abodes for \$3,000 people, many of whom had previously lived in crowded and unhealthy

Building associations have been the means

of adding at least 6,000 homes to the city of Reading Pa., since the year 1866, according

The Superior (Neb.) Building and Loan

association elected the following officers for 1894: President, W. H. McCuirough; vice president John Rollly; secretary, C. B. Mc-Conneil; treasurer, A. J. Briggs; counsel, W. F. Brack

Secretaries of Nebraska associations are

preparing their reports for 1893, which must be forwarded to the State Banking board.

The Equitable association of Fremont has

opened a new series, for which there is a

The demand for loans in Omaha associa-

Under the law of Indiana three directors at least are required to swear to the cor-

rectness of annual reports. This is designed to throw responsibility on the directors and

check the prevalent custom of using the

names of prominent citizens as officers without requiring them to familiarize themselves

"The scheme of loans and investments,"

says the Chicago Herald, by which un-reasonable returns are promised for small transactions are a fraud from the beginning

AN ANGLOMINIAC.

Caroline Ticknor in New England Magazine.

My lady fair went over the sea, And when she came back to her own countree, She seconed the land of the brave and free, And sighed for an aristocracee.

That our company manners were green as grass.

She said that we had no leisure class,

Our civilization was sadiy new, And our men of culture decidedly few,

And almost completely lost to view, Because of the work they needs must do.

And put us down on a lower grade Where true nobility wouldn't have stayed Unless it had been handsomely paid,

She shuddered to see a coronet On-low democratic locks of jet, Which might have been most fittingly set On the brow of some duchess (deep in debt).

learned with regret from her wise discourse

That the Pilgrim Fathers were low and coarse, And only prevailed by unmannerly force, When they came over here as a last resource.

And they left to succeed them, a rude, wild

Whose only goal is a metal base, Which they madly pursue at a reckless pace.

Devoid of gentility, ease and grace,

malden fair, from these vandals flee

000,000.

40.000.

numbers 22,508,661.

work of evangelism.

condition in that region.

orian churches is 4,038,000.

to public speakers:

vishes you to go on."

Tis surely the only memedy: And get you again across the sea. For we need you not in your own countree.

REFERENCES

The bible has an annual circulation of 10,-

New York city has fifty-two Presbyterian

The great Sunday school army of the world

During the twelve years of its existence

the church extension board of the Methodist

Episcopal church, South, has assisted 2.500

The latest statistics, compiled by M. Fournier de Faix, a French statistician, give the number of Roman Catholics in the

world as 230,866,633; Protestants, 143,237,-625; Greek Catholies, 98,016,000.

Bishop Taylor is a remarkable figure in the missionary field. Though 72 years of age, he is still vigorous and hearty. He has

been in this country for some time, but now

returns to the heart of Africa to continue his

Rev. S. A. Barnett, an Anglican clergy-

man who has for many years been doing apostolic work among the poor of East Lon-

ion, says that the Anglican church does not

reach more than 5 per cent of the dense

The seating capacity of the 8,816 church

buildings of the seven branches of the Catho

lie church in the United States is 3,374,000

That of the 46,138 Methodist churches is 12,-

63,000; that of the 37,789 Baptist churches

s 11,599,000, and that of the 12,469 Presby-

Dr. J. M. Buckley gives this good advice

naking a good speech is to have something

pertinent and moving to say; to say some

thing all the time, to say it vivaciously; and, if it is a religious speech, to say it with re-

igious feeling and to stop when every one

The death of Rev. Dr. Adolph Jellinek at Vienna acprives the Jewish church of the

blest exponent of modern Hebrew homi-

came the leading Jewish preacher in Vienna.

whose Hebrew population at that time was larger than that of any other European city.

ble defender of his faith. His translations

Rev. Jenkin Lloyd Jones of Chicago, who

is to be the guest and principal speaker at the meeting of the New York Unitarian club next month, has been the leading min-

ister of that denomination in Chicago since Robert Collyer came to New York fourteen

years ago. Mr. Jones was one of the active

and contributed largely to the success of

that undertaking. A few weeks ago he cele-brated his 50th birthday. He is of Welch

origin, and has been preaching in Chicago for twenty-three years. He is an inde-

atigable worker, and in addition to his

George M. Pullman has had plans drawn for a memorial church to be erected in Al-bion, N. Y., where his father and mother

are buried. The contract for it has already been let, and the work of putting in the

spring comes the walls will go up, and before fall it is expected the edifice will be under

cover. Within a year the church will be ready for use. The church is to be as

handsome as any in the state outside the larger cities. It is to be built of red sand-stone with emborate carvings. The style of

the church is suited to the surroundings of a

small city. The lot on which it is being erected faces the public square, around

which are grouped the county buildings and hautsome business blocks. Mr. Pullman is to pay the entire cost of the building, which

will be \$70,000. He has already contracted for a memorial window to cost \$5,000. The

We could not improve the quality if we paid double the price. DeWitt's Witch Hazel

Saive is the best saive that experience can

birds, it has been decided that it is ab-

solutely no use to cry out further against

this inhuman sacrifice to fashion.

Fashion is a Moloch who lives in Vanity

Fair, and protestations and entreaties on

The engagement officially announced at

Baltimore of Miss Louise tt. Morris and Mr. Frederic Gebhard is of interest, though not

produce, or that money can buy.

the score of cruelty are vain.

Franklin street, Baltimore.

When

foundations is progressing rapidly.

other labors acts as senior editor of Unity.

noters of the Parliament of Religions.

Dr. Jellinek was a profound scholar and

and writings were voluminous.

He was born in 1821, and in 1856 pe-

"The whole art of

churches and expended \$700,000.

churches with a combined membership of

It was wretched form to be all in trade,

enement quarters.

to the Reading Post,

good demand.

with the business.

and in all their practices."

tions far exceeds their income

MILLENNIUM IN A BUREAU

A Panacea for the Ills Afflicting the Industrial World.

PRESCRIPTION OF DOCTOR KATE FIELD

How to Help Along the Good Time Coming-Labor Bureaus the Cure for Congestion of Remanity-Sample Cuses.

(Copyrighted by Kate Field.) It my wishing brought happiness every-

bony would have the happiest of New Years and our Declaration of Independence would come to pass. But there are no fairy godmothers outside of story books, and the millennium is not yet in sight. So we must all work out our own salvation in the oldfashloned way. "If you had \$1,000,000 to give away, how would you spend it Il asked a friend the other day.

"I would try to help 1,000,000 of people,"

"How would you go to work!" "I don't quite know, though I've a general idea of what ought to be done. I would consult my Hebrew friends in New York and ask them to help me."

'What do you mean?" "I mean that the Hebrews never allow their people to starve. You never hear of Jewish paupers or Jewish criminals. Though there are 100,000 Russian Jews in New York, driven to America by necessity, there are no beggars among them, miserably poor as many are. Why? Because the leaders of their race have established a labor bureau to which the needy apply. Work is found, in town or out; once given

work the Jew makes his way." "I fall to see that you have answered my

question. "Haven't If What Jew can do Gentile can do. I would found that labor bureau about which I have written and talked so much for the last year and which universal distress is now making a necessity. The government admits 500,000 immigrants a year regardless of what becomes of them or what becomes of the Americans they replace. There should be a national labor pureau at the capital with branches in every state and territory. There unemployed men and women could apply for work and, in course of time, labor would cease to be congested in great centers. It would be properly distributed."

A Sample.

My friend scratched his head, looked at me as though I were quite mad, and went off to stuff himself with an apoplectic New Year's dinner. I sat down and took up some papers. Here is the result of a few minutes' reading:

Scene-A police station in a great city. A young man neatly dressed and seemingly respectable enters after midnight. He addresses the sergeant:
"I am a thief and want you to lock me up.

"What did you steal?"
"A pocketbook, I snatched it from the hand of a lady standing on the sidewalk waiting for a car, She was holding it in her hand just as if she were asking me to come and something to eat, and, without thinking. I snatched it and ran. I heard a scream, but I didn't look back. I found \$4 and went to a restaurant and ordered something to eat, though so weak from hunger I could nardly speak. When the food was placed before me I was clad I had stolen the pocketbook. I went to my lodging and paid my bill and then I began to think what I had done. couldn't sleep, I couldn't do auything-I was a thief. I felt there was but one road for me to take, and that to the police station.

What is your name and where did you come from ! "My name is Frank Hutchinson. I am 22 years old and my home is -----, Mass., where my parents live on a farm. I am the oldest of six children. I don't like farming and fearned engraving. The felks needed money and I thought I could earn better wages in a city, where I'd never been, but I'd heard so much about it I thought I'd be sure to succeed. I came here six weeks ago. I had some money saved up and I did not think I would have any trouble at all in get-ting a place. Maybe I wasn't as careful of my money as I should have been when I first reached town. I began by putting adver-tisements in the newspapers: but no one seemed to want an engraver. I never got any answers.

Forced to Rob.

"I started to look for work. People were so busy preparing for the holidays that they did not have time to talk to me. seemed to think that I was doing somethin I had no right to be because I merely asked for a place. All day long I went from one shop to another. No one wanted me, I didn't less heart until my money began to run low. Then I found a cheaper place to live. I kept on looking for work. Last Monday night I spent the last money I had for something to eat. All the next day went around looking for work without thing to eat. I didn't have any better luck on Wednesday. I felt as if I was starving.
"It was about supper time on Wednesday evening. I was standing on the street. I felt as if the pain from hunger would make me crazy. I couldn't beg. I tried to, but couldn't. Then I saw the young woman and stole her pocketbook. Here it is."

Frank Hutchinson was locked up. The next morning he told his story to the police The judge didn't know what to make of it, nor did the police.
If my labor bureau were a fact Frank Hutchinson would not have stolen that pocketbook and one American citizen would have been saved from disgrace and

An Inhuman Spectacle

Scene-A public park in Elizabeth, N. J. A miserable, delirious man is scated against tree with no covering but a blanket thrown over him by a sympathetic woman. Elijah Brant, colored, is suffering from aggra-rated small-pox, and as he chatters and screams hundreds of men and woman gaze at him from a noncontagious distance. What does such an inhuman spectacle

Only this: When Elijah Grant presented himself at the Elizabeth bospital and his disease was noted he was removed to the pesthouse and placed in charge of the inmates of the almshouse.

One night the attendant improved his opportunities and got drunk, whereupon Grunt in his delirum dressed himself and walked to Elizabeth, two miles away. On being found wandering along Elizabeth avenue he was driven into the park, where no one dared to go near him. His escape was not discov-ered by the almshouse officials until 9 o'clock the next morning. The keeper refused to send the city's wagon after him for fear of infection, and not until a junkman agreed to his wagon was Grant removed from the

If my labor bureau existed, the cause of Elijah Grant's miserable condition might

have been provented. Official Brutality.

Scene-Board of Estimate and Apportion ment of New York city. Time, 1892, Mr. Barker, president of the Tax department, charges the Charities department with not properly feeding and caring for the insane: Commissioner Porter We have 5.897 insane patients, and we are estimating the expenses

patients, and we are estimating the expenses on the per capita plan.

President Barker—You come here asking for a lot of money for charitable purposes, but it is very little that charity gets. I am opposed to any discrimination against the insane, and our committee found lots of it. The insane are not properly fed, while in the workhouse and penitentiary there is plenty for everybody.

Commissioner Porter—But you must under stand that proper food for the hospitals is absolutely necessary, while it does not watter much to the insane whether they have luxuries or not.

ident Barker-There is discrimination in another direction. Last year you sent seven patients to the Middleton asylum which the city must pay for. In one case a woman was sent there because her husband was going to spend the summer near by.

Commissioners Porter and Sheehy and Dr. McDenald admitted that all this was transforming a true, but they could not stand the pressure at short notice.

of outside influence" brought to bear in cer-That's just it," said Mr. Barker. "You

can't stand the pressure, but poor men and women who have no friends to push their cases have to stay where they are. I pro-test that such discrimination must coase." Think of an official of New York so steeped Think of an official of New York so steeped in Ignorance as well as brutality as to publicly assert that it makes no difference to the insane what they eat! It is poverty of food that makes poverty of blood; poverty of blood induces insanity. Commissioner Porter is a disgrace to his calling and his country. When me hurgan is established there When my bureau is established there vill be fewer insane and still fewer paupers Last winter several thousand people tiv ing in Washington were on the brink of starvation because the thermometer fell twenty degrees lower than usual. A fund

was raised. This winter there is still greater suffering on account of hard times. More money has been raised and a commit-tee of relief has been appointed.

The Opestion of Charity, I read that Washington is one of the most charitable cities in the union. I also read that ten years ago a mass meeting was held at which \$10,000 were raised to meet the wants of the poor, caused by cold weather What are synonyms of charity! Love universal benevolence, good will, affection tenderness, beneficence, Hoerality, alms giv The giving of aims is the last synonyn of the dictionary, while it is the first on the tongue of average humanity. It is so much easier to give a few dollars, to stop momen tary distress than to investigate the rea cause of the distress and prevent its recur rence as to make alms giving the only fore of charity in general practice. What is th result: The poor are left just where they were. They are not helped to help themselves and are just so far additionally demoralized, as they took to others for further

Well-to-do citizens are themselves to blame for the disgrace of want in this favored dis trict, where the climate is so kind the greater part of the year as to make living especially easy for the poor. The great maority of the sufferers are negroes, 30,000 o. alleys, ignorant, neglected, not knowing how to work because they have never been taught trades or anything else.

There never was a greater cruelty com-nitted in the name of liberty than the sudten emancipation of millions of slaves with out making any preparation for their sub-sistence. Brought up to depend on massa and mistress for food, clothing, medicine and thought itself, many of these poor creature were merely grown-up babies. That num bers should have drifted to the capital was natural. Massa Lincoln freed them and incle Sam would take care of them. today, out of a population of 250,000 sin the District of Columbia, 75,000 are negroes.

Blunted by Poverty.

What has the government done to make hese people self-respecting and self-support-ng! Nothing. The vote they once had was o prostituted, owing to their benighted con ition, as to lead to the disfranchisement of everybody in the district. That's all con gress has done for the black race. It has unished white intelligence for the navoidable ignorance and susceptibility to bribery and corruption.
What have the commissioners done? Noth

ng. What have white citizens done? Al-owed their poor brethren to live like pigs in llevs where tenements should not be toler ited, and rear children to fill our streets with rowdies and our prisons with crimi-

If at that mass meeting, held ten years ago, subscribers to a generous fund had determined to prevent a recurrence of the dis-tress which then prevailed, the cry of destitution would not now be ringing in our ears, and money, morals and life would have been saved. There should be an end to this great wrong and the quickest way to end it is to establish my labor bureau, Aiready the district police know where the miserably poor congregate. A properly constituted labor bureau could consider cases individually and devise the ways and means of re-form. The national government pays half the district taxes; being responsible for the egro's pitiable condition it should bear half e burden of this bureau, if not the whole We point the finger of scorn at Irish land-ords for ejecting their miserable tenants, yet here, under the shadow of the Washington nument, sick and hungry negroes are threatened with eviction because they can't pay rent! What wild beast would so mal-treat his kind? In the name of God and humanity let us prove our Christianity and ound labor bureaus throughout the country, for the misery at the capital is insignificant when compared with the appalling destitu-tion of New York, Chicago, Detroit, Buffalo

Boston and other great towns. So it is not happy New Year to all, yet it is in our power to help on the good time when happiness will be the rule. Think the matter over. KATE FIELD.

HER CHOICE OF A MAN.

Brooklyn Life.

I will not wed a millionaire, to be accused of erime, If he should chance to pass away a bit before A poor man's wife I'll never be, to bake and stew and broll, With haif a dozen little ones to add to all my

will not wed a handsome man, a "sport would not suit me— They're bound to have another wife, and some fimes two or three.
comely man is not my style—a "dude" l

would detest ould not love a solemn man nor one who's prone to jest. will not wed the man who seeks for years my

The very slowness of his suit would always bring me pain.
I will not wed the man who claims to love me at first glance-In fact, I will not wed at all-until I get a

LIPIETIES.

Most men who profess a belief in destiny and an indifference to fate when brought face to face with a danger or placed in a desperate situation seek to avoid rather than embrace the inevitable result of the event regarding which they have held such milosophical opinions.

A case in point is related by the New York Herald and binges upon the experiences of a minister of the forcordination school of be-lief on a Mississippi steamer in the good old fashioned days of river tacing, when a negro sat on the safety valve and the furniture and woodwork of the boat fed the fire. The captain seeing a rival boat half a mile

ahead began to curse in true old time style and ordered tar pine knots, naval stores bacon, etc., to be thrown in to kindle the fire as hot as possible. As the steam got higher and higher and the old boat trembled and greaned under the pressure, the preached drew nearer and nearer to the stern. Noticing this and never losing an opport tunity to crack a joke the captain tapped the fatalist on the shoulder and said: "Hello

Brother Blank, what's ailing you? I thought you was one of them fellows what believes what is to happen will happen no how. "So I do," replied the clergyman, drawing himself up. "So I do, but I want to be as near the stern as possible when it does har

Young Biggars-No. I can't say that I be-lieve in those bible fables. In fact, I take igher ground. igher ground.

Deacon Potterby—Yes? If history isn't wrong, there were some fellers in Noan's time who thought that higher ground would aswer all purposes, but they rather made a

"I was surprised when I heard that Grabox had joined church."
"I wasn't. I happened to be present when he and his business partner shook dice to see which member of the firm should join."

How did you manage to pay off the hurch debt?! Churchworker-With one oyster supper. Elverything, I suppose, was on a grand

On, no; we fined each one that spoke of the soup being thin.' Puck: Wife-George, I wish you belonged to my church. The new minister is a man you would like. Husband-Not such a big-

ored Methodist as theother then, is het "No he is very broad! He believes that Episco palians, if they repent, can be saved." There was never a time when so many odd and fanciful little bibs and yokes and fletius and scarfs of lace were used for brightening up plain gowns and transforming a low gown into a high one

CO-OPERATIVE HOME BUILDING

Importance of Effective State Supervision and Examination.

SPECIMEN LOOTERS FOUND IN ILLINOIS How the Managers Speculated and Waxed Opalent at the Expanse of Their Dupes

-An Object Lesson for the State

Banking Board,

The banking department of Nebraska has not begun any too soon the work of weeding out the illegal and dangerous innovations which have crept into the business mathods of some building and loan associations authorized to do business in the state. That there are dangerous methods in vogue is beyond question. Around the tested principles of co-operative home building have been woven the woof of speculation and greed. Dishonesty and decelt have borrowed the cloak of beneficence, and struts abroad with the audacity of a lottery bond promoter. The slow and conservative movements of honest associations are over shadowed by the dash and swirl of the speculators. Their promises are as attractive as molasses in fly time, and the results about the same. That is, the investor is invariably stuck. To preserve and foster cooperative home building as contemplated by the state law is an important duty. The experience of other states is an object lesson. for the Nebraska board, as it confirms what has been shown repeatedly in these columns and brought to the attention of the author-ities—namely, that the speculative tendency of many associations and the various ques tionable schemes adopted to attract busin must be promptly and vigorously checked, honest mutual associations will be brought into disrepute.

Illinois Statistics. The importance and necessity of strict supervision and examination is illustrated by he experience of Illinois. Building and loan associations have become a mighty factor i the financial affairs of that state. According to the report of the state auditor 503 as-sociations are doing business in the state, against 489 in 1892. Altogether they have \$75,000,000 of assets, whereas the deposits in savings banks is but \$60,338,000. The total receipts for 1893 was \$38,289,143. Of this sum \$20,355,000 was disbursed in loans, ≹10,-004,723 paid on matured stock, \$2,811,000 profits paid on withdrawn stock, and for expenses of all kinds, \$931,744. New shares to the number of 848,380 were issued during the year, 146,736 canceled, and 748,545 pledged for loans. The number of shares in force reaches the enormous aggregate of 22,406,992.

These figures present in relief the marvelous growth of these institutions and their popularity as savings banks for wage earners. Unfortunately the law makers of earners. Illinois did not, until a recent period, pro vide an adequate system of state supervi sion. The field was open to all comers and no questions asked. As a consequence the state was overrun with a horde of adventurers whose principal capital was gall. The robbing operations of these adventurers became so scandalous that legitimate associations presented to the last legislature and secured the passage of a law providing for state examination and supervisio Under this law the state auditor is charge with the duty of supervising all building and loan associations. The mode of investi-gation and examination is thorough, and although the work has been under way but a few months it has revealed some re ness and caused a general overhauling of ac-

Specimen Looters.

As a result of the auditor's inquiries the American Building, Loan and Investment society and the National Building, Loan and Investment company of Chicago have been pronounced insolvent and placed in the hands of receivers. Both con-cerns were of the national variety, as distinguished from the local—their operations not being limited to the vicinity of their head-quariers. A brief summary of their operations will serve to emphasize the importance of state supervision and elimination of spec plative methods

The American was an ambitious concern It had a large staff of hustlers and a most attractive array of promises of big profits. These promises were not wholly failacious, for it appears from the returns that the managers and their friends waxed opulent on fat salaries, inflated values for loans and other perquisites. At the height of its prosperity, in 1892, it claimed a membership of 22,000 and its subscribed capital \$16,000,000. Its assets in September of that year was \$739.281. Money came in at the rate of \$30. 000 a month and went into the pockets of the managers with equal facility. list for the year amounted to \$30,000. In addition to fat salaries, crawn contrary to law the active managers speculated on prospec tive townsite property in Indiana, ran a fourth-rate variety theater in Chicago, and loaned huge sums on unimproved property worth scarcely one-third of the amount The acrobats and ballet girls made loaned. away with \$150,000 of the American's money and the real estate securities shrunk to the tune of \$250,000. The operations of the conto be barefaced, deliberate robbery, managing clique conspired to fleece their victims, and succeeded, pocketing the plunder, and leaving the hapless stockhold ers to whistle for returns.

Cash in a Dam Site.

The National did not plunge into the hole as recklessly as the American, not because the managers were at all short on plunging qualities, but because the funds were short Its income was not as great as the American, but what did come in was carefully hypothecated by the pluckers. The head and front of the managing clique was William Smith. He obtained title to a slice of land, worth about \$400, located in Wisconsin. A purling stream coursed through it, and a dam site invited investment. Mr. Smith decided to found a town by the dam site and issued a glowing prespectus. Photographs of houses yet to be were distributed. But the enterprise needed a few cartwheels to make it move So Mr. Smith of the National concluded to loan \$75,000 to Mr. Smith of the dam site taking the dam site as security. The state auditor estimates that Mr. Smith cleaned up \$74,600 by this little deal.

Mr. Smith skipped the country. Judge Grosscup of the federal court has appointed a receiver for the National, and criminal proceedings are to be instituted against the locaters. It was in this court that the bond lottery managers were con-victed two months ago, and the manner in which the court read the riot act to that class of financial parasites justifies the hope that the National looters will be promptly and vigorously dealt with.

Weed Them Out.

The weeding out of the dishonest associaions in Illinois is to be prosecuted actively The task is a huge one, owing to the fact that this is the first attempt at examination The state auditor is determined to go to the bottom of the business, to wind up the in-solvent and to introduce a uniform system of accounts which will facilitate examina-tion hereafter. The evils which have crept into the building and loan business in Illinois are chargeable to the neglect of the law-making power. Nebraska provided against just such evils, and it behooves the proper officers to enforce the law in lotter and spirit. Nebraska has eighty-five associations with probably \$4,000.000 in assets. The number is insignificant compared with that of Illinois. It must be remembered that the isiness is in its infancy in this state. few associations have been in existence ter years. Their growth has been retarded by the swindling methods of bogus associations in other states. The latter have been effectually shut out of Nebraska. Those now operating in the state, with few exceptions, are sound and deserve every possible encouragement of the law. The proper, effective and lasting form of that encouragement is thorough examination. Securities should be inquired into, investments investigated and every species of speculation duplicity and unequal division of profits eliminated.

Association Notes.

In the city of St. Louis there are 220 of these associations, whose invested capital exceeds \$27,000,000, and through which more

than \$40,000,000 have passed since 1883. In THE SWEDES IN NEBRASKA the ten years of their existence these asso-ciations have sided in the building, or rather built, 16,000 homes, which are now

owned in most cases by the men for whom they were erected by the building societies. The cost of these houses has been about \$52,000,000, three-fourths of which, or \$24,000,000, was paid out in the city for material History of the Pioneer Settlements in Polk County. and labor. As a still more graphic illustra-tion it is estimated that the house thus built would make a street more than fifty

THE REWARDS OF ENERGY AND THRIFT miles in length, built up solidly on both sides, and that they now furnish comfortable

> The Hardshins of Early Days Succeeded by Prosperity and Comfort-Social and Religious Influences and Experiences.

In the spring of 1867 Albert Seaver made the first permanent settlement in Polk county, and a short time after Thomas Contolly arrived.

In the year 1855 emigrated from Norra Hellsingland, Sweden, a young man of energy and good attainments by the name of Lewis Hedstrom. He made his home in the counties of Knox and Henry, in the state of Illinois. In the year 1870, his health failing, he sold out his mercantile business in Galva, Ill., and took a trip west to Nebraska, with a view to select a location of a Swedish settlement. After many wearnsome travels over the trackless prairies he decided upon the neighborhood of which Stromsburg is the center. And in the spring of 1871 he piloted to this new settlement the first installment of pioneer settlers. Among them were Peter T. Buckley, N. F. Peterson, A. P. Buckley, Andrew Larson, Lewis Okerlund, Charley Nestuo, Allen Peterson, Andrew and N. P. Monson, and

in 1872 Mr. Headstrom with his family made permanent settlement in Polk county. With indefatigable zeal and indomitable perseverance Mr. H. worked up an interest and enthusiasm for the new settlement among the people of Henry and Knox counties in the state of Illinois, with the result that the years of 1872 and 1873 saw an influx of settlers at a rate that soon exhausted not only all the homestead, but

also all the railroad lands in the settlement. Founding a Town.

grass, Our society only a vulcar mass, Which had certainly come to a shocking pass In June, 1872, the town of Stromsburg was On our uncouth speech she laid great stress, And her horror she couldn't at all express When she repeatedly heard us say "I guess," And constantly call a gown a "dress." located and surveyed, and in the fall of 1873 Messrs. Hedstrom & Buckley opened the first stock of general merchandise, and in the following year Mr. Hedstrom com-pleted his residence—the first dwelling

rected on the townsite. Mr. Hedstrom lived to see the town grow and prosper until it contained a population of 1,200 and the settlers he had located be-come wealthy and prosperous. He died at San Antonio, Tex., March 25, 1892, where he had gone for the benefit of his health.

Among the many thrifty and energetic settlers that came to this settlement in 1872 were Mr. and Mrs. Matthew Samuelse who came from the vicinity of Altoona, Knox county. Their son, S. B. Samuelson, is now Hunting was out of the question here, And we hadn't a park to contain our deer, Nor could we boast of a single peer, And our season was quite the wrong time of one of the leading business men of the com-Mr. John B. Buckley came in 1873 with a moderate capital to commence with and is now one of the solid moneyed men of the

> To enumerate all the early settlers and to notice their steady advancement to financial uccess as farmers and business men would take up too much space. Suffice it to say that this settlement is noted far and wi for its well-to-do farmers and successful business men.

The Swede Home Settlement Is located near the center of Polk county

six miles northwest of Stromsburg and about the same distance due west of Osceola, the county scat. It is also the center of one of the most prosperous farming communities of the west. The Swede Home church stands on a cominding but gradual rise of land, from which spreads out in a grand panoramic view the rich and well improved farm cam-munity that surrounds it. It is a church edifice that would be an ornament and pride One-fourth of a mile west of the church is the large and handsome parsonage, with its spacious and well kept grounds, containing also orchard, garden and park of forest and evergreen trees. nerchandise store of P. O. Chindgren, who is the postmaster under every changing administration. There is also a blacksmith and repair shop across the street, together

ith a cluster of private residences. The first Swedish settler in the Swede Home settlement was A. P. Tilly, who lives three miles west of Osceola. Mr. Tilly left the "old sod" in 1868, and made his home round Altoona, Knox county, Ill., for the first years of his residence in this great republic. The 20th day of May, 1871, on his ourney westward to seek a new home, he reached Lancaster county, this state, and in the month of August, 1871, he filed on his homestead in Polk county, and in Septem-ber the following year he located thereon,

and has resided there unto this day.

The second Swedish settler was John Swenson, who came from Keokuk, in October, 1871, located on the land he still

The third one in order was Charley Ander on, who in the month of October came direct from Sweden.
The fourth one was G. R. Nelson, came from Chicago between Christmas and New Years and made his home in Polk

ounty. The year 1872 brought many additions to the piencers who were laying the founda-tions to what was destined to be one of the most flourishing Swedish settlements in Nebraska. In the month of February C. andgren with his family moved up ducoln. He came from Keokuk, 1 Lincoln. During the spring the following

amilies moved in: Charley Thelander from Lacon, Ill., E. J. Anderson and Peter Huit from Argo, III. Lars Larson from Minnesota, Olof Berglin from Altona, Ill. Later on in the season came S. J. Anderson from Missouri, Andrew J. Swanson from Altona, Ill., Andrew Hult-quist direct from Sweden, C. J. Johnson and onas Johnson from Moline, Ill. Among those who came in 1873 were: Peter Peterson from Altona, Ill., and Andrew Gounglund from Missouri. Among those who came in 1874 were: E. indeblad from Lincoln, Neb., and Oscar

Thelander. Experiences and Reminiscences

Mr. A. P. Tilly in the fall of 1871 had pur hased a horse team in partnership with Andrew Morson, as well as a mower and horse rake, in which the Buckley brothers also had an interest. The partners started in to put up a lot of hay for the winter, They had no sooner commenced their having perations when the best of the horses died bought another one of Charles Nesten 23. By hard work, early and late, they or \$125. succeeded in getting considerable hay to-gether in cocks, when the horse they had last purchased also died. Without any money to buy another horse with they became dis-couraged. However, they made arrange ments to help the Buckley brothers with their haying first, after which they were to let Tilly and Monson have the use of a horse and their help to finish their stacking, etc. Jut as they commenced with stacking their own hay there arose a very high wind, and along with it came a prairie fire, which in ten minutes consumed all their hay, so that all their work, done under such trying cir umstances, went up in smoke and flames.
That same year, on the 15th of November

came a snow storm and blizzard that lasted for three days. Tilly and P. T. Buckley had just returned from Columbus, where they people of Albion mave raised a guarantee fund of \$5,000 a year for the support of the church, which is to be Universalist in dehad taid in supplies of groceries and provi-sions. Charles Auderson was not so lucky. He started the day the storm commenced for nomination. Both the church building and the handsome stained glass window are to be memorials to Mr. Puliman's parents. Coinmbus, which was the nearest market a that lime. He was trying to cross the Platt iver at Silver Creek; his team consisted of a yoke of exen, but when half way across he got stuck in a snow drift and it was with the greatest difficulty he succeeded in extricat-ing the exen and getting back. He was compelled to return home to his family without any provisions, and there was nothing in he house for the family to subsist on excep-As for the wholesale slaughter of a few bushels of corn in the ear. This they shelled by hand, dried it in the stove over and ground it in the coffee mill, and with the corn meal thus procured they cooked corn much, by which they sustained life during the storm. The storm commenced Wednes day evening and lasted until Sunday morn ing. Mr. Tilly was at that time living with John Swenson. The snow had drifted so that it covered both windows and doors. As soon as they had succeeded in shoveling a a surprise, as it was anticipated over a year ago. Miss Morris is a daughter of Mr. and Mrs. John B. Morris of No. 207 West way out, their first thought was about their neighbors above referred to, who lived three miles distant-northwest. Mr. Tillystarted

to go to Mr. Anderson's, but when he had gone one mile he met him. With tears in his yes Mr. Anderson told the pitiful story of for provisions, and that his family had for provisions, and that his family had nothing but corn meal to subsist on.

Mr. Tilly said that he had one and a baif sacks of flour and that he would give Mr. Anderson the full sack. Anderson's face lighted up with joy at the prospect of getting something for his family to live upon. But the flour was at P. T. Buckley's aven miles district to which place ley's, seven miles distant, to which place they started forthwith, on foot, and from there carried the sack of flour, through the snowdrifts, suspended between them on a pole. From that time on they had a snow storm three days out of every week until the month of February, when the so welled and it made so much water in creeks and draws that all travel was suspended for ever a week. Mr. Anderson's family consisted of himself, wife and two children and one sister, the latter now the wife of Olof Hult.
The mail for the settlement was received

at Columbus and they took turns to go for it once a week. They commenced their turns the first week in January, 1872, and Mr. Thiy was the first one. The snow was knee deep and the trip had to be made on oot, no road to follow, and it took one day oing and one day returning. On his eturn he second day he stopped at the last house on the Platte bottom to find out the section etc., in order to take the bearings. It was then about dusk and from eight to ten mi from home. The owner of the bouse urged Mr. Tilly to stay over night, as he said i was dangerous to attempt the journey after dark. The venture was made and home was successfully reached. Ten after he reached home a snow storm Ten minute R. Nelson made the second trip and h ought two hogs heads, which he carried ne whole distance home. The stable for G R. Nelson's cow was a snow drift.

ow was packed so solid it carried both eam and a heavy wagon load. Nothing brings out in stronger light the characteristic traits of the pioneers who laid the foundations of this prosperons settlement than their hearts desire to hear the word of God read and to meet in religious worship. It does seem in the light of the present condition of the community as though God's blessings have been showered more bountifully upon this settlement on that account. As early as the fail of 1871 these pioneers met on Sabbath days to read and consider the word of God. Some times they met in Charles Anderson's sod hou and at other times in John Swenson's. Some one would read a chapter out of the bible, then prayer would be offered up to the Most High, together with the singing of hymns. After the arrival of C. Lundgren he led the religious services until the arrival of Rev Sweders.

The immigration during the months o May and June was so great that the people could not find standing room inside the dup out, therefore during the latter part of the summer a school house was erected in the center of the settlement, about where the farm house of Oscar Theiander now stands To this school house, when completed or every Sabbath day could be seen crowds o people gathering from all points of the com-pass, all animated with one purpose, and that was to hear the gospei preached in thei mother tongue, as it was the only place i Polk county during the year 1872, where re ligious services were field in the Swedist language. Enre Jourson.

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IN THE ELECTRICAL FIELD.

The route over which the proposed Washington and Baltimore electric road will enter Baltimore has been decided upon by the company which will build the line.

There is a proposition well under way in scattle to make use of the Snoqualmie fall for generating electric power. are within twenty miles of Scattic, and a though they are not of the Niagara orde they would be regarded as phenomenal in any country but this. Experts have decided that from 10,000 to 15,000 horse power can be obtained from the falls easily, and this would be ample to run the street railroads and electric lighting plants of Scattle and of other smaller towns, besides leaving a surplus to be rented out for manufacturing A million dollars is sufficient to chain the lost power over the falls, and this amount will be saved every year. Many of the eye diseases of the presen

day owe their origin to the injurious influ ence of artificial light. Now that almost nently satisfactory to know that the fore most English ophthalmic authorities as it unqualified commendation. They that the incandescent lamp, judiciously placed and shaded, is infinitely superior to any other artificial illuminant, and that not only is it the best light for strong and nealthful eyes, but that even eyes that are induly sensitive or prone to disease may in t work longer and with less risk and discomfort than with gas, candles or oil, A useful electric registering device is now

used in connection with marginal book-folding machines. The electrical attachment takes hold of the sheet at the same point that it was fed to in printing. The forms are arranged on the press in such a way that the gripper end of the sheet comes in contact with the first fold gauge on the folding machine. The consequence is that before the sheet is started into the first fold rollers, it is automatically registered to the same end and side used in printing, and is anjusted to the gauges with more accuracy than would be possible were they placed there by hand. Sal ammoniac batteries are used for supplying the electric corrent, two sufficing to operate the attachment. By means of a new electrical system all

the gas lamps in the streets of a large cit can be lighted practically instantaneously A button is pressed at the operating station possibly miles away, and the thing is done. The striking feature of the system is that neither underground nor overhead wires are used. An iron box, with a cover flush with the ground, is buried at the foot of the lamp post. It is supplied with two sal ammoniae batteries and a spark coil. The lantern holds a small gas holder of about two inches capacity, pivoted on a hinge and held down by weights. Over this holder is an automatic gas holder, very similar to the form already known. This is connected by wires running through the post to the bat tery. When the lamps of the city have to be lighted, the lighter at the gas works opens a valve connecting one of the large gas holders direct with the gas mains. The result is an increase of pressure in the gas all over the city that causes all the minia ture gas holders in the lamps to lift up about one-eighth of an inch against a platinum stop, and thus close the local battery circuit at each pest. This energizes the automatic lighter, which immediately turns on and lights the gas. The inventor claims that the increased pressure has to be maintained only fifteen seconds to insure its effects being secured throughout the most widely extended system.

A new sort of block signal is in use in the Weehawken tunnel in New Jersey. Incandescent lamps are placed at intervals of about 100 feet and divided into two sections. The height of the lamps is such that they

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are on a line with the window of the cab of the locomotive. Normally they are lighted, indicating safety and clear track. When a train enters the tunnel at the east portal all the lights outside the tunnel for a distance of 500 feet and those for 300 feet inside are switched off automatically, as well as the alternate lamps for 900 feet further into the tunnel The overlap lamps, which altereate with the lamps in the first section, are left lighted while the train runs on to a point 2,300 feet inside, where the lamps in the second or middle section are put out, thus producing a dark section of 1,100 feet immediately behind the train, which is mainsame instant that the lamps in the second or middle section are put out those in the first section of 1,200 feet are lighted, so that when the train has reached a point 2,200 feet a the tunnel the signal to proceed is disaved at the east end for a following the west end the lamps in the middle section are lighted. This is all done automatially by the trains passing over an lly connected track circuit, all the parts of which are very simple and can be main-tained by an ordinary lineman.

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