse valley, and those about Tientsin and Peking. Here the canal is more like a great ditch than anything else, and there is now a little army of men employed in keeping it in repair. It was in existence more than 1,000 years ago, and Kubiai Kahi laid out the line upon which it now runs.

The chief use for the canal in times past has been that of a trade artery from north to south. It taps by its connecting canals and rivers every part of the great

canals and rivers every part of the great plain, and it is used for the transportation of the tribute rice to Peking.

The government taxes of China are to a large extent collected in kind, and every year the farmers send about 133,000,000 pounds of rice from here to Peking for the emperor and his officials. At Nanking I saw acres of great barns which were filled with this rice awaiting shipment, and every town along the canal has its government barns Just now the rice is being taken to the north. Of late much of it goes by sea, but a vast deal is still sent by the Grand canal, and at every town there are hundreds of craft of every kind, and these government junks sometimes block the canal for days. Hundreds of men are employed in towing and pulling the boats, and at places they are dragged along by means of capstans. The canal winds about like a river in places and navigation through it is so slow that April during the past few years and have not arrived in Peking until September Parts of the canal are closed to traffic except during the carrying of the tribute rice, and the condition of it today is such that it will hardly be used again as the great waterway which it has been in the past. L. Hung Chang has asked the emperor to allow him to build a railroad along it from Tientsin to Chinkiang, and this will eventu-

A RELIGION GONE TO SEED. The boats along the canal are much like those I have described as lying at the months of the creeks of the Yangtse. In passing up it you are followed everywhere crowds, who look with wonder on the you meet boats containing begging Buddbist priests, who stick out long poles at you. These poles have bags fastened to their ends and into these the Chinese drop cash or rice. This part of China is full of priests. There is in the Yangtse river, just pposite where I am now writing, an Island and which has no inhabitants but priests Massive granite terraces, decorated with stone lions, lead up from the water, and the temples shine out of green trees and flowery gardens. In Nanking visited a temple which contained 10,000 images and golden statues 10,000 images and golden statues of Buddha, and I have photo-graphed a dozen or so of the priests. In the Nanking temple I got a priest to kneel and put his hands in the attitude of prayer while I took a time exposure of his devo tions, and I am inclined to think there is much hypocrisy about the profession. The priests are fat fellows, in long gowns of gray or yellow linen, and they often have on three-cornered box-shaped hats of black. They shave their heads and faces and are but little respected by the people. They are, I am to'd by the best of authorities here, ignorant, low and immoral. The most of them are opium smokers, and they are the contempt and ridicule of the classes of the Chinese. Buddhism in Chinals, in fact, a religion gone to seed. It had its run in times past, and about a thousand odd years ago the greater proportion of the Chinese were Buddhists. It was then the center of culture and learning, and now there are few so poor to do it reverence. The Chinese are full of superstitions, but their religion is more a system of morals than one of theology, and they have as

pure infidels and agnostics as any HUMAN ANT HILLS. Speaking of Chinese morality, I believe there is as little crime here to the popula-

ple, as a rule, well behaved, and I am surprised every day at the common decency with which they treat each other. These Chinese cities have many streets not over four feet wide. In those of Canton you can stand in the center and touch both walls with your two hands. There are no more thronged places in the world than these streets, and the crowd which moves through them is of all grades and of all occupations. There are mandarins in chairs, who are pre-ceded by their servants, who carry boards

in front of them bearing the titles of their masters. There are coolies wheeling great barrows, which almost fill the street from side to side. There are donkeys by the dozen, and men loaded with all sorts of heavy burdens, some of which they carry upon their backs and others which they have upon their backs and others which they have hung to the ends of poles. There must be necessarily much pushing and crowding, and such a scene in America would include a fight on every block. Here there is nothing of the kind. The scholar and the gentleman give way, as a rule, to the heavily loaded laborer, and the workingmania rights are generally respected. If they are not the trades unions are such that they bring the officials and people to time. A striking instance of this recently happened at Nanking. The Chinese, you know, have no such things as sewers, and all of the slops of each household are collected every day by men and carried out into the country to be stored in vats and after-wards used as liquid manure. Not a drop nor an atom of # fertilizing nature is allowed to go to waste, and slops have their The collectors of these slops are the most offensive characters of a Chinese They go about with two four-gallon buckets fastened to the ends of a long bamboo pole which rests upon their shoulders. Carrying with them a smell worse than a bone-dust factory, they belong to the lowest

classes of the people. A LABOR STRIKE. The other day one of these men was rapidly walking through Nanking when he happened on turning a corner to run into a high mandarin and spattered him with the contents of his buckets. The mandarin ordered him to be arrested, and he was taken to prison. The head of the slop union objected and demanded that the man be freed. It was not done and the slop carriers struck in a body. The 500,000 people of Nanking had no way to get rid of their slops, and the danger of an epidemic disease was imminent. Suppose you should, for instance, for a week stop up the sewers of your city you could then appreciate something of the state of Nanking at this time Nanking, however, was far worse off, for it has no sewers at all. The result was that the mandarin was so besieged that he let his prisoner go free and remitted his fine. I find that the Chinese have a fair idea of justice. They will fight against wrong, and there is as much of a democracy here in this respect as there is in America. There is no place where debts are so punctually paid and credit is so easily gotten by all classes of people. Honesty and integrity are above par in China, and foreigners tell me that they would rather deal with the Chinese merchant than with any other business man in the world. He never goes back on his spoken or written word, and Mr. Ewen Cameron, one of the leading directors of the Hong Kong and Shanghai bank, an establishment which does the biggest banking business on the western Pa-cific and whose capital amounts to millions, on leaving China not long ago said that in the dealings of the bank with Chinese mer-chants for a period of more than twenty years, and in some aggregating hundreds o millions of dollars, he had never met with

defaulting Chinaman. Since this statement was made the bank has been defrauded by a Chinese cashier. In general, however, the statement is cor-

### THIEVES BEHEADED.

The penalties of the law are often very severe and the Chinese frequently take the punishment into their own hands. All along the Grand canal and the Yangtse you may see at the villages here and there boats cut in half and placed upon ends. I asked what these were, and was told that they were the boats of thieves or pirates who had been caught stealing. The criminals had had their heads cut off, and their boats were thus set up as a warning to others. In Shanghai I saw a dozen men with great boards four feet square and weighing as much as forty nds each fastened about their necks so that they could not move their hands to their faces, nor brush off the flies. They were thieves. In Wuhu there is a beggar who goes about on the stumps of his legs, which have been cut off just below the knees He was caught several times stealing, and his was the penalty of his crime. In some parts of the empire a man is punished with leath at his third conviction of theft and pirates are always beheaded. Law and order however, well preserved, and I believe human life and property are as sate here as they are in America.

ACRE FARMING. A large part of the farming of this region

is done by irrigation, and the water rights of the Chinese are as full of complications as are those of Colorado. Still there are few troubles among the farmers, and no fences to mark the lines of their property they work away in peace and quiet generation after generation. It is wonder-ful how well they work and how much they get off the land. Three crops a year is by no means uncommon, and if any sign of a failure of crop is seen the seed for another crop is straightway sown. It is wonderful how small the farms are. There are thousands of holdings in China which are less than are acre, and some are even as small as the tenth of an acre. It is estimated that an acre of land will in the better parts of the empire support a family of six, and a volume could be written on Chinese agri-culture. The use of fertilizers is universal and, though there are practically no horses and few cattle, there is no land which is so weil fed. Everything is saved, Thousands of men do nothing else but gather up bits of fertilizing matter and sell them. The refuse of a rich family will bring more than that of a poor one, and the slops of the foreign part of Shanghai are farmed out an-nually for a sum which gives the eity the most of its educational fund. Potato peelngs, the parings of finger nails, the shavings of the head, form parts of the fertilizing material, and this is usually put together in such liquid form that not a bit of it is wasted. The manure is kept in great vats, and the farm is watered like a garden. Each plat gets its daily food and drink. A dipper full from the vat is put into each bucket of water, and the mixture is poured in at the roots of the plants. All throughout this part of China such fertilization goes on, and from \$20 to \$30 a year is sometimes spent upon an acre of land.

The tools used are crude in the extreme I see men working in the fields near here with long-handled hoes. These have four teeth of the same length as those of a pitchfork, and each tooth or tine is about an inch in width. They also use grubbing hoes or mattocks, and they have a sort of spade with a cross piece of wood two inches above where the iron plate of the spade

They push the spade down into the ground by pressing the bare foot against this cross bar instead of on the iron itself, as we do. Their plows scratch the earth and are not much better than those used in Egypt. These are pulled by water buffalos, the ugliest cattle known to man. The buffalos ugliest cattle known to man. The buffalos grind the rice, tramp the mud and straw for making the sun-dried bricks of which their houses are made, and do all sorts of farm work. When grazing and when not at work they are minded by the little children, who sit upon their backs and who have a wonderful control over them. They crawl up on the back of the buffalo, getting first upon the horns of the animal, who bends down its head for them. As soon as they are astride of the neck the buffalo will gently raise its head and the buffalo will gently raise its head and the boy will alide down its neck until he has a firm seat just behind its shoulders. Here he will stay all dap, and I have seen little fellows of 5 and 6 years sound asleep upon the backs of these animals, who are often dangerous and ugly in their actions toward strangers. A good buffulo is worth about tion as there is anywhere. I find the peo- \$20, and farmers often enter a sort of farm-

ers' loan association for the use of a com-mon fund of money from year to year by which they stock their farms.

DRINK HUMAN MILK. I have seen some cows, but their milk s not used as food. The Chinaman does not think milk fit to drink, and he only uses it as medicine. When he does that uses it as medicine. When he does that he prefers the human variety and gots a wet nurse. This is by no means an uncommon thing, and the empress downger, when she was sick not long ago, put herself upon a diet of this kind. I venture the old lady did the milking herself. The mutton of this part of China is very fine and its flavor is said to be much improved by feeding the sheep on mulberry leaves. The hogs are of the lubberly black Chinese variety, the dirtiest and filthiest animals of their kind. dirtiest and filthiest animals of their kind. They are always minded by a girl or boy when in the fields, and I saw today a little girl of 10 whose feet were bandaged so that she seemed to be walking on red hot irons as she tottered about whipping the hogs. The pigs often sleep in the houses, and you find them grunting around in the busiest of Chinese cities. There are lots of chickens ducks and geese everywhere, and the scientific raising of poultry by the Chinese would make a letter in itself. They are sold by the pound by peddlers, who carry them in great baskets of bamboo open work, and are shipped by the boat load from the country to the citles. Eggs are used by all classes, and the favorite egg is from 20 to 30 years old. It is cooked before it is put away, and when brought forth it is as black as your hat, and it tastes like chalk. Ducks are pressed and dried, and the cooked ones I see in the markets are oiled so that their picked skins shine as if covered with var-nish. They are not at all bad to eat, however, and those which I have had in the native restaurants are fully as good as any you get in America.

# Frank G. Carpenter CONNURTALITIES

Cupid is always represented as a baby, be cause love never lives to grow up. He-They are not on speaking terms, you know. She-Why, they are dead in love with each other. He-For that reason they

don't speak; they just sit and gaze at each

other

Mile, Lasserie, daughter of the historian of the Grotto of Lourdes, is to be married at that place to M. d'Arrast, son of the ex-plorer of that name, and whose mother is a grandniece of Washington.

The emperor of Annam, Bun Law, is youth of 14, with a precocleus tendency to get married and a faculty for getting into awkward escapades in consequence. He is likely to have an annam mated time of it. One of the prettlest weddings last week was that of Mis. Mary Josephine Thomson, daughter of Chief Engineer James W. Thom-son of the United States navy, and a member of the trial board appointed for the United States cruiser New York, to William Hamlyn Duval of New York City, which took place on Tuesday evening in St. Paul's Protestant

Episcopal church, Camden, N. J. A wedding will soon be celebrated at which the groom will be in Pottsville, Pa., and the bride on the other side of the At-lantic ocean, more than 3,000 miles away. Louis Thompson of that place is the hero of this marriage by proxy, and Margerita San-tos of Gibraltar is the heroine. The young people have been lovers for a long time, but the young man is unable to cross the ocean and wed his sweetheart.

Geneva, a little town in southern Alabama, close to the Florida line, is agitated over a social sensation. Edward Cowart, a prominent young man, and Miss Lizzie Linwood, a popular belle, were to have wedded. All arrangements were made, the preacher and the guests had all arrived and the wedding supper was spread, but the bridegroom was missing. A delegation was sent after him, but he declined to come, saying he had changed his mind. The bridal party was provided themselves with masks and again called upon the bridegroom, carried him into the woods, buckled him across a log, and lashed him unmercifully, the blood being nade to flow from the back.

A man came down Franklin street last evening carrying a satchel, says the Buffalo Express. A young fellow who stood on the corner of Niagara street stepped forward and sald: "Say, boss, have you got any old clothes to sell?"
"No," replied the man.

"Want your satchel carried?"

'T'll shine your shoes for 5 cents." 'Don't want a shine 'Want to buy a paper?"

The young man looked with well simulated surprise at the man carrying the satchel and said: "Well, I can clean carpets or pack furniture." "Haven't got any carpets to clean or furniture to pack."
"Want your laws mowed?"

"Now, see here, said the man who was carrying the satchel, turning flercely on the young man who has stood on the corner, "what in blazes are you following me along like this for? Quit it or I'll call a police-

"Well," replied the young man, "I was only trying to impress on you the fact that I am willing to work before I asked you for cents to get a night's ledging." He got a quarter.

## SEEIN' THINGS.

Eugene Field in Chicago Record. Eugene Field in Chicago Record.

I aint afeard uv snakes, or toads, or bugs, or worms, or mice.

An' things 'at girls are skeered uv I think are awful nice!

I'm pretty brave, I guess, an' yet I hate to go to bed,

For, when I'm tucked up warm an' snug an when my prayers are said.

Mothers tells me "Happy Dreams," an' takes away the light.

An' leaves me lyin' all alone an' seein' things at night! leaves me lyin' things at night!

Sometimes they're in the corner, sometimes they're by the door.

Sometimes they're all a-standin' in the middle uv the floor;

Sometimes they are a-sittin' down, sometimes they're walking 'round'

So softly and so creeplike they never make a sound! make a sound!

Sometimes they are as black as ink, an' other times they're white,

But the color ain't no difference when you see things at night!

Once when I licked a feller 'at had just An' father sent me up to bed without a An' father sent me up to bed without a bite to eat,
I woke up in the dark an' saw things standin' in a row.
A-lookin' at me cross-eyed an' p'intin' at me—so!
Oh. my! I wuz so skeered that time I never slep' a mite—
It's almost alluz when I'm bad that I see things at night!

Lucky thing I ain't a girl or I'd be skeered Bein' I'm a boy, I duck my head an' hold An' I am, oh! so sorry I'm a naughty boy, an' then promise to be better an' I say my I promise to be better an' I say my prayers again! Gran'ma tells me that's the only way to make it right When a feller has been wicked an' sees things at night!

An' so, when other naughty\_boys would coax me into sin, I try to skwuch the Tempter's voice 'at urges me within; when they's ple for supper or cakes An when they's pie for supper or cakes
'at's big an' nice
I want to—but I do not pass my plate f'r
them things twice!
No, ruther let starvation wipe me slowly
out o' sight
Than I should keep a livin' on an' seein'
things at night!

Dr. J. A. Gilbert of the Yale psychological laboratory has just completed some tests regarding the mental and physical developments of the pupils of the New Haven public schools showing that boys are more sen sitive to weight discrimination, that girls can tell the difference in color shades bet-ter than boys and that boys think quicker than the other sex.

## CO-OPERATIVE HOME BUILDING

Effect of Restrictive Laws in New York, New Jersey and Kentucky.

SOME HARD RAPS FOR THE NATIONALS

Growth of Mutual Associations in Ohio. Missouri and California-The Chinese System Explained-Association Notes.

The national system of building and loan associations is meeting with hard knocks on all sides. New York, New Jersey and Kentucky are among the latest states taking decisive action to curb their methods and reduce them to a legitimate business basis. The last legislature of New York passed a

bill, which the governor recently approved, codifying and clarifying previous laws regulating building and loan associations. It was drafted by the state league of local associations, and its passage by the legislature as well as the executive endorsement is a great compliment to the authors. The new law provides for adequate inspection and regulation by the state banking department. It does not prohibit the operation of national associations incorporated in the state prior to its passage, but practically prohibits the organization of new associations on the boundless "benevolent" plan. The effect of the law will be to eliminate the speculative element and confine the business to purely co-operative associations.

The legislature of New Jersey did not enact a new law, but a committee which investigated all associations incorporated in the state made a report which lays the foundation for adequate laws in the near future. Jersey is a nursery for all manner of corporations and trusts driven out of adjacent states by restrictive legislation. There they enjoy unlimited freedom and prosper amazingly for a time. Business adventurers of every grade flock to the favored region, and, like mushrooms in a night, develop into corporations with allur ing titles and unlimited capital on paper Speculative associations are conspicuous among the number of get-rich-quick con

There are three grades of building and loan ssociations in the state-national, state and local. The first class aspire to fence in the country, the second confine themselves to New Jersey, and the third limit business to the cities in which they are organized. Reviewing the operations of the associations In the state, the legislative committee assert that the national and state classes discriminate unjustly against and extort unusually high premiums from the borrowers, and that they appropriate money by investors who pay their shares for a number of months and then are unable to continue payment, thereby losing the aneunt already paid Another objection is that there is no count ing of expenses, which it is thought are larger than they ought to be. The com-mittee recommends that legislation be had putting all associations on a uniform basis, the same as savings and state banks, and they should be under the supervision of the banking and insurance departments.

KENTUCKY GATES CLOSED. The attorney general and secretary of state of Kentucky are enforcing the law recently passed taxing foreign building and loan associations doing business in the state. A test case has been appealed to the su-preme court, meanwhile the following associations which decline to pay the tax of 2 The Equitable Loan business in the state: and Investment association of Bloomington, III.; the Lower Market and Equitable Loan and Building and the Fifth Ward building and loan associations of Cincinnati, and the Indiana Mutual Building and Loan association of Indianapolis. The secretary of state has given public notice that any one who solicits or transacts any business for them will be liable to a fine of not less than \$50 nor more than \$100 for each offense.

The building and loan inspection law enacted in Illinois a year ago is being vigcrously enforced and has resulted in much good. Several badly managed concerns have been wound up in Chicago. Most of these, according to the Tribune, were of the "national" order. The "locals," with a much less expensive manner of conducting their business, have been more fortunate Indeed, there is hardly any comparison be-tween the expense accounts of the two methods. It is for that reason that the locals" predict that when the examinations shall have been completed the "national organizations will be much fewer in number han they are now.

Facts like these show the wisdom of the action of the Nebraska banking department in excluding foreign associations from doing usiness in the state,

OHIO STATISTICS. The bureau of building and loan associations of Ohio has issued a summary of the report for 1893 now in the hands of the printers. The report shows 741 associations doing business in the state, an increase of twenty-seven over last year. Their total with \$74,076,434 for the previous ye These assets included \$68,469,433 loans mortgage security, \$4,712,048 loans on stock, \$956,131 real extate. Running stock and dividends amounted to \$49,776,919, as compared with \$47,081,094 for the \$956,131 real estate. previous year. Paid up stock and dividends thereon amounted to \$15,946,012, against \$13,500,464 for the previous year. Receipts for the year amounted to \$65,250,230, against \$63,919,021 for the previous year. On running stock dues were paid amounting to \$21,260,680, and on paid up stock \$5,043,527 Loans repaid aggregated \$13,711,443; interest on loans, \$4,140.632; premiums on loans, \$961,229. New loans made during the year on mortgage security, \$3,102,500, Withdrawals of running stock amounted to \$16,798,706, against \$15,011,254 for the previous year; \$3,237,607 of paid up stock was withdrawn, against \$2,506,567 for the previous year; withdrawal of deposits footed up \$11,616,645, against \$16,864,115. Dividends were paid to the amount of \$2,241,817, as compared with \$1,865,792 for the previous year. The number of shares of stock in force at the beginning of the year was 964,772. The num-The number issued during the year was 307,430. The number withdrawn was 250,516. The pres-ent number of running shares is 1,011,686, being an increase of 46,914 over the previous year. In addition to these there were 84.981 shares of paid up stock at the begin-ning of the year, to which has to be added 47,751 issued during the year, less 21,730 canceled, making the number of paid up shares now in force 111,002, an increase of 26,021 shares during the year. The number of shares of stock of all kinds now in force is 1,122,688, an increase of 72,935. number of shares loaned on at the beginning of the year was 276,000. The total amount of earnings was \$5,576,969, against \$4,865.-521 for the previous year. The dividends distributed to running stock amounted to \$2,786,053, and to paid up stock \$990,080. Depositing members number 183,983, and borrowing members 68,303. The total member-ship is 252,886. MI SOURI LOOKING UP.

According to the reports of the labor com-nissioner of Missouri the condition of building and loan associations is very encouraging. He says the tables of liabilities and assets foot up \$31.519.883.24, while the state banks report assets and liabilities of \$115,-196.592.98. The associations have outstanding loans of \$29.326.579.74, while the loans of \$29.326.579.74, while the loans of \$29.326.579.74. of the banks amount to \$99,998,301.48. The authorized capital stock of the associations is \$179,410,000. That of the banks is \$21, 510,965,65. The capital stock of the associa 010,965.05. The capital stock of tions in force is \$97,822,792.45. That of the banks paid in is \$21,010,965.05. The receipts and disbursements of the associations for the year aggregated \$12,237,275.68. The receipts

The present total number of free-running shares is 298,023. The number of free-running shares is 298,023. The number of shares loaned on is 125,713. The total number of shares of paid-up stock is 10,010. The total number of all shares is 433,747. The number of free shareholders is 55,853 and of borrowers 15,725. The total membership is 71,578.

CO-OPERATION IN CHINA.

Mr. Frank Carpenter, the noted correspondent and traveler, gave an instructive history of mutual financiering in China in one of his letters to The Bee. The system has been transplanted in this country by the Chinese. A suit was tried in a New York court recently involving a Chinese loan association, in which the methods of operation were explained. Mutual benefits is the dominant idea of these associations and they are organized and conducted or this plan; A Chinaman who needs a little ready money gets together twenty-four of his acquaintances, forms them into an as-sociation and has himself elected treasurer. Each member contributes \$30 and the entire sum is turned over to the treasurer for his own use. Every fourth Sunday after that the association meets and that month' dues are put up at auction. At the second meeting the successful bid is, say, \$6. That means that every member, except the suc-cessful bidder and the treasurer, shall con-tribute \$24, the amount of the bid being subtracted from the regular dues of \$30 for each member who has not had the use of

money collected at any one meeting.

It will be seen from this that the treasurer has the use of twenty-four times \$30, or \$720, which he repays at the rate of \$30 a month during the life of the association The successful bidder at the second meeting will have the use of twenty-three times \$24, or \$552, plus \$30 from the treasurer, making a total of \$582. Thereafter his dues will be \$30 at every meeting and at the end of the twenty-five meetings which constitute the association's life, he will have repaid \$720. In other words, he will have paid yearly interest of nearly 15 per cent on the money

ne received.

At the thirteenth meeting, for instance, putting the successful bid again at \$6, there will be collected \$30 from each of twelve nembers, or \$360, and \$24 from twelve mem bers, or \$288, a total of \$648. Thenceforth the bidder must himself contribute \$30 at every meeting, and when the time for balancing up comes he will find that he has paid into the association altogether about the same sum that he drew out. For the member who waits until the last meeting of the association the prize remains. He will have contributed about \$582 to relieve the needs of his associates and they in turn will hand over to him \$720, for by that time every member will be on the \$30 list.

All is well for the treasurer if the members are faithful to their obligations. But should any prove delinquent the treasurer must, by the articles of association, advance the necessary funds himself and take such steps as he can to collect them on his own account from

the delinquent members.

This is the way the articles of association begin: "The origin of the beneficial asso-ciation is traced to Duke Pang, the object being to give aid to those who are in financial straits, and to enable others to put their money at interest. Now we are indebted to the kindness of our friends for the organization of this association with the view of put-ting this principle into practice.

"It is of the utmost importance to manage the affairs of the association carefully from beginning to end, so that not only one person but all members will derive benefits therefrom; for the kindness of all who come to one another's aid ought not to be forwaten." gotten."

ASSOCIATION NOTES. The State League of Local Associations of Missouri has approved a draft of a bill for submission to the next legislature. The changes adopted are to the effect that by-laws must be presented to the state supervisor, who will submit them to the attorney general; that all bonds shall be filed with the superintendent of the insurance department or department designated; providing for state inspection; providing that the expenses shall not be more than 5 per cent of the earnings, and making uniform and plains that the expenses of the earnings.

that any one may understand them; giving the state inspector the authority to institute legal proceedings for the dissolution of The annual statement of the Schuyler Neb association is a recapitulation of six years' business and shows among other items total oans amounting to \$88,950; loans paid off,

\$17,950; cash in treasury, \$12,591.

A decision has been rendered by the supreme court of New York holding that where the articles of association provide that after notice of withdrawal of shares the amount thereof shall be repaid to such member as soon as the necessary funds are in the treasury, the association cannot lend any of its funds while the withdrawal notices are on file, and the right of the withdrawing member to receive payment is not affected by a resolution of the board of directors that only half of the receipts of the association shall be applied for payment of withdrawals and that other half should be loaned to members. The articles of association control the contract between the members and the associa-tion and the directors have no power to

change or limit such obligations. The meetings of the California State League of Building and Loan Associations in San Francisco last week have shown the strength of this movement for homes. Delegates were present from all parts of the state. Twenty years ago, when the assiciation was formed, there were only for building and loan clubs in California. there are 150, with assets of \$20,000,000. In San Francisco these societies have built up the suburbs, and have done more than any other single influence to counteract the gambling mania due to speculation in mining stocks and waste of money in thieving

In New Jersey the court of errors and appeals has decided that there is nothing in the law to make fines levied upon stockholders of building and loan associations by boards of directors for non-payment of dues liens upon either the stock or property mortgaged upon loans. To constitute such fines liens it must be specifically provided that they shall be such in the constitution of each association.

## PRATTLE OF THE YOUNGSTERS.

Little Kate's claims to beauty are hampered by a pair of remarkably large ears, which stick straight out from her head, and seem to get larger all the time, despite the tender offices of a fond mother and other admiring feminine satellites of the small dam-Kate has heard these large cars men tioned frequently, but does not seem at all disturbed by their size and general aggressiveness. One afternoon the little maid ap-peared on the lawn, just fresh from her bath, and arrayed in the fleeciest of airy white gowns. "Come here this instant and kiss me, lovely Kate," exclaimed an enraptured admirer, "you sweet little summer girl! You look like an angel, only you haven't any wings." Kate advanced graclously and bestowed the desired salute, an unwented generosity, then she waved her small hands toward her head with bewitch-ing grace, and asked jocosely, "No wings? What's the matter with my ears?"

"See those young ones!" exclaimed a little 6-year-old, looking out of the window to where some little girls were playing in the soft mud of the gutter. "Can't you say children?" asked mother, in a correcting tone. "But they are not, mamma," said the aild. "The little girls that go to my kindergarten and kero their faces clean are children, but those dirty ones are just young

"Are you savin' up for the Fourth of July?" said one small boy. 'Yes. If I don't buy anything I want, I'll have 25 cents. "You can't have much fireworks for that."
"No. But I can buy enough to get paw nterested."

Small Boy-My sister likes you Young Man (calling)-That's very nice. I ike her too, very much. Small Boy-Yes, she said she liked you be ause you never came often and didn't stay ong.

Small Boy (to mamma, tucking his sister n bed)-Tuck in my footses, too, mamma, agitator for that town.

Small Sister (severely)-You mustn't say footses;" you must say feet. One feet is a cot, and two footses is feet.

Little Girl (to her mamma)—What is a dead letter, please? Mamma—One that has been given to your father to post.

Teacher-What is a skeleton? Can you tell me, children? Small Tot-Pleathe, mith, i ith a man without any meat on him.

#### IMPLETIES.

The Congregationalist says that when Dr. Storrs retired from the pulpit the other day, after preaching the sermon at Harvard Brookline, on the fiftieth anniver sary of its organization, and had laid aside his robe, Dr. Thomas called his attention to a large armchair in the corner of the pas-tor's room, protected by a robe. As the covering was withdrawn, he said: "Dr. Storrs, I want you to sit in that chair." As he did so, filling it to its utmost capacity and throwing his head back to take in all possible comfort, Dr. Thomas added: "That is the chair in which Richard Baxter wrote his "Saint's Rest." "Quick as a dash, Dr. Storrs replied, "Baxter never got his idea of the saint's eternal rest from sitting in that chair.'

Descon-We must devise some means o paying these \$500 of outstanding bills against the church; we are being pressed for the

Vestryman (in surprise)-Why, what are Deacon-For flowers, decorations, music, and so forth, furnished for the entertain-ment last month, to celebrate the church being at last free from debt.

Bergen-A new sect has been organized n California that does not believe in wearing Worden-There ought to be no trouble in

getting converts.

Bergen—How would you do it?

Worden—I'd go to a man just after he had received his wife's millinery bill.

"Mary Jane," said the rector, solemnly, the steak is cooked to a crisp and the po tatoes are raw. You have left undone the things that ought to be done, and cooked too done the things that ought not to be done, and there is no health in them.'

"Is your rector high church?"

"O, yes."
"I suppose he calls sin then a moral "Higher than that. He calls it a psychological eccentricity."

Rev. Dr. Doxology-My dear Mr. Ruggles, permit me to suggest that the parish is sadly in need of a little change. Mr. Ruggles—Yes, doctor, I agree with you, but we do not need change in the plate as badly as we need change in the pulpit.

### RELIGIOUS.

One out of every 500 of the population of Italy is an evangelical Christian.

There were about 10,000 baptisms in the Northwest India conference in 1893. There are eighty missions of various sorts operation in the slum districts of Philadelphia. Rev. Dr. Alexander Hamilton Vinton, rector of All Saints' Episcopal church,

Worcester, Mass., has been chosen archdeacon of Worcester. There are eight Protestant missions in the Congo region. These missions extend over an area of 1,500,000 square miles, con-taining a population of 50,000,000.

In 1895 Japan is to have a parliament of religions in Kioto in connection with the 1,100th anniversary of the establishment of that city as the capital of the empire. Miss Fanny Edwards, the girl evangelist of Louisville, Ky., is reported to have saved 1,000 souls in Ohio and Indiana. She is 18 years of age and lets her long hair hang

down over her shoulders. The late Dr. Bigandet late Roman Catholic had a keen appreciation of what is best and noblest in Buddhism, and frequently expressed that opinion in his writings.

It has been decided that the deaconesses of the Methodist church shall wear black gowns, with gathered or plaited skirts, bishop sleeves, round waists, turn-down collars and white cuffs. They may "friz" their hair if they desire to do so.

The Southern Presbyterian general assem bly at Nashville, Tenn., reversed the action of the Charleston presbytery in the case of Miss Sadie Means, an employe of the Charleston Telephone exchange, who was expelled from church for working on Sunday.

George Williams, the founder of the Young Men's Christian association, who was knighted the other day by Queen Victoria, is still hale and hearty, and takes an absorbing interest in everything relating to the welfare and progress of the association.

At a gathering of Presbyterians recently held in Sydney, Australia, Robert Louis Stevenson made an address. He claimed to be a good Presbyterian because he had once sat through a sermon an hour and a half long in the old parish church of Leith. No tidings have been received from the missionary vessel Robert W. Logan for morthan eight months, and so it is supposed that she succumbed to the fury of one of the typhoons in the Southern Pacific ocean while on her voyage from Yokohama to the island of Ruk.

The American Sunday School union has received for its missionary work during the past year \$120,158, as against \$109,238 for the previous year. It has employed 138 men, organized 1,785 new Sunday schools, with 68,273 teachers and scholars, reorganized 439 schools and aided 8,363. The memorial tower which is being erected

by the Russians on the highest point of the Mount of O.ives at Jerusalem is already several stories high, and but one more is to be added. It is to be so high that both the Mediterranean and the Dead seas can be seen from the top. Sophronius, the patriarch of Alexandria now 95 years of age, and who has been a bishop for fifty-five years, is said to be the

senior bishop of Christendom. Next to him come Archbishop Kenrick of St. Louis, who was consecrated fifty-three years ago, and Pope Leo XIII., who was consecrated fiftyone years ago. The Methodist churches of Canada united

in 1884 and since their union the results have far exceeded the most sanguine ex-pectations. Nine years ago the membership of the various Methodist denominations was 160,000, while the returns for the united church for this year show a membership of 250,000, being an increase of 90,000. Rev. John Cotton Brooks of Springfield,

Mass., a younger brother of the late Bishop Brooks, has been appointed archdeacon of the Episcopal church for the western countles of Massachusetts. The office of archdeacon is a comparatively new one in the Episcopal church. The clergy who hold it are generally put in charge of the mis-sionary work of the district for which they are appointed. are appointed. The most trustworthy figures make the

Church of England adherents in Wales and Monmouthshire 117,300, or 6.6 per cent of the population. The Nonconformists, not including Unitarians, Scotch Presbyterians, Plymouth Brethren, Quakers, Salvationists, and several other bodies, number 387,571, or 21.8 per cent of the whole population. Of the whole number of communicants the English church has 23.4 per cent and the great nonconforming bodies 76.6 per cent. Rev. J. W. Whipple, a Methodist minister

who recently died in Austin, was one of the original frontier preachers of Texas. No matter how inclement the weather or how overrun the country with Indians, he rode his circuit and faithfully filled his appointments. He often made his journeys at night to escape the prowling bands of Co-manches or Apaches. On more than one occasion his coolness and courage overawed desperadoes who had banded together to disturb his camp meetings.

Quite an animated revival in labor ie noticeable in Nashville, Tenn., and the unions are growing rapidly in membership. A union label league is one of the latest additions to the forces there, and Presiden Gompers has been asked to appoint a label

# "WHERE ROLLS THE OREGON"

Meanderings of the Mighty Stream Which Drains the Northwest.

SCENIC WONDERS LINE ITS BANKS

Lake Chelan, the Geneva of America-Glimpses of the Surrounding Country and Its Resources-A Charm-

ing Spot.

The time is not far distant when the wealthy people of the old world will seek the attractive and beautiful resorts of Amer-Those of our own country who have tired of going abroad will satisfy their longings for a change of scenery and surroundings by visiting some of the beauty

spots of our own dear land.

Away up in the northwest corner of Uncle Sam's domain is the new state of Washington-"The countrry where rolls the Oregon." Few people are aware of the extent of the country drained by the Columbia river, formerly called the Oregon. The southern tributaries of this great river rise within a stone's throw of the headwaters of the Rio Colorado, one branch, the Snake river, meandering through southern Idaho, where it dashes down an abyss 220 feet, forming the Shoshone falls, second only to Nigara. Farther on this branch of the Columbia is joined by the Owyles, which heads near the source of the Hum-boldt. Returning to the source of the Rio colorado, we find another branch of the Columbia sweeping northwesterly, swellen by a thousand creeks and rivulets from the Rockies, until it finally leaves the United States and enters British territory, and then swings back into our own country. One tributary of this great stream heads as far north as latitude 53, where the waters seem north as latitude 53, where the waters seem in doubt as to whether they will run toward the McKenzie and into the Arctic ocean, or through more genial climes, through the Columbia to the Pacific ocean. This northern tributary, which retains the name of the original stream, entering the ocean, is also joined by another large tributary known as the Kootenai river.

Re-entering the United States were the

Re-entering the United States near the northeast corner of Washington, the Columbia runs southerly for nearly 100 miles, then westerly about the same distance, and then southerly and around the famous region known as the Big Bend, and finally joins the Snake river nearly 400 miles by its own meanderings from the British line. Below its junction with the Snake is found the main Columbia, which has burst its way through the Columbia. way through the Cascade mountains about 125 miles further on. Here this mighty stream is still wearing away the rocks stream is still wearing away the rocks which impede its progress and cause a beautiful cascade. Fifty miles further on the magnificent Willamette river rises in sight of Mount Shasta in California, enters the Columbia river, which by this time has reached the magnitude of a Missis-ippi. Tributary to this great water course in both Oregon and Washington are some of the most attractive spots nature. most attractive spots nature has given to

Following the line of the Great Northern Following the line of the Great Northern railway, either from the city of Seattle or Spokane, in the state of Washington, to its crossing of the Columbia river, we find the village of Wonatchee. Here large steamers connect with the Great Northern railway trains and run up the Columbia to a beautiful lake known as Lake Chelan, Landing at a point two miles from the lake, the tourist goes by stage to the town of Chelan, which is situated on a level plateau overlooking the lake. The Chelan valley is surrounded by hills and mountains with gently sloping sides and terraces, covered with a dense growth of bunch grass, exept where the farmer and orchardist has changed it to a productive field. The tops of the ridges or mountains are covered with evergreen forests, giving a pleasing con-trast with the open country below and the lake in the foreground.

Here nature has bounteously bestowed The valley and terraces of the mountains have a rich soil, especially adapted to the culture of fruit. Peaches, pears, prunes, apricots, apples and all the small fruits are profitably grown. During the spring and early part of summer the valley and mountains are covered with a profusion of exquisitely variegated and timid

Upon a thousand hills are feeding kine, And 'long the lake prollific ordehards yield Their fruits, and golden grain from many a field Is gathered, and the products of the vine, Steamers of the Lake Chelan Railroad and Navigation company ply upon the take its whole length, connecting with the Great Northern railway steamers at the foot of the lake, and with pack trains for the mines at its head. Ascending the lake the mountains are more abrupt, until finally they raise sheer from the shore for hundreds of feet, and then sweep back and up until the eyo is bewildered in viewing the craggy peaks, the long stretches of ever green forests, the immense glaciers in the distance, sparkling in the summer sun, and the streams of water dashing and foaming down the precipitous

like great sentinels overlooking the beautiful lake, along whose shores these scenes are mirrored as perfectly as the original. At the head of this lovely lake we find its principal inlet, the Stehekin river, rising within a stone's throw of the branches o the Skagit river, which flows into Puget sound. Near the source of this river, and within twenty-five miles of the lake are some of the richest and most extensive mines in the world.

sides of these picturesque mountains. Here and there may be seen gray peaks standing

The mountains are alive with game, such as bear, deer, mountain goat, grouse and chickens. All of the streams are terming with trout. The winters are mild, the mercury rarely reaching zero, and the sum-

A celebrated manufacturer from Philadelphia, visiting Lake Chelan, said: "I have visited Italy, Switzerland and Scandinavia. I have been to all the famous resorts in America, but have never seen a place more grand and beautiful than Lake Chelan and its surroundings." These beauty spots in our own land, which have been isolated because of a lack of transportation have caused many of our own people to go abroad to en-joy their vacation. With the advent of the Great Northern railway, Lake Chelan is be-coming famous, and he who falls to visit this Geneva of America misses the opporunity of a lifetime. It is simply grand, sublime and beautiful.

The Columbia river, which is navigable from the crossing of the Great Northern railway at Wenatchee up to the mouth of the Okanogan river, runs within about two miles of Chelan on a direct line, where freight and passengers can be landed. The lands along the Columbia and Okanogan valleys are mostly open, bunch-grass covered lands, and especially adapted to the culture of fruit, such as peaches, pears, apples, and all the smaller varieties. By careful cultiva-tion good results are obtained without irrigation, but larger yields are had when the land is properly watered. On the benches or terraces located at a greater altitude, irrigation becomes less necessary, according to height. Extensive stock ranges are also along the Okanogan, stretching north into

British Columbia.

The ore belt extends across the northern and central portions of Okanogan county, from west to east, and at many points is very rich in gold and silver. Coal has been liscovered near the Methow river, wenty-five miles from the Columbia. tal is " "ting liberally in these mines and there i very reason to warrant the belief that within a short time many localities low inaccessible will be reached by railroads and this mining region, so near to the agri-cultural, fruit and vegetable producing coun-

try, will create a large demand for home think my wanderings oe'r and oe'r. From lake to gulf, from shore to shore but none to me seem quite so grand As this part of Columbia's land, "Where rolls the Oregon."