

with a constantly falling valuation, and with a reduced levy, the city has not merely operated within its means, but it has paid off its back warrants at the rate of over \$15,000 a year, and has very materially reduced its floating debt.

Another direction in which notable progress has been made is in the payment of district paving bonds. In one year from March 1st, 1899 to March 1st, 1900 the city paid \$76,340.00 of these bonds. From the beginning up to March 1st, 1900, bonds of this character had been issued to the amount of \$1,191,797.97. Of this amount, which includes all the bonds for the recent repaving, on March 1st, there remained unpaid \$298,772.97. The street railway and the school district controversy will almost account for this sum.

In another direction, however, even more has been accomplished. From September 1893, to September 1894, the water department of the city was operated at a loss of \$14,206.27. During the same period in 1894 and 1895 the loss to the city was \$5,270.59. During the same period in 1895 and 1896 the loss to the city was \$11,463.22. From September 1st, 1896, to April 1st 1897, a period of less than a year, the loss to the city in the operation of the water department was \$15,896.22. From April 12th, 1897, to April 12th, 1898, the loss in the operation of the water works was \$13,265.96. From this time when Mr. Tyler, the present water commissioner took charge, an entire change became manifest. Without criticising Mr. Tyler's predecessors, the fact remains that he has been able, by the application of new methods, and with the able and active co-operation of Mr. Spears, chairman of the water committee of the council, to bring about a new condition. From April 12th, 1898, to April 12th, 1899, the city has derived a profit of \$5,070 from the operation of its water system. The period from 1899 to 1900 is not yet complete, but the books of the department show that even a greater profit will be derived this year. In other words, the water department, from being a grave burden to the city, has become a source of profit. That this change is not fortuitous is shown not only by the fact that it has been maintained for the two successive years, but by the items of expenditure which prove that careful attention to every detail is to be credited with much of the good results. In twelve months from September 1st, 1896, to August 31st, 1897, the expenditure for coal was \$15,541.80. In twelve months from January 1st, 1899, to January 1st, 1900, the expenditure for coal was \$9,095. In 1896-1897 the expenditure for office expenses was \$4,645.09, whereas in 1899-1900 it amounted to \$2,984.56. General repairs in 1896-1897 cost \$1,394.24, in 1899-1900 \$732. Even in the small item of packing we find an expenditure of \$323.52 in 1896, and but \$57.85 in 1899-1900. These figures might be multiplied indefinitely but suffice it to say that during the former period the water works cost the city \$15,928.46 in excess of what they produced. During the latter period they produced \$3,966.71 in excess of what they cost. This difference of \$19,895.19 is a tribute to the capacity, energy and activity of Mr. Tyler, the water commissioner, and to Mr. Spears, chairman of the water committee of the council.

When we add to this the results of the good work of the mayor and of O. W. Webster, chairman of the finance committee, and of the council generally, in keeping the city within its income and steadily reducing its indebtedness under the most adverse

conditions, the demand of the "reformers" that they be allowed to try the experiment of purchasing the gas plant and the street railway is ridiculous. A few more years of such an administration as we have recently been having will enable the city to go far towards buying these plants out of the proceeds of the one which it now owns. But to saddle the city with an inexperienced government, and at the same time incur a debt by reason of the purchase of a gas plant would be a step in the direction of irretrievable bankruptcy.

The school board candidates are cultured and conscientious men who may be trusted with the most precious interests in the city. Mr. Allen, who has been the president of the board, has proved himself a valuable man.

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The Savings Bank.

The establishment of a savings bank in Lincoln is good news to a great many people. That a city so large as Lincoln should have no savings bank is a reproach. Iowa has 320 savings banks with deposits of \$50,000,000. On account of the disastrous boom which collapsed harder in Lincoln than anywhere else, the savings banks established here went out of business. The organization of a new savings bank by the directorate of the First National bank, inspires confidence and deserves it. The satisfaction expressed since the decision was announced has been hearty, showing that the need had begun to be felt.

My Ladye's Heart.

**My Ladye is a gentle thing,
Her sympathies are quick and keen,
A tale of woe her heart will wing,
She would not wound a fly, I ween.
A kinder maid was never seen;
In cruel sports she takes no part—
Angelic are her look and mien—
My Ladye with the tender heart.**

**And yet grave charges I can bring
Of cruelty against my queen;
Her hat, so brave with breast and wing—
Her sealskin, with its silken sheen—
While lambs that never grazed the green
Died ere they lived to make her smart;
How can her eyes be so serene?
My Ladye with the tender heart.**

Envoi.

**Death, you are courtier to my queen;
That she may thrive you do your part,
Nor does her protest intervene—
My Ladye with the tender heart.**

—Ella Wheeler Wilcox,
In *The Smart Set*.

An Ingress.

"No, sir; the Rev. Spices has never seen a play."
"Why is he preaching so vigorously against the stage, then?"
"He is in hopes that his congregation will send him on a tour of investigation."
—*The Smart Set*.

Little Margorie—Ma, what's the Declogue?

Mamma Malaprop (horrified)—Hush, dear! It's a dreadful book that some horrid Italian wrote.

What's a sacred concert, Pa?
A variety show that's only allowable on Sunday.

CLUBS.

[LOUISA L. RICKETTS.]

CALENDAR OF NEBRASKA CLUBS.

March.	Fin de Siecle c., Comparison between American and English women as novelists.....Seward
31.	Woman's c., Parliamentary practices.....North Bend
31.	Woman's c., Child Study.....Lincoln
31.	Woman's c., French.....Lincoln
31.	Zetetic c., Problems in American politics.....Weeping Water
31.	History and Art c., Rudolph of Hapsburg--Ludwig of Bavaria--The Bavarian women.....Seward
April.	2. Woman's c., The ideal home.....Central City
2.	Frances M. Ford c., Dutch farming the tulip craze.....Stromsburg
2.	Sorosis, Literature.....Stanton
2.	Woman's c., Parliamentary practice.....Omaha
2.	Woman's c., Household economies.....Lincoln
3.	Woman's c., Literature department.....Fairbury
3.	Woman's c., Bible literature.....Stanton
3.	History and Art c., Canada, Bulwer Lytton, Thackeray, Owen Meredith.....Albion
4.	Woman's c., Ethics and Philosophy.....Omaha
4.	Woman's c., French conversation.....Omaha
4.	Woman's c., Parliamentary practice.....Lincoln
4.	Fortnightly, Present relation of Russia to European powers.....Lincoln
4.	Cozy c., Napoleon and the allies -- Poland.....Tecumseh
4.	Friends in Council, Ruskin, Bronie.....Tecumseh
4.	Mary Barnes c., Business meeting, Fullerton
4.	Fortnightly c., Correggio--Art.....Wymore
4.	Woman's c., Resolved, That trusts and monopolies are a benefit to the country.....Ashland
4.	Woman's c., Oratory.....Omaha
5.	Woman's c., Monasticism.....Dundee
5.	Woman's c., Household economies.....Omaha
5.	Woman's c., English literature.....Omaha
5.	Woman's c., Art.....Lincoln
5.	Woman's c., Music.....Lincoln
6.	Woman's c., American literature.....Plattsmouth
6.	Hall in the Grove, Parma, Ferrara, Tasso.....Lincoln
6.	Woman's c., literature.....North Bend
30.	Self-Culture c., Miscellaneous program.....St. Paul
6.	Review and Art c., Veronese.....York
6.	Woman's c., Annual meeting.....Syracuse
6.	History and Art c., Life of Ebers--Review--Uarda.....Seward
6.	Fin de Siecle c., American women novelists.....Seward
6.	Woman's c., French.....Lincoln

OFFICERS OF N. F. W. C., 1899 & 1900.
Pres., Mrs. Anna L. Apperson, Tecumseh.
V. P., Mrs. Ida W. Blair, Wayne.
Cor. Sec., Mrs. Virginia D. Arup, Tecumseh.
Rec. Sec., Miss Mary Hill, York.
Treas., Mrs. H. F. Doane, Crete.
Librarian, Mrs. G. M. Lambertson, Lincoln.
Auditor, Mrs. E. J. Hainer, Aurora.

To clubs of ten taking *The Courier* the annual subscription price is seventy five cents (75 cents). Regular subscription price—one dollar per year.

The American history section is the youngest division of the Omaha club, but it is one of its strongest departments, a fact which the onlooker attributes to three causes. It is composed of earnest students; its leader, Mrs. T. K. Sudborough, is not only thoroughly equipped as to knowledge of the subject, but she has the practical method of the teacher, and use is made of the university outline under the guidance of Professor Caldwell of the University of Nebraska. As this is the first department of the club to undertake anything like university extension, the progress of the department is watched with interest. The main feature of the first general program of this department, which occurred Monday, March 19th, was an address by the Rev. F. L. Hatch, entitled "The Pilgrims of the Trail or the Romance of Geography." Mr. Hatch has been an enthusiastic student of American history for years, and he prefaced his remarks by congratulating the women upon the material of the subject at their disposal in the public library, stating that in breadth and discrimination of selection he had never seen its equal, save in the Congressional and

Astor libraries, respectively. The outline of the address may be roughly sketched as follows:

1. The Louisiana purchase.
2. The development of the west.
 - a. Explorations: Lewis and Clark, Major Long, Zebulon Pike and Paisley.
 - b. Trappers, furriers and traders; Kit Carson, Bridger, etc.
 - c. Missionaries: Dr. Lee, Spaulding, Marcus Whitman.
3. The result.
 - a. The flag
 - b. The home.

Mr. Hatch paid eloquent tribute under the first head to the statesmanship of Washington and Lincoln, and under the second to the heroic women to whose power of endurance the conquest of the western wilderness is largely due. He also gave some startling statistics, of which the following are samples: The entire public domain acquired by cession is 250,000,000 acres; by purchase, 1,500,000,000 acres; total, 1,850,000,000 acres; the purchase price, five and one-tenth cents per acre. We have sold 56,000,000 acres for thirty-six and a half cents per acre. In other words, we have sold three hundredths of one per cent of one acquisition and have received two and a half times what the whole cost. A pretty good real estate transaction! Again, for fourscore years families and wagons have been carrying forward the frontier sixteen miles annually from Canada to the Rio Grande, a movement which has made an annual increase of new settlements equal to two and one-half times the state of Massachusetts. In that time, eighty years, we have added to our area what would make to Spain of today five times and the France of today four and a half times—another real estate transaction characteristic of the west.

The following is the first general announcement sent out by the biennial local board of Milwaukee. This board will issue regularly the news of this greatest gathering of women ever held in this country. These announcements will appear from time to time in *The Courier*, and can be relied upon:

MILWAUKEE, Wis., March, 1900.
To the Club Women in General:
The G. F. W. C. biennial of 1900 will be held in Milwaukee, Wis., June 4th to 8th, inclusive. The reputation of previous biennials and the representative character of the present G. F. W. C. officers and program committee are a sufficient guarantee that the fifth biennial will equal, if not surpass, those that have preceded it; but the biennial local board willingly prepares a statement relating to the local environments of the biennial.

Milwaukee is a beautiful city, conveniently located as regards railroad facil-

J. F. HARRIS,
No. 1, Board of Trade,
CHICAGO.

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—AND—
BONDS.
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Private Wires to New York City and Many Cities East and West.
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