## THE PHILADELPHIA PLAN,

The Philosophy and Practice of the System of Building Societies.

GREAT GOOD ACCOMPLISHED.

Sixty Homes and \$60,000 Distributed in a Single Day Under One Business Roof-A Tenant Who Paid for His Landlord's Property.

The Philadelphia correspondent of the St. Louis Globe-Democrat says that there are 1,800 building societies in Pennsylvania, and 600 of them are in Philadelphia Of the 600, at least 600 are in active operation; the others are being closed up. The first of these societies was organized in a suburb-Frankfort-in 1831. To-day the ownership of 50,000 homes is the practical result in Philadelphia. Fifty thousand householders in this city pay no rent because of these societies.

A visit is suggested to the city of homes, and a study of the practical operations of the plan. Where can a better beginning be made than [among the newspaper men? There are more provident workers than those who win bread between the mansard and the basement of the printing house. There may be some who are less provident than these. At any rate, an idea which has put his own roof tree over the head of the editor of the reporter, of the compositor and of the pressman may be said to have stood a pretty good

SIXTY HOMES AND \$60,000.

And what does the inquiry show? The unanimous opinion of the newspaper men of Philadelphia is that the building society is a good thing. Two out of every men employed in various capacities about the printing houses speak from actual experience as shareholders in these organizations. The employes ev the Public Ledger have had two of the societies limited in membership to taat office. One was Public Ledger No. 1, the Public Ledger No. 2. Both were worked out to a successful conclusion in about eleven years. Those who put in \$130 at the rate of a dollar a month drew out \$200 in cash. Those who borrowed on their shares paid 6 per cent for the money and received their mortgages canthe expiration of the eleven years. When the shares matured, that is became worth \$200 each, the Ledger No. 1 was wound up and whole business was closed out in twenty-four hours. Sixty men of this society received back canceled mortgages and held their homes Sixty others who had made their monthly deposits and had not borrowed on their shares received in bank bills some \$60,000, in sums varying with number of shares they had carried. The man who had put up a dollar a month received \$200, and the man who had put in \$10 a month received \$2,000.

To-day every married man on what is known as the editorial floor, where are located the editorial, financial and commercial departments of the paper, owns the house he lives in. Six of the local staff own their homes. Not one-third of the compositors and pressmen and other employes of the paper pay rent.

JOHN GWILLIAM, RETIRED CARRIER

But the most notable case is that of John Gwilliam, who writes himself down "retired carrier of the Ledger." He had route and was delivering Ledgers when he went into his first building society. and he was one of the pioneers in the cooperative movement. Gwilliam's faith extended beyond the experiment of half a dozen shares taken and carried through to maturity. As fast as he saved, his into building societies money went into building societies. Whenever, in his tramps over his route, he saw a house which was real cheap, he bought, borrowing the money from one of his building societies, giving a mortgage on the property, and making the rent offset as nearly as possible the dues Sometimes Gwilliam made so good : bargain that the rent more than paid the dues and interest. Sometimes the rent fell a little short of fell a the dues and interest and Gwilliam had to go into his pocket for the small difference monthly. But just as sure as maturity came round, in from eight to eleven years, John Gwilliam gathered in the property, sometimes wholly paid for by the rent, sometimes at a cost to himself of a fourth or a fifth of the whole value. He carried the Ledger year after year and he bought houses persistently, but shrewdly. time came a few years ago when Gwilliam stopped delivering the paper and now he is the "retired carried," with \$100,000 in real estate, all acquired through the building societies and his native shrewdness. Of course such a man would have made some headway in the world if there had been no building but he would never have been where he is.

ADDISON B. BURK. Newspaper men of Philadelphia quite generally look to Addison B. Burk, of the Public Ledger, as the one among them best qualified to give information about building societies. Mr. Burk has made a study of the philosophy of the plan. He has had practical experience in various societies. He is to-day the vice-president of the Pennsylvania league of building societies, a combination managed upon purely business principles, but one upon which the Keystone legislators look with great respect.

Nearly all the newspaper men of Philadelphia have been in these societies." Mr. Burk said in reply to an inquiry, and I suppose that two thirds of them are now shareholders. When I bought my first house I was getting \$20 The price of the place was \$3,400. I bought it on \$25 cash and my faith in uilding societies.

The editor smiled at the recollection of his early zeal, and went on to say: "To buy that house I undertook to run twenly-live shares, which made my dues and interest to the society \$50 a month. Of course I got possession of the house and and the saving on rent to help me out What made the venture worse for me, I bought when times were flush and prices A few weeks after my investment Cooke failed and everything tumbled. I should have probably have failed in trying to carry so much if I hadn't bettered my condition financially soon of

You believe in the societies and their future?'

Oh, yes The central idea is that a man who goes in is compelled to save. Of course it depends on the character of the man how important this idea is to him. Some are so constituted they will save anyway. But the most of us need a prod to make us lay by, and that incenive this plan supplies. Then there is more profit in this method of saving than in any other. Most of these societies pay a profit of at least 7 per cent. I don't know any that divide less than 5 per cent. Our savings banks have now dropped to 2 per cent on deposits. When first started these societies were generally go-operative associations, to enable workingmen to own their own homes, They were so prosperous that they at-tracted capitalists, who went into them because of the big returns and the safe character of the investments. Our so-cieties now make less percentages of profit than in former years, but they are equally as safe. I know of no reason why they will not epotinue in popular-

Now, Mr. Burk, begin at the beginning, please, and show the development of this idea of building societies. Alake it a first lesson -so easy that every reader

a first lesson—so easy that every reader lill get the hang of it at once."

"Well," said the editor, good naturedly house and paid his \$13.50 a month rent to

"in the first place these are not building societies. They don't build at all. The name is a misnomer. They are co-opersavings and loan associations. That would be the correct title for them.'

FIRST PRINCIPLES "Now," continued Mr. Burk, "the system in the simpler forms may be made piain in this way. One hundred men, each able to save \$1 a month, agree, in order to strengthen each other in their purpose to save, to put their money to-gether at fixed periods and lock it up in a strong box until each shall have accu mulated \$200. It is easy enough to see that if each man is prompt in his payments the strong box will be ready to be opened for a division of savings at the end of 200 months. If each monthly pay ment stands for a share of stock, then each share will be worth \$200 at the end

"But we will suppose," Mr. Burk went on, "that as soon as this agreement has been entered into by which the 100 men come together monthly and put a do each into a common fund, one of the members suggests that instead of allowand better put it out at interest as they rather it each month, putting the secur ies for its return into the box and the nterest also as fast as carned. At a glance he other members see that by acting or this suggestion they will accumulate the \$200 on each share in less than 200 months. perhaps in 180 months, when they will will have paid only \$180 each. The suggestion is adopted and now we have urely co-operative savings fund with only one distinguishing feature, and that ne of great value-the savings are compulsory, and made at stated periods. The member does not lay aside in this fund ais spare cash as humor to save prompts him, but enters into an obligation to pay so much per month. Now, you have it this scheme as thus far developed, the essential features of our so-called misnamed building and loan associations. The other branches of business in which they engage, although they give character and name to the societies, are cally incidental to the accomplishment of the one grand purpose, that of saving money by co-operation and by compulsory

"Your philosophy is all right, Mr. Burk Now let us see you develop your ideal

society.' EVOLUTION OF THE PLAN. The editor smiled and proceeded: "The first problem that presents itself to the director is, how to use the money col-lected the first month. The purpose of he society will be destroyed if it safely invested. Shall it be put in government bonds at a low rate of interest or invested in bond and mortgage, with real estate security at a high rate? latter course is adopted, to whom shall it be loaned? John Smith, who is not a member of the society, desires to borrow, but so also does Peter Brown who is a member. If the society lends to Peter Brown, it will have security additional to that represented by his bond and mort-gage—in his stock growing in value month by month. To get this additional security for all the money it lends, and at the same time secure a higher rate of interest for its money than could be obtained from government bonds, the so giety determines to lend only to its members. Now it appears that other mempers besides Peter Brown want to borrow the first month's collections. How shall it be decided between them? Obviously, the fairest plan is to let them bid on against the other, and lend it to the man who is willing to give the highest premium over and above the fixed or legal rate of interest. This course is adopted, and the society finds itself in possession of two sources of profit, interests on loans o its own members and premiums for the prior use of money collected. It is manifest now that instead of requiring 200 or 180 months in which to accumulate in the strong box enough money and se curities to divide \$200 per share, it will only take say 160 months."
Good! Your ideal is beginning to de-

velop certainly.' "In the course of time," Mr. Burk resumed, "some one of the members fails to pay his installment. If this is permitted it is manifest that the member withhold ing his deposit and depriving the society of its use will in the end have an ad vantage over his fellow members. check this a fine is imposed when install-ments are delayed, so the fine may serve as a penalty as well as reimburse the society for the loss of the use of the money Another member finds that he cannot keep up his payments, or he desires to move to another part of the country. To accommodate him, the society agrees to unlock its strong box before the appointed time, give him what he has put in, with some portion of the profit already accumulated, and cancel his stock. Now it s seen that there are, besides saving money and getting interest upon it, three sources of profit, namely: Premium arising from competition for the loans penalties for non-payment of dues, and a portion of the profits withheld from members who fall to remain in the association and whose stock is canceled And so we develop the features of a Philadelphia building society."

"And what is the outcome?" THE DAY OF SETTLEMENT "At last, somewhere between the tentl and the eleventh years, when from \$120 o \$130 have been paid in on each share the strong box is found to contain securi ties or money sufficient to divide to al the shares, the borrowers and the nonborrowers, \$200 each. The time has come for the society to be 'wound up,' techni-cally speaking. Each holder of an un-borrowed or free share gets \$200 in cash Each borrower is entitled to \$200, but he owes \$200, for which the society hold his bond and mortgage, so the account is squared by the cancellation of the mort-

gage. That looks like a pretty fair per cent for the non-borrower?' "The investor or non-borrower has made 10 or 12 per cent on his money

He has paid in \$120 to \$130 and received \$200." "But what about the borrowers?" "He has paid perhaps 8 or 10 per cent for the use of his money, when the nomi

nal market price is only 6 per cent. But if a fair comparison is made between oans obtained in the open market and loans from building societies the differ-ence will be found to be more apparent than real. Agents for capitalists gener ally demand a bonus for getting a loan The loan itself is generally not granted for more than three years, and, if the market warrants it, a fresh bonus will be demanded for a continuance of the loan or the borrower will be compelled to go again to the market to pay the first lender, and will have fresh conveyancers' fees to pay. This may occur twice in the lifetime of a building society loan, and when the accounts of the two loans are compared the difference is very frequently in favor of the society loan as a matter of dollars and cents, and always in its favor when the convenience of getting the money, of paying the interest and dues in monthly lustaliments and the freedom from worriment about a possible fore closure are taken into consideration."

THE MORAL ADDRESED. Then Mr. Burk, to illustrate the ad vantages of borrowing from a building society, told of an actual case within his own observation. A little house, which rented for \$12.50 a month, was put up for sale. The occupant, who liked the p well enough to make it his home, The occupant, who liked the place Was urged to buy it through a building society loan. He knew just enough of finances, as the editor put it, "to be in the proverbial condition of a man with little learning." He would not be such a tool as to borrow money at a premium and he denounced the societies and their system. The friend, seeing that there was a good investment in the property, The purchase money bought it.

the new landlord, his friend. The latter turned the rent toward the dues and in-terest for the building society. It has turned out that the entire outlay for interest, dues, ground rent, taxes and water rent has amounted to \$16.50 a month. Thus, by the payment of \$1 a month out of his own pocket to the society until the aggregate reached about \$500, the friendly adviser of the skeptical tenant has become the owner of operty worth \$1,500. The same man who refused with scorn the opportunity to buy, ten years ago, has really contributed, through his rent, over one-half of the purchase money which now gives his friend the property clear.

A WONDERFUL TREE.

Remarkable Properties of the Austra-

Han Eucalyptus. American Analyst: Some years ago, when a mail steamship line was estab-lished between San Francisco and the Australian islands, enterprising sought to transfer some of the wild prod ucts of the latter region to California soil One thing attracted the attention of the admirers of nature, and that was the encalyptus tree, which formed 99 per cent of the forest vegetation of Australia This tree grows very rapidly in that country, with a straight stem reaching commonly 250 feet in height, and having a circumference of seventy base. It was believed that as this tree produced a great mass of leaves it could be utilized for sinde as well as or-namentation, if the soil of the Pacific its growth. The experiment was tried, and slips of the Australian tried, and slips of the Australian forest giant transferred to California. where they soon took root and thrived in the prolific soil of the Golden state. tree was found to furnish honey to bees, and in this way alone the foreigner was found to be a valuable addition to the honey-giving products of that now extensive honey-producing state. ascertained that the encalvotus globulus. or blue gum, could be further utilized as a remedy for marsh and other fevers. So valuable, indeed, is it that it will destroy and feed upon the animalcules of marsh regions and help to eradicate mosquitoes by destroying the food on which they exist. Its value by being efficacious in such fevers has given to the tree among many persons, especially the Spanish cans, the name of the "fever tree, and it is, therefore, somewhat revered by the natives of the Spanish-American countries along the Pacific coast. The valuable, and a resin like the resin of emchona. An extract made the tree yields a substance capable of neutralizing strong acids and forming crystalline salts. The leaves, dried and powdered, have been found useful as a medicine for certain maladies, and bark and wood have been utilized for the same purpose. But the discovery of the most remarkble use to which this tree can be put was the result of an accident a couple of years ago. The enealyptus tree had flourished on California soil, and had been employed as an ornament and shade tree in many of the cities and settlements along the Pacific coast. It will be remembered for a long time past engineer all over the country suffered from scale forming in their boilers and from corro-About a couple of years ago Mr George Downie, the proprietor of a flouring mill at Salinos City, Cal., was in the habit of filtering water in an old heater, in order to free it, as far as possible from the mineral qualities that formed scale in his boiler. Chemical compounds supposed to prevent the formation of scale has been used without effect, and Mr. Downie resorted to the fil ring of water as a partia! preventive His process was to run the water through he heater and let it drain through straw One day he happened to be out of straw, ut as the leaves from one of the enealyp tus trees which stoo i near the mill were handy, he employed them instead. Mr. Downie's surprise, the formation of scale in the boiler stopped, and that which was already there began to be removed. He thought it well to continue his experiproving the result informed others what e had discovered. In a very short time the leaves of the encalyptus tree fell into very general use among the engineers on the Pacific coast for removing scale from boilers and for preventing corrosion.

THE CRIMES OF DR. COOLAGE. Slays His Benefactor, Burns His Body, and Kills Himself.

Chicago Herald: "I never like to talk oldest and best detectives in the city' employ, "although it happened a good many years ago. I think it was the most brutal crime that I eyer heard of in

all my experience. "Well, to begin the yarn, there was a young doctor by the name of E. V. Coolage, who lived in a little town in Maine. He was a dissipated fellow, but came of a good family, who now and then would apply him with money when he became short, but he was so extravagant in his tastes that it would have taken a national bank to keep him going. He had a prac-tice, too, in a way, and one of the finest laboratories in the state.

"Well, to make a long story short, he became involved in a little financial difone time, and went to a friend named Matthews to borrow \$400. Now. Matthews was a heavy drinker, but he had plenty of money. It was fixed, how-ever, so that he could only draw it through his brother. When Dr. Coolage went to him and asked for the loan. Matthews said he did not have the mone ust at that time, but he thought he could get it, and would bring it up the next day to the doctor's office. Matthews went to his brother, and after explaining what he wanted the money for, obtained

"At the appointed time he went to Di Coolage's office with the \$100 in his pocket. The doctor received the money, and poured his friend out a glass brandy. The houor was drugged and Matthews fell into a stupor, from which he never awakened. Dr. Coolage went coolly to work to murder him, and ourned the body up in a furnace in the basement.

"Of course Matthews was missed, Hi brother told how he had got the \$100 for loolage, and the detectives searched the office. They found portions of the charred human bones, and the doctor was arrested and placed in jail to await his trial. In the cell next to him there was an Irishman locked up for some minor offense whose term was to expire in a few days. Coolage became ac-quainted with this man and the two formed a plot to throw the suspicion of the murder on a young student named Flint, who was in the doctor's office. Coolage fixed up a letter in which he made Flint confess to the murder. This was given to the frishman who was to kill Flint, leaving the impression that he had committed suicide and place the letter on his person. However, the officers at the jai got on to the scheme, and took the letter away from the Irishman, who was after-ward given a term in the penitentlary. "When Dr. Coolage saw that his plot had failed he broke completely down, and as the time for the trial drew near he

became moody and morose.
"On the day set for his trial the turnkey went into his cell to call him. He found Coolage in his cot-dead. He had committed suicide, but for some time it was a mystery how he had done it. post-mortem examination revealed the fact that he had cut an artery in the roof of his mouth, swallowing the blood, and thus blad to death."

"100 Doses One Dollar" is true only of Hood's Sarsaparilla, and it is an unanswerable argument as to strength and

The Cleveland Family.

Laura C. Holloway, in Brooklyn Magazine: The Cleveland family is in its best sense a clannish one, tenacions in fraternal affection and beautifully loyal to home ties. The father died in 1853, when the president was only sixteen and his sister Rose Elizabeth, was seven years of age. The mother was a singularly strong character—the possessor of intellectual and moral force and great dignity. She reared her children to honor her and love one another, and in their maturer years they have not departed from her cepts. Though the brothers and sisters have lived apart, they have experienced a closer kinship than is generally the case in united households The love and veneration shared by all

the group for their mother, and the deep grief they felt in her death, is a living

nd between them, and one never to die while they live. To her they came as often as they could make the journey, the sons who had gone out into the world and the sisters who had established new nomes for themselves. The last time the met there was at the funeral of Mrs Cleveland, and when they separated it was to leave the youngest sister the sole occupant of the lonely house. Eager hospitality was offered her in the homes of her brothers and sisters, but she pre-ferred to stay in the house which had now become hers, and in time to renew her work in her chosen field. There was an advantage to her in this course. She was not a stranger in the place, as her elder brothers and sisters had become by their long absence from it, but every one knew and respected her, and her few chosen triends were not far away. had, too, the prestige of her parents' fame in Holland patent, and this was a rich legacy. Her father had died three weeks after his removal there to become pastor of the Presbyterian church, but his character as a minister and a man was well known in all that region, and in his short acquaintance with the villagers he had endeared himself to them. Cleveland lived there nearly twenty years after his death, and her worth is fully appreciated by the villagers. was a noble woman, intensely self-reli ant, courageous, and religious. erner reared in luxury—the only child of a wealthy merchant of Baltimore—she had met disasters of life that followed her husband's death with such fortitude and rare independence as made her life a marvel to those about her. It was only because she had been bred in the circle of life that was hers, and had come from such a family and home, that she was able to meet misfortune as she did. Mrs. Cleveland's ardent desire-often expressed-was to leave to the village some expression of her good-will and ap-preciation of the kindness shown her in

means for the purchase of five library, and bearing the inscription Donated in memory of Mrs. Ann Cleveland by her children. A WONDERFUL PRESCRIPTION.

per days of trouble, and her wish was to

give a fund for a library. She ex-

erick would provide for this trust, but

after her death, when it was found that

it would not her son Grover provided the

Weakness and Nervousness Overcome. Testimonials to the efficacy of Mrs. Lydia E. Pinkham's Vegetable Compound are constantly coming unsolicited to the laboratory in Lynn, Mass., and can be shown by the bushel. A lady in Hyde Park, Mass., says: "Your medicine has done me a very great deal of good and I think, yes, I know, it is wonderful. Another in Flemington, N. J.: "I'v been taking your medicine for lame back and inflammation of the bladder; and it relieves me wonderfully, it has almost cured me. I am on my second bottle. Another lady in Jersey City, writes: consider my present excellent health, due entirely to your Compound, and as I used to be weak and nervous, I cannot feel otherwise than grateful to you.

A Good Figure for a Song. The following anecdote is told of the celebrated baritone, M. Faure, who on one occasion was paid for his singing at the rate of a franc a note. One day, while coming from rehearsal, he passed Barbedienne's establishment on the Bonleyard Poissoniere, and noticing a bronze statuet, he went to inquire its price. The principal himself came for-ward, and when he had given the reinformation the conversation drifted to some other topic, until it stopped at M. Faure's own profession.

"I should like to hear you sing," said M. Barbedienne, "not from the stage or from the concert platform, but for me alone. I see you have some music in your hand. Come into my room and sing me one song. There is a piano."
"My notes are very dear under those circumstances, 'replied M. Faure, laughing, as he followed the other.

How much?" asked the latter. M. Faure named his price. "I think we can manage that," as-

sented M. Barbedienne, as he comfortably ensconced himself in an arm chair prepared to lose not a sound. When the performance was over, M. Barbedienne gravely took the sheet of music. Then he arose and as gravely called one of his assistants. "Pack up this statuet and send it to M.

Faure's address." After which he turned to the singer: "If you'll come to the cashier, he will give you the difference Please pay M. Faure 350 francs, and enter the sale of this statuet. Credit M, Faure with singing 3451 notes at one franc each.

Worse Than a Fire Alarm. One of the most dreadful alarms that can be sounded in a mother's is produced by croup; dreadful, because known to be dangerous; the more dread-ful because the life of a loved one-is in jeopardy. Chamberlain's Cough Remedy a never failing safeguard against this dangerous disease. Its reputation as preventative and cure of croup is fully and firmly established. In fact it is the only remedy which can always be relied upon,

Henry Watterson in '64. Atlanta Constitution: An interesting story is told about Henry Watterson's connection with the Cincinnati Times which, during war times and just after ward prided itself on being the most ex

treme union paper in the west. One day in 1864, so the story goes, Watterson went through the lines and to Cin cinnati on business connected with a cot ton claim. He also went to the office of the Chineinnatti Times.

Mr. Francisco, the business manager, was sitting at his desk in the counting-room on Third street, when a mediumsized gentleman stepped up to the counter and asked to see the business manager He was dressed in a sult of rebel gray with cavalry jacket that was decidedly the worse for wear, being out at the elbows, and had a close observer naticed the northern portion as he went south a flag of truce could have been seen. He was as brown as a berry from exposure to the southern sun during the campaign and possibly thirty years of age at that time. Substantially the following conversation took place:

'I would like to speak to the business manager if he is in. "I am the person you are inquiring for," replied Mr. Francisco; "what can I do for "I was informed that you wanted an

editor, and I would like to have the posi-"What kind of a position do you de sire?

"I would prefer the leading writer," was the reply of Mr. Watterson "Do you know the tone of the Times!"
"Yes, sir; rank union." sir; rank union." 'Would that be consistent with the uni-

form you are now wearing?" referring to

the rebel gray clothing.
"Perfectly so. I write to please you;
if you like it you adopt it; if it coincides with your views you adopt, publish, and become responsible for its utterances, and if not you consign it to the waste basket. There is no reason why a man should not be employed to do brain work the same as he is to do manuel labor. No one pretends that manuel laborers should not receive instructions from their em ployers as ts how certain work should be ne and it is a vagary to assume that brain labor should not be placed or the same grounds."

"With this understanding you can write a couple of editorials and if they are suityou shall have employment. Mr. Watterson left the office and in a couple of hours returned with two edit-

orials that were gems. He was employed and held the position for more than a year, giving general satisfaction. The Voltaic Belt Co., Marshall, Mich.

willsend their celebrated Voltaic Beit and Fiectric Appliances, on thirty days trial, to any man (young or middle-aced) afflicted with nervous debility, loss of vitality, lack of nerve force and vigor, and other diseases. The greatest remedal agent ever discovered. Write to' them for illiustated pamphlet free. No risks incurred, as thirrty days' trial is al-

Additions to the City. During the year there have been platted and recorded about 5,000 lots embraced in suburban additions to Omaha. Those that have been designated by some specific name are here given, running from Jan-uary 7 to December 15: Washington Hill, D. Cunningham et al., dedicators; Ames Place, George W. Ames; Brennan Piace, Thomas Brennan et al.; Smith's ark, George Smith; Baker Place, John W. Griffith, trustee; Hanscom Park addition, George W. Ames; Morsman Park, E. M. Morsman; Jetter's Addition to South Omaha, Balthus Jetter; Fowler Place, W. J. Mayne; Pope Piace, H. B. Mulford; Vinton Place, J. M. Swetnam et al.; Windsor Place, J. G. Megeath; Siemssen Place, Otto Siemssen; Rush and Selby's addition, W. L. Selby et al.; Shiloh, John I. Bell; Second Addition to West Side, A P. Hopkins; Creston Annex, Adaline F Knight, Mahoney's addition, T. J. Mahoney; Cloverdale, John M. Dougherty et al.; Lyman Place, C. W. Lyman; Bau-First addition, Otto Baumann; Spring Valley, Otto Lobeck; Sunrise, Ira Van Camp; Lake View, W. H. Alexander; Bedford, L. A. Harmon; Humboldt Place, George E. Strattmann et al.; Everett Place, Everett G. Ballou; Gramerey Park, E. T. Peterson; South Omaha View. Patrick Hoctor; Eckerman Place, A. Eck erman et al.; Mayne Piace, C. E. Mayne N. J. Smith's Place, N. J. Smith: Hawley Terrace, M. P. Kenney; Utica Place, F. E. Seaver et al.; First Addition to Central Park, J. M. Swetnam et al.; Shull's Second addition, Mary Elliott; Paddock Place, A. S. Paddock; Selby Heights, L. P. Hammond; Ford's Saratoga addition, Patrick Ford; Andrews and Benson's addition, D. L. Andrews et al.; Potter and Cobb's addition to South Omaha, A. S. Potter et al.; Catalpa Second addition, David M. Swart; South Omaha Park, Theodore Olsen; Vernon Heights, Orpha C. Dinsmoor; Reservoir addition, N. A. Kuhn; Bonfield, John Kirk; Albright and Aylesworth's addition, D. Cunningham et al.; Windsor Terrace, Walter Shelton; Fosdike Place, Caleb Fosdike; Hillside, George W. Ames; Washington Square, Omaha Real Estate and Transfer Com-pany; Mt. Douglas, I. S. Hascall; Wash-ington Hill, I. S. Hascall et al; Mayne's Addition to Orchard Hill, C. E. Mayne: Hoffman Terrace, O. S. Hoffman; West Glade, F. J. McShane; Sheridan Place, Ed. A. Casey et al.; Rose Hill, G. A. Lindquest et al.; Omaha View, George H. Boggs, Anisfield, John Anisfield; Catalpa Place, Geo. Anna McCormick; Mayne's Second addition, C. E. Mayne; Folsom Place, D. C. Patterson; Argyle Place, Kirk; Murphy's addition, M. T. Murphy; Paddock Place (block 4), A. S. Paddock Lindsay's addition, M. S. Lindsay; Mascotte, D. L. Thomas; Kelley's addition, Cyrus D. K. Homas; Reliey's addition, N. Kendall et al.; Pruyn Park, L. P. Pruyn et al.; Albright's Annex, Edwin S. Rood; Waverley addition, David Kautmann; Meday's addition to South Omaha, H. H. Meday; Institute Place, Alex. G. Charl-ton; Lake View, Ella E. Latson et al. Shriver Place, W. G. Shriver; Second ad dition to South Omaha, Union Stock Yards Company; Madison Square, Hugh G. Clark; Burdettte Court, W. A. L. Gib-

bon; Nelson's addition, Florence Gates et al.; Wakeley, A. T. Sigwart et al.; West Cuming addition, Mary G. and John L. McCague; Fairview, John T. Bell; Auburn Hill, Cunningham & Brennan; Ra gan's addition, F. H. Davis; South Omaha First addition, Union Stock Yards Com-pany; Redick's Grove, George W. Ames; Kountze's Reserve, E. and H. Kountze; Central Park, E. E. French; East Side adiition, R. C. Patterson; Hartford Place, J. M. Swetnam; Highland Park, P. C. Himebaugh et al.; Leavenworth Business Piace, J. W. Eller; Morse and Brunner Place, T. C. Brunner et al.; Second Addition to Bedford Place, E. T. Duke; Kountze Place, Herman Kountze; Man-hattan, Max Meyer; Cleveland Place, John A. McShane; Gate City Park, E. J. Wohlers; Richmond, J. R. Conkling; Van Camp's addition, I. Van Camp; Schle-singer's additirn, S. Schlesinger et al.; Stewart Place, J. H. Stewart; Woodlawn, Henry A. Kosters; Foster's addition, William M. Foster; Paddock Place, A. S. Paddock; Mt. Pleasant addition, Saunders & Himebaugh; Bedford Place, J. H. Hungate; Armstrong's Second addition, Geo. Armstrong; Forest Hill addition, Herman Kountze; Saunders and Himebaugh's Addition to Walnut Hill, Saunders & Himebaugh; Deer Park, George Mills; Redick's Grove, George W. Ames; Sheridan Place, Harry D. Reed; Forest addition to Mt. Douglas, I. S. Hascall; Hillside, George

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Professor Udson, a violinist, of War ren, Ohio, was engaged to Miss Jennie Thompson, of Copenhagen, when he quit that city for America. A few weeks ago he sent for her, and the day after Christ-mas she arrived in New York with her grand plane and many trunks. She was met by her lover, who took her directly to Warren, where three days later they were married at the institution where the husband teaches music.

Our Progress.

As stages are quickly abandoned with the completion of railroads, so the huge, drastic, eathartic pills, composed of crude and bulky medicines, are quickly aban-doned with the introduction of Dr. Pierce's "Pleasant Poragative Pellets," which are sugar-coated, and little larger than mustard seeds, but composed of highly concentrated vegetable extracts. By druggists.

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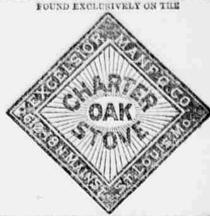
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