CO-OPERATIVE HOME BUILDING

Comprehensive Review of the Condition of Nebraska Associations.

SUMMARY OF THE OFFICIAL REPORT

An Interesting and Instructive Exhibit of Family Thrift - A New Asptrant for Bustness Association Reports Matters of General Interest.

The report of the financial condition of building and loan associations of Nebraska for the year ending December 31, 1892, has been published by the State Banking department. It is a comprehensive tabulated statement, without explanation or comment. covering every detail of this branch of state financial institutions under the supervision of the banking department. The report is exceedingly valuable not only for the information it furnishes, but also because it is the first issued by the state, and thus becomes the basis of future calculations of the growth of building loan societies. Mr. R. H. Townley, clerk of the banking department, deserves great credit for the accuracy and detail of the report.

The exhibit is too elaborate and compli-cated for publication entire. The footings are sufficient for the present: ASSETS.

A88E48		
First mortgage loans	2,235,104	77
association Real estate Expenses and taxes paid Cash with treasurer	175,160 50,141 75,632 69,994	77
Other assets not enumerated above	206,523	\$10
Total	2,902,557	67
Capital stock paid up	1,994,784 393,103 434,859 33,797	18

Other liabilities not enumerated 116,013 00 above Total..... Balance on hand December 31, Dues. Interest ... 176,503 52 Fines.... Lonus repaid. 10 999 81

.....\$1,034,600 81 Total ... EXPENDITURES. Loans.....\$ 641,548 63 Salaries....Other expenses..... 17.550 16
 Withdrawals
 109,864

 Other expenditures
 84,478

 Cash on hand
 70,389

SHARE RECORD. Number of shares in force at last year. Number of shares matured, with-10,55314 drawn and canceled. Number of shares in force at this

The seventy-one associations in the state represent fully \$3,000,000 employed in building. During the year over \$1,000,000 was saved and deposited with them, either as an investment or as the basis of present as an investment or as the basis of present or future loans. And this large sum was handled at a salary expense of \$17,550. Rents, supplies, taxes and other necessaries took \$10,760. Ten shares being the legal limit of holdings in one name, an average of seven may be taken as a reasonable one. On that basis the 45,012 shares in force represent the holdings of 6,430 persons, a majority of whom are heads of families.

One feature of the report deserves special notice. The columns "other expenses" and "other expenditures" are misleading and contradictory. The former has a total of \$10,769.46, the latter \$84,478.95. If both totals represent the necessary expenses of man-agement they should be combined; if not, the heading of one or the other is misleadbuilding and loan associations is the low per centage of operating expenses. It is unfair to make a showing of excessive cost, as these two columns indicate. Evidently the last column represents interest paid on withdrawals and the cancellation of matured

With little extra effort future annual re ports could be made to show clearly the number of new nomes the state associations have been instrumental in building. As every borrower is required to state to what use the money is to be put, whether in a new building, reconstruction, or taking up an old debt, each association is in position to report on this point. The figures would be a more effective object lesson than columns of

A NewtAssociation.

The Bankers Building and Loan association of Omaha is one of the strongest associations ever launched in Nebraska. Its roster of incorporators, officers and advisory board contains the names of citizens eminent in business and professional life, though they have not hitherto been identified with build-ing-loan co-operation. The constitution and by-laws have been approved by the State Banking board, and the association is already actively in the field in quest of busi-

The matured value of shares in the Bankers is \$100. Payments are 75 cents per share per month, and are to continue until the principal paid in with accrued profits reach \$100. The officers are confident that seventy-eight payments will mature a share, but this is mere enthusiasm which a few years experience will rectify. Loans will be confined to Nebraska, though investors will be sought for in surrounding states. It is worthy of note that the Bankers departs from several practices of doubtful utility. It will not auction loans, nor is the premium deducted from loans in advance. Interest and premium are 5 per cent each, payable monthly. The equivalent of 10 per cent interest, less the profits, removes the associa-ciation's business from the ever present dan-ger of the illegality of old methods, which have not yet received the sanction of the state supreme court.

In all respects the association's plan of

business, rules and regulations are equitable and commendable. The officers are: J. W. Rodefer, president; J. R. Buchanan, vice president; E. E. Zimmerman, secretary; president; E. E. Zimmerman, secretary; Frank Murphy, treasurer; Jesse L. Root, counsel; J. M. Ward, manager of agents Alrectors—Thomas L. Kimball, Frank Murphy, J. R. Buchanan, Frank E. Ritchie, K. C. Morchouse, J. W. Rodefer, L. H. Korty, James G. Megcath, E. E. Zimmerman.

Mutual of North Platte. The sixth annual statement of the Mutual of North Platte covers the business of the association up to the 1st of March. The total receipts to date were \$132,052,35; loans outstanding, \$111,206,11; total expenses, \$1,667. During the fiscal year the receipts of the association were \$30,668,17, representing about 2,000 shares in five series. The association is popular, as is evidenced by the share holdings, and its prosperity needs no better proof than that there has been no foreclosures. Since organization its money foreclosures. Since organization its money brought an average of 30.3 per cent premium.

The officers of the Mutual are: T.C. Patterson, president; F. E. Bullard, vice president; Butler Buchanan, treasurer; S. Goozee, secretary. Directors—F. E. Bullard, Charles Hendy, J. W. Herrod, John Keilher, C. H. Monagan, T. C. Patterson, W. J. Roche, M. Tobin, V. Von Goetz.

The Equitable of Grand Island. The sixth annual report of the Equitable The sixth annual report of the Equitable of Grand Island for the year ending March 1, 1893, is out. There are 1,961 shares in force in six series. Assets amount to \$110,004.97; receipts for the year were \$36,142.71; profits, \$6,261.11; running expenses, \$695.73. The year has been a fairly prosperous one. It is worthy of note that the Equitable sets an example of minimum expenses that would be difficult to count.

an example of minimum expenses that would be difficult to equal.

The officers of the association are: B. C. Howard, president; James Cleary, vice president; H. A. Koenig, treasurer; C. W. Brininger, secretary. Directors—A. C. Led-erman, D. Ackerman, C. B. Handy, G. H. Geddes, H. L. McMeans, H. C. Miller, James F. Rourke.

Building Loan Notes. A building and loan association was or-

ganized in Omaha as early as 1868, but the chroniclers of that time neglected to give the names of the prime movers. Its demise is also enveloped in the mists of the past. Efforts are being made to revive the Calla-

way. Nob., association, which recently classes its first and only series. According to the annual statement of the banking department, the Omaha leads in assets, with \$195,717; the Mutual of Omaha second, with \$185,104, and the Lincoln third \$171.113. The Lincoln holds first place in mortgage loans, with the Mutual of North Platic second. The Frement Guaranty leads in number of shares, 4,445 of \$100 cach, the Lincoln and Omaha second and third.

with 2,423 and 3,410, respectively, of \$300 The conviction of two building society swindlers in London of forgeries and frauds by which millions of dollars will be lost to poor workingmen and women and the story of the way in which the fraud was consun mated is a reminder that these English societies were not co-operative concerns such as are here known as building societies.

They were in fact private banks, engaged in a business wholly foreign to that of building societies as we understand them.

The tendency among building and loan copie is toward a more equitable division of rollis between borrowing and investing members. The system is losing its speculaive features, and investors cannot expect cturns two or three times as great as could secured in other conservative investmen The associations that promise from S to Elper cent income to investors will be soked on in the future with distrust. The niversal tendency is toward lower rates of accrest and premium, conservative invest ments and a higher margin of security.

The Hamilton County league, which em braces most of the Cincinnati locals, has at last succeeded in establishing a bureau of information. It is a place where members information. It is a place where nombers of the league may go to find what associations have money on hand, and where one association can borrow from another. In the Hamilton County league are about 100 associations, and it is estimated that the establishment of a bureau will result in a saving of \$3,000 annually aside from expenses.

The Stockville, Neb., association at its last meeting sold money at 34.50 premium, There are 233 building-loan associations in Chicago and Cook county, with assets amounting to \$35,380,000. In the state of Illinois there are 480 associations, the total assets of which are \$60,787,761, of which assets of which are \$90,37,701, of which \$56,595,878 consist of loans to stockholders and represent largely homes that are being paid for by means of these associations. The total receipts for the year of building associations in the state are shown by the state auditor to have been \$33,846,701. Total number of shares now in force, 2,203,359.

The new officers of the Weeping Water, Neb., association are: G. W. Norton, president; J. E. Hall, vice president; T. M. Howard, treasurer; I. F. Travis, secretary; L. F. Giberson, Attorney.

"O! MOTHER."

Estelle Thomson in Home Magazine. "Steele Tromson in Irone Magazin.
"Of mother, I want my bonnet tied!"
"My hat has lost a string!"
Must I be Bobby Barnes horse?"
"Is zis your pitty wing?"
"Say, will you make us chicken ple?"
"Somebody's hid my slate!"
"See what an uzly rent, mamma;
I fore it on the gate!"

O' mother, Mamie's coming in, With Moli, and Bess, and Fred: an we have cream and cake tonight, And send the boys to bed?" Dear mother, may I wear your shawl? I'm going for a drive. Charley should propose, mamma, May I ask him in at five?"

"O! mother, send those children out, They make such fearful din! I've got my sermon well along, As far as What Is Sin!" And can't you bear in mind that cup Of strong lea for my head; And mix a few light rolls and bake? You know I hate cold bread."

O' mother, mother, should you cease One little hour the care That day by day, year after year, For this dear brood you bear, It seems the wheels of life must stop. Rich mother-love! It springs, A free, sweet fountain; and it lends The commonest duty wings.

BOOKS AND PERIODICALS.

The boys, and girls too, for girls like to fly kites, will be interested in Mr. N. Ferguson Conant's account of "Uncle Sam, the largest kite in the world," which appears in "St. Nicholas," for April. The kite which was milt in Dudley Hill, Mass. in 1891, was so large that it took four strong men to hold the rope when it was flying. The description of the kite is good, but the illustrations are better. Edmund Clarence Stedman's paper on "New York," which he calls the home of St. Nicholas, is very interesting and is the longest of the American Cities series. The article is illustrated with views of many of the prominent buildings and points of interest, and of the city itself from different directions. The Century company, Union Square, New York.

Autograph flends will rejoice to have a word of encouragement in the current num-ber of the Literary Northwest from John Henderson Garnsey, in which he gives nu-merous fac simile answers from celebrities which he received to requests for auto-graphs. Some of them are very amusing. Mr. Henderson asserts that courtesy will accomplish the desired end (obtaining auto-graphs) where diplomacy fails, and says polite request will rarely be ignored D. D. Merrill company, St. Paul, Minn.

The Omaha Clinic completes its fifth vol ome with the March number, and enters a new year with a new manager, Dr. George Wilkinson having assumed entire control, Mr. H. J. Penfold retiring. The Clinic has long held its own high place in its especial field of labor and white many will regret to see Mr. Penfold retire, still, to quote his own words, "a medical journal should be under the entire control of a medical man," and Dr. Wilkinson will ably fill the place.

The eighth number of the World's fair series of "The Graphic" has this week a double-page illustration, three groups, "Textiles," "Education," and "Music," reproductions of paintings on the tympana of corner pavillons. It also has a fine portrait of Augustus St. Gaudens, the sculptor, and as a frontispiece a picture showing a collision between a grip car and a coal cart on Wabash avenue. The Graphic is one of the best of the illustrated weeklies. Graphic lo., Chicago.

Apropos of Easter, Peterson's Magazine or April has a copy of Perugino's painting, for April has a copy of Perugino's painting, "The Virgin Adoring the Chiid Jesus," and an illustrated article by Saran Powell, "Easter Days in and About Rome," and a little poem in Louise Chandler Moulton's best style, "Easter at Naples." Besides these, Minot J. Savage contributes an article on "Some Fireside Pets," which will strike a responsive chord in the hearts of the lady readers who love pets. Peterson Magazine Co., Philadelphia.

A full-page portrait of H. R. H., the duchess of Fife, graces Cassells Family Magazine for April as a frontispice. The glories of "Foot Bail, Past and Present," are presented in an illustrated article by "an enthusiast." A. H. Japp, LL.D., contributes an article on "Animal Humor." Among the short stories for the month are "How an Old Tale Came True," by William Cairus, and the "Doctor's Metempsychosis," by W. H. Margetson. Cassell Publishing company, Fourth avenue, New York.

Harper's Bazar for Easter comes to u with white lilies on the title page and full of with white lines on the tree page and things from that to the last. Among the more prominent, aside from the numerous pages of fashions, with valuable hints on what to wear at the World's fair, we notice what to wear at the World's lair, we notice an "Easter Idyl" by Margaret Sangster, and a short story by Mary E. Wilkins in her pleasant style without any "love" or mur-der: and the continuation of Walter Besant's "Rebel Queen," which the lady readers find so interesting.

Mrs. Henry Ward Beecher has a story of the war in the April Godey, "Light out of Darkness," which her many lady friends will read with great interest. Among the illustrations for this number is a portrait in water colors of Victoria Mary, princess of Teck, and also one of Mrs. Chester W. Chapin. Eleanor E. Greatorex contributes a very readable description of Paris in a rain storm, called "Paris Wet." These, with the fashions, the poetry and the music make a complete magazine. Godey Publishing com-pany, Park Row, New York.

Worthington's Magazine for April has the

continuation of Mrs. Livermore's "Ole Virginay" and a paper by Arthur W. Wright.

'Did Shakespears Write Bacon's Works,
in which he assumes to show that Shakespeare is the real author of the essays so long credited to Francis Bacon. He presents in support of his theory the alleged facts that as Shakespeare's fortune increased Lord Bacon's decreased, that Bacon was not a literary man, that his character was devoid literary man, that his character was devoid of all higher scutiments, that after Shakes-peare's death Bacon never wrote or published anything worthy of mention, and although he kept the unfinished manuscript of the "Great Instauration" in his possession for twelve years, he died with it unfinished. The strong point in all the papers of this nature seems to rest in the quality and quantity of proof adduced, and Mr. Wright is not behind his contemporaries in this respect. A. D. Worthington & Co. Hartford, Conn. Co., Hartford, Conn.

The university faculty of political science, Columbia college, has just issued in their Studies in History, Economics and Public Law, the first number of Volume II, entitled, "The Economic of the Russian Village," by I. A. Hourwich. This will be followed in a short time by No. 2, entitled, "Bankruptey; a Stanty in Comparative Legislation," by Samuel W. Dunscomb, jr, which will be followed in turn by the last number of Volume II., entitled, "Special Assessments," by Victor S. Rusewater. These will be followed by books by Mr. Bishop, Mr. Ripley and Mr. West on the same lines as rapidly as arrangements can be made for the publication of the same. The university faculty of political science

Frank G. Soule in his "Interesting Facts" in the Historia for March says: "From the name Napoleon an accurate Greek sentence may be formed by dropping from each word the first letter before, as 'Napoleon—Apoleon—Poreon—Oleen—Leon—Bon—On,' the English translation of which reads, 'Napoleon, a the people, going about conquering Historia Company, Chicago, Chamber of Commerce building

THE LITTLE PEOPLE.

Very many stories are told of the forty-hoss talking power of Senator Blackburn, of Kentucky, and most of them have some foundation in fact, for the senator's best friends will admit. when cornered, that Joe Blackburn is a talker from Talkerville. However, it is interesting talk, and therefore he is excusable. Coming east in a C. & O. sleeper not long ago the senator made the acquaintance of a bright small boy. which later led to an acquaintance with the youngster's father and mother. senator was sitting with them chatting along in his best style, and the boy frequently interrupted him. Finally the nother put her hand on her son's shoulder

"Little boys," she said reprovingly, are to be seen, not heard.' That quieted him for a time, but later the mother had to tell him the same thing again. He quieted down for half an hour longer and at the first break in the senator's talk he looked inquiringly.

"What is it?" asked the senator.
"I was wondering," replied the kid,
if you was ever a little boy like me. you outgrowed it so." The senator looked at the mother, the mother looked at the senator, they both looked at the father and then everybody laughed and the kid was given a chance

the children came home from school. and after laying aside their wraps and books, the smallest girl cried out: 'Oh, mamma, I've dot a new sweetheart, and you tan't dess his name.

St. Louis Republic: At another time

"Got a new sweetheart?" said the mother, smiling. "Who is he?" "Little Grant Hayes. "Grant Hayes!" said the mother with mock solemnity. "I never thought that

a child of mine would have a Yankee for a sweetheart!" The little girl was sorely troubled. She sat gazing into the fire, her big brown eyes glowing with the intensity of her thoughts. Then a reply occurred

to her and she answered slowly: "But, mamma, when we dits married, I'll make a demotrack of him. It was an inspiration so like the geniu of woman that the mother laughed and

the sunshine came again.

The Boston young lady is ready at 11 ears of age to use her adjectives with skill, expressiveness and originality. miss of that age was at the breakfast table the other morning. There was bacon. She had caten a piece and wanted some more. "Papa." she said, will you please give me a piece this time that is a little less languid?" other young lady scarcely older than this one had a beautifully colored toadstool pointed out to her in the woods one "Yes," she said, "it's rather brilliant, but don't you think it looks a trifle

Wee Daughter-Mamma, may I have party? Mamma - There isn't room in this house for all the little girls you know.

Wee Daughter—That's why I think
this would be a good time to have it. I'm mad at 'bout half of 'em.

"Johnny, what yer cryin' about?" "Mother's goin' to punish me."
"Lickin'?"

my hair.

"Naw. Worse. She's g-goin' ter cut

The "No.9" Wheeler & Wilson is a rapid stitcher; so rapid that it will stitch three yards of goods while only two yards are being stitched on any vibrating shuttle maceine. Sold by Geo. W. Lancaster & Co., 514 S. 16th street.

UNGRATEFUL.

How a Pretty Girl Disappointed Her Doctor. "Our lives are full of disappointments," remarked my friend, the surgeon, says the New York Herald, "and I thought up to last week that I had had

my full share of them. "Now I believe that I am 'way overon my allowance. See if you do not agree

"Early last summer," he began, "a charming young lady was brought to my office from a western state in a pitiable condition. She had dislocated her ankle some months before, and from unskilled reatment it had been put in such a shape that I thought at first that amoutation might be necessary. She was wasted away to seventy-five pounds, and a mere wreck of her former self.

"I was luckily able to save the foot and bring her back to perfect health, and she blossomed into one of the prettiest girls I have ever seen. She and her mother called on me to say 'good by' last Tuesday, and she was in the highest of spirits. She danced around the room to prove that her ankle was perfectly strong again, and gave me this handsome silver inkstand for a remembrance. As I accompanied them to the stoop she paused on the upper step and took my hand again. 'Doctor,' said she, 'beyond the check which papa will send you and the eternal gratitude of mamma and myself I feel that you deserve some further reward.' Leaning toward me she went on impressively, 'You deserve a reward that most men would risk their necks to gain. You deserve a kiss. Mamma, kiss him, and before I could get the pucker out of my lips she was down in the street sending up at me the most tantalizing laugh I have ever

Yes, as I said before, we all have our disappointments. Try a little of this Burgundy."

Talk about foreign champagnes, try Cook's Extra Dry; it is superior to two-thirds of the imported wines.

LONDON POVERTY JUNCTION

An Odd Gathering of Peculiar People in an Old Corner of London.

THE HAUNTS OF MUSIC HALL PERFORMERS

Characteristic Scenes, that Center Around York favern-The Law of Caste as Exemplified in "the Profession"-A Motley Crowd.

[Coppyrighted, 1893.] Lospos, March 27 .- Correspondence of

THE BEE. | -In order to appreciate one of the oddest gatherings of the oddest folks in one of the oddest corners of London, one must first know something about those whose strange lives and unique vocations make the noted London "Poverty Junction" what it is.

They are the "pros" or "prossers" or music hall performers of the world's metropolis, There from 3,000 to 5,000 of them, great and unknown, men and women, and there are no other folk just like them within the whole world. They provide the "amusement" for the score or more of great music halls, into each of which mightly crowd from 2,000 to 5,000 people, and for the hundreds upon hundreds of lesser affairs, ranging from the oldtime free-and-easy, from which the modern music hall has sprung, to the "penny gaffs," where audiences of from 100 to 500 persons may be found.

Besides these, I would almost venture the assertion, there are thousands of "pubs" or public houses, drinking places with assembly rooms behind the bar, where free "smoking concerts" attract a permanent nightly audience of from a score to 100 workingmen and the foul rabble that subsist upon their enerosity and weakness. Indeed, any one who knows this great city

at all in that wandering, vagrant, observant way which leads thought into grave conclusions, would have no nesitancy in saying that 250,000 human beings may be found any week-lay night in these places "cheery" or more so, from liquor and from these sources forming their odd ideas of international contrasts; gathering from vile-mouthed performers quips the news and scandals of f the day; increasing their contempt of order and law from their endless satire and ridicule; gaining in general and particular deeper hatred of English society above them; and hearing, often with their wives and daughters beside them, the most sacred relations of men and women never spoken or sung of save as perennial playground for cunning and infidelity; until the heartiest laugh is in response to the broadest entendre and the londest roar rises from these great seas of unroar rises from these great seas of up-turned faces when the vilest music hall in-

of all these places the "penny gaff," or outrageously ridiculous pantomime, or voice-less melodrama, or wordless tragedy, in which there is indescribable murder, highway robbery and other lurid crime, but all enacted without sporen word to evade the haw governing dramatic representations, is the least harmful, for it has no bar; and to get his "penny orth" of play the White-chapel barbarian is kept for at least two hours away from a public house.

The great London music hall is simply a larger and more insidiously hurtful type of the free "smoking concert" room. It is practically a gigantic bar or series of tiers of bars, surrounding an auditorium where the thousands instead of scores can be admitted. at a merely nominal entrance fee; where a at a merely nominal entrance fee; where a stage with specialty performers supposent the platform, the planist and the volunteer, and where the same classes, or more vicious ones, with "Arrys and 'Arrylets' of London fill the pit, while every manner of cad, fast fellow of the gentry and nobility, including a good sprinkling of the London Bohemian, sainter in the promenades and fill the boxes and stalls. and stalls.

About twenty different acts called "turns" are done by as many different performers in one evening, and each actor will have from one to four "turns" for the same ovening. each at different halls, to which he speeds in every sort of conveyance, from a coster's donkey cart to a brougham. Programs are furnished, on payment, and huge numerals, skd into the proseculum sides, correspond

with program numbers.

These shows, with a few exceptions in favor of individual performers, are utterly pointless, unitabless, inane and beastly. There are perhaps in all this host of London music hall "actors" a half-dozen who have demonstrated that true art may find reward even in so hopeless a field. Such are George Beauchamp, comedian; Jenny Hill, impersonator of the coster girl, the ludging ouse missus," and female characters of that ilk; and Albert Chevalier, whose studies and representations of the London costermonger should give him rank as a really great actor

and a man of positive genius.

But between all these odd folk and the London actors of the dramatic stage there is endless emulation mingled with tantalizing attempts at "freedery" and airiness on the one side and a fadeless dread and contempt on the other. The "pros," or "prosser" as he is everywhere known in London, is in nearly every instance a product of the lowest London life. As a rule, he was originally a costermonger, stable boy, "boots," starve-ling from the traveling booth shows, Billingsgate crate carrier, or from somewhere out of the East End slums.

If he be of as good quality as from the humblest laboring classes he still, as well as all other music hall performers, graduates into his profession through one unvarying school of low and often vite training—from the "penny gaff," or from the "smoking concert" den where he has, as "volunteer," sung, danced, conterted or slugged for the free entertainment of the gutter hosts of London Many of these favorites command salaries of from £50 to £100 per week. But about all of them reach their affluence, and often re spectability, out of the same original depths and along the same vicissitous road.

The only time when dramatic actor and "pros" ever meet is at the annual Christmas pleys and pantomimes. Then the "pros" is in demand at the theaters to do specialties. The lotty scorn and the airy defiance between actor and "pros" are then comething wonder-ful to behold. "What's that?" is the contemptuous

query of one actor to another, as a "pros" is espied in the stage wings at hristmas time, waiting to do his "turn" as

his act or specialty is called.
"Oh, its only a thing from the 'al's (the music halls)," his companion will as wither-

music halls)," his companion will as witheringly answer.
"Gor bit me!" retorts the "pros" with an airy snort at his persecutor, "hit cawn't be hits on the stalige; they wouldn't 'ave seeh bloomin' hobjects in the 'alls!"

In America there is considerable friendly commingling of actors and variety performers. This makes possible the "Kialtos" of our large cities, which are really noted as haunts of all manner of stage folk, and which haunts of all manner of stage folk, and which are the resort, at certain hours of every day, of all theatrical people. The casual passer ingers curiously within the region. Even one least accustomed to striking city phases is instantly impressed with the unusual character of the neighborhood and with the

character of the neighborhood and with the manner and dress of its frequenters. But between London actors and London isic hall performers the gulf is impassable The London actor is a gentleman bred and boru. He has been given the best of home and school, often of university, training. He is a student; frequently a travelor. His culture has been persistent, sequential and unavoidable. And his excellent social status keeps him permanently in touch with the best rather than the undesirable elements. The 'pros," being the product of an en-tirely different set of conditions and environment, is necessarily the endiessly impinging element. He is believed by the gentleman actor and gentleman vocalist to be ever on the alert to reach his station; push into his place; secure his honor and emoluments, just as the bootblack, butcher boys and newsboys of great cities, with special gifts and dauntless energy, surpass trained busi-ness men, and at last, with prestige and wealth, force the barred doors of aristocratic society. Therefore the London actor scorns the London "pros" as he would a tramp. Not only will he have none of him as a companion, but he will drink no liquor, eat no food, transact no business and frequent no haunt or thoroughtare where the

latter is permitted to come.

These observations have marked illustration in the close line drawn in the daily haunts of the two classes. The actors chiefly retire behind the inviolable protection of their clubs-like the Garrick, the

Green Room, Savage, Arundel Lyric and Beefsteak clubs and their cozy suburban homes, of which they are inordinately fond and proud. Should they occasionally stroll from our should they occasionally stroll from one city reacrt to another, they would be found at noted places like the Wedlington, Darmstatter's and perhaps Romane's and Gattl's, known in local pariance as "La Gorgonzola;" but would retire permanently from the "profession" before they would be seen at Miss Barnes', a former barmaid of the Criterion bar, or at the Galety bar, which is christ-

so, for many years, indeed for a greater part of the present century, these ostracized music hall performers have gradually merged their business and social interests in one their fushiess and social interests in one large and interesting resort, known by the atrical people throughout the world as "London Poverty Junction." No one knows how long it has been "Poverty Junction." This it now is and will ever remain. It is outside the old city borough, and the actors are glad of it. If you were wandering in the Strand and came to a region, along by Waterlov Bridge automated of old. How stores erloo Bridge approach, of old 150k stores, your haunting of these would lead you al-most to the bridge itself. Then the Thames and its picturesque scenes would bring you upon the great structure; and your vagrant fancy, playing about the sunny lavender fields of Surrey and the hop fields of fruitful Kent, would lead you southward to the Surrey side of London Should it happen to be of a Monday morning. about 11 o'clock, you would have scarcel passed the Surrey approach to the bridge when, at the corner of York and Waterloo roads—each a great city street—you will have come upon as curious a scene and study as may be found by travel in any land.

In olden times this was a region of resortor the ruddy farmers of Survey and Kent of yards where wagous, carts and divers belongings of the farm were picturesquely bestowed before, during or after, Covent Garden market hours; of rough shops which dealt in goods to the liking of the yeomanry and of quaint old inns and public houses, were all the long day and throughout the night where the bustle and clatter of incoming and departing coaches, and where still lingers a perennial flavor of brave drinking hearty eating and rough but unctuous good But one of these ancient inns remain.

This is the York tavern. While prim, new public houses have crowded close, seeking to essen its prestige and divert its patropage it is still, as of old, the center of all the busy scene. At noth sides of each intersecting street, and reaching for more than a square away, are single and double rows of hansoms, dogcarise and broughams. Most of the latter have liveried coachmen and footmen. They are the equipages of rich music hall nanagers, beloweled and foxy "theatricat" agents who control the booking of all musihall and variety engagements, and of those favorites among performers, like Cherwin, Leno, Godfrey, Colburn, Beauchamp, Chevalier, Bessie Bonehill and Jennie Hill, whose specialties and popularity command carnings f from £40 to £150 per week.

Between these and the street facades, and quite often extending into the middle of York and Waterloo roads will be gathered on any pleasant Monday morning from 1,000 to 3,000 music hall and variety "prossers. special detail of police is always required to keep passage-ways open to other pedes-trians. Of all this strange medley of folk perhaps not more than one-half will belong a London. Among the remainder will be ound every manner of variety performer and "eccentric specialist" from every land eneath the sun. Hundreds of variety performers, good and

bad, from America are here. Cowboy and puglistic "actors" are here. Provincial talent, down at the heels but chipper, cheery and nopeful, is here seeking engagement. The Strong Man of Patagonia meanders past you, arm in arm with the Boneless Cor tortionist. Hindoo jugglers are engaged in raillery with the gentle Eskima Dwarf who recently sadly hoodooed the American religious world. Algerian, Egyptian and Persian snake-charmers, sword-swallowers, fire-eaters and barefoot glass-breakers consort with Cuban machete-throwers, wild western emale dead shots, Devon record-breaking umpers, Greek wrestlers and American renuine negro minstrels. The renowned genuine negro minstreis. The renowned Signorina Spilttavoce, Spaghetta Siren to the Italian court, the Climax Cloggists, the Nell Nellwoods, Delicious Delineators of Ducal Dialogues, the Sing Brothers, the Salacious Sisters, the King Knockabouts, the Miles. Paddishanki, Queens of Aspiring Heels, are all hero, along with all the unnameable "human warious" of superlatively megatherian freaks, who scale the dizzy heights of fame in the bewildering borderland of the vast amusement world.

All those of the motley throng having rea

business at this weekly Poverty Junction as

semblage, are here for the purpose of either securing new engagements or for paying the "dramatic" agents their stipulated regular weekly commissions on current engagements These agents, some forty in number, occur all accessible ground apartments or fully half a square on either angle of each of the four corners of York and Waterloo roads. No "prosser" dare secure an engag & ment, and no manager dare engage a "prosser." without the booking is done by them. They first charge a large booking fee, and subsequently receive 10 per cent of every performer's contract money, which is sent weekly, by mail, or paid in person every monday morning. They are held in dendly hatred, and treated with pitiable servility. by all music hall folk. London, provincial and all foreign music hall and variety managers come here in person to secure their ever varying attractions. A halo of awe surrounds them as they pass from one agency to another, but Billingsgate porters could not equal the lively remarks upon their persons and character that mingle with sturdy calls for "bitter" and "four ale," the moment they have disappeared from view. Secondarily, those here on necessary busi-ess take kindly to this form of Poverty Junction weekly reunion or symposium They are thus enabled to exchange gossij and greetings, coster oaths and choice Billingsgate; and to keep informed as to the movements of rivals and city, provincial or foreign managers. All the others comprise a great horde of unemployed unreliables who, in Poverty Junction vernacular, are here to "wait for captains," that is, drink and any manner of pickings; a vaster horde of bud-ding "prossers," endearingly called "Tommy Rots," and a still greater and more pitiable number of broken down and utterly helpless old-time favorites who, and blessed be the tender humanity of the "prosser" at large here secure in ungrudged alms every penny

on earth that keeps them from the work house or a pauper grave.

The business and social conversation of a Poverty Junction symposium is the most graceless that ever fell from the tongue of mortal men and women. The latter are here in equal numbers with the men. Both drink on equal footing at the York tavern's first, second and third class apartments. All are relieved by their lurid denunciations of star favorites, managers and agents. They are a kindly-hearted lot, but their language is simply untellable. This, of companion prossers lealwag an agent's office, is as chaste as illies by comparison:

"Ah, cull, Hive made a shop (contract)

in the country, an' four turns (nightly en-gagements at different music halls) to open bank 'oliday. Gawd's truth, cull. The bleedin' keaffir kneows H'i'm in demand, cr 'e would'nt a give me th' shops. Go'n to th' country fur on'y fifteen quid (sovereigns). Get the town fur seven a turn. H'i cud a 'ad none, but w'at's th' bloody use a standin' on ceremonies!"

He probably was to receive £5 per week for his provincial engagement, and perhaps 28 altogether for his London "turns" "W'y didn' ye get yer wife on for a small part" sympathetically inquires his com-

"W'at's the bloody use? Th' cow aint got no bloomin' grammar in 'er!"

With a "Gor bli me, ol' chap, we'll 'ave a wet!" and a "Look sharp eere!" to the waiter, they drown their professional pride in York tavera four ale, when the lucky prosser is off with all haste to the registry lest the "bloomin' h'agent tries to throw 'in

down."

The symposium is at its height of confusion and "cheeriness" by lowlock; but, an hour later, save for the brave managers and foxy agents still lingering over their wine in the rooms of the York tavern, and a half score of the Godforsaken riffraff, lingering for a possible h'apenny from some belated revoler, all the region roundabout this Lon-don Poverty Junction is as silent as a shadowy, hawthorn-spangled English lane. Eduar L. Wakeman.

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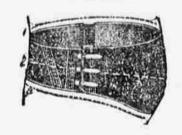
DIGESTED.

I FELT MEAN.

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Early(ile, III., May 23, 1822, Loring & Co: Inclosed find \$2.5) for which please send me the other two buttles of Dr. Edison's Obea-ity Pills. Thave used one andthink key are doing thework. S. M. RALEY, P. O. Box 75. Talk So Much About Your Pills.

Peoria, III., June 18, 1892.

Dear Sirs: After hearing one of my friends talk so much about your Obesity Pills and the beneft he is deriving from them I think I will try them myself Piease send me 3 bottles C. O. D., and oblige.

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Gestlement Inclosed I send you \$1. for which you will please send methree buttles of the obesity pilis. Am taking the fourth bottle and feel very much better and weigh 15 pounds less than when I togan taking them. I will continue your treatment.

Mus. J. C. McCoss.

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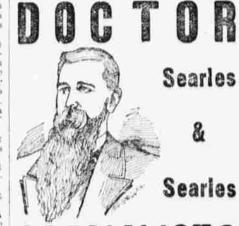
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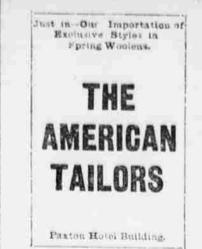


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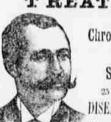
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