WHY THE COREANS REBELLED

Frank Carpenter Gives the True Inwardness of Present Difficulties.

A KINGDOM OF VAST RESOURCES

Mountains of Gold—Nuggets as Big as Your Fist—The King's Hoard—A Big American Scheme Which the Chinese Frustrated.

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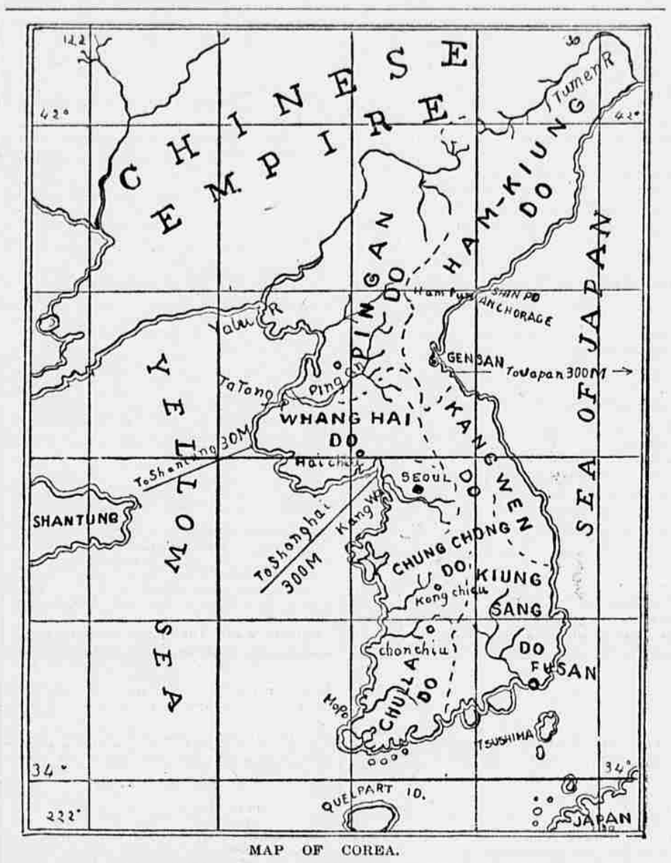
COREA, July 15.—(Special Correspondence of The Bee.)—I have taken a run from China to Corea and it took me three days to go from Tien-Tsin to the harbor of Chemulpo. I was grounded for a time on the Peiho river, and had a rough voyage over the Yellow sea, but I am now in the biggest city of this wonderful kingdom and I am surrounded by the queerest sights and the strangest people on the face of the globe. I found the harbor of Chemulpo filled with gunboats, and, after sailing up the river Han, I was met about four miles from the city with a chair from the American legation, which was carried by four Coreans and which was guarded by soldiers. It was in this way I came into the city of Seoul. I passed through the gates without trouble, and I am now almost at home in this Corean world. I have a most efficient interpreter, whom I call General Pak. He comes of one of the oldest families of this country, and his grandfather was a big magistrate. He has as much cheek as a New York plumber, and he would make a good newspaper reporter. General Greathouse, the American adviser to the king, has loaned him to me during my stay. He is the confidential interpreter of the general, and he will accompany me in my tour over Corea. He is such an aristocratic looking man that I always feel out of place when I ask him to do anything for me. He is far better dressed than I am. His brand new horse hair hat, I venture, cost $15, and this is tied on under his chin with ribbons of black gros grain silk. He wears a gown of the most delicate sky blue. This reaches from his neck to his feet. It is tied at the waist with a purple silk cord, and the sleeves of it have pockets in them so large that they would hold a baby. He speaks English well, and he is an invaluable man in these troublous times. With him and a couple of soldiers or kesoes I feel quite safe. I usually ride in a chair borne on the shoulders of four men in uniform, while the soldiers trot along at my side. I sometimes think that Pak is ashamed of me, or that he thinks he ought to be riding, too. He generally walks about ten feet in advance or that much in the rear, and swings himself along as though he were a gentleman of leisure. If there are any other Corean nobles about I can't get him to help the photographer or do any sort of manual labor. This would be beneath him. He is very particular about my carrying anything, and we have to take an extra coolie along for this purpose.

I have also a Corean artist with me, and strange as it may seem I am getting some very fine pictures made of Corean types and scenes by this man. He paints as well as sketches, and is considered the finest artist of the kingdom. He is noble and it is hard to get him to do work quickly, but his pictures are true to life, although they seem strange to American eyes. He sketched one of my soldiers for me today, and also made some pictures of the rebels who are making such a trouble here. He gave me a picture of an official on his way to the palace. I saw the fellow going past the door and asked him to sketch him. The official was dressed in a long, green gown, with official boots of black cloth peeping from under its hem. He had a great belly band decorated with gold sticking out from his waist, and his horsehair cap and huge wings fastened to its back, personifying ears, and denoting that he was always ready to listen to the commands of the king. He sat in a chair upon a leopard skin, and two Corean coolies in uniform took him along on the dead run, while his servant ran by his side. Behind him came one of the king's officials, possibly a general of the army from the country. He had amber beads around his neck, a bow in one hand and a quiver of arrows at his back, while other arrows were fastened to the crown of his hat. The Coreans are good shots, and they still stick to the bow and arrow, both for amusement, and to a certain extent for war. The king's troops are armed with modern guns, but many of the rebels have bows and not a few of them carry tridents.

And this brings me to the rebellion. It is a mighty big story, and it is hard to handle it in a newspaper letter. I am told by those closest to the king that the rebels did not intend to fight against his majesty at all. They only took up arms to oust the officials of their provinces. They have been terribly oppressed. Offices have been sold for years, and of late years the prices of these offices have gone up, and the tenure of office has been shortened. There is one man here who has had this matter in charge who is worth many millions of dollars today. He was a poor man ten years ago, and his fortune has been made by squeezing. The officials have had to pay so much for offices that they have overtaxed the people to get the money back, and they have oppressed them to such an extent that starvation stared them in the face. Had the king let them alone and not come to the support of his officials there would have been no rebellion against him. He sent, however, his troops out to punish them. The rebels defeated the troops, and the king asked the Chinese for some soldiers to help him put down the trouble. The Japanese also sent soldiers, and this walled city of Seoul now swarms with armed men. There are guards everywhere. The law against men going out at night is strictly enforced, and any one but a foreigner found wandering about the streets is liable to arrest. The gates are carefully guarded and the walls are watched. The Japanese have a large camp at the pass of the mountains between here and the port of Chemulpo, and every one is excited and alarmed as to the possibilities of a war, not only between the king and his rebellious subjects, but between China and Japan. The Chinese and Japanese soldiers are by no means friendly to one another, and the Japanese are ready and anxious for a pretext to fight. The Baltimore is still in the harbor of Chemulpo, and our marines are ready to march from there at a moment's notice to protect our legation and the missionaries. The Coreans to a large extent look upon the matter as a great joke. They walk about in their fine white gowns, smoking pipes as long as themselves, and laughing under their big black hats at the queer figures which the Chinese and Japanese soldiers make. They go by thousands to the camp, and they do not seem to realize that the very existence of their government is threatened. The king, however, understands it very well. He is terribly alarmed, and he counsels with his officials night after night under the electric lights of the palace. He does no work whatever in the daytime, and there is a rumor that he fears assassination and that he likes no dark corners in his palace. His troops have shown themselves unable to cope with the rebels among his own people, to say nothing of the Chinese and Japanese. They have been defeated several times, and they are largely outnumbered by the forces of Japan and China which are now on Corean soil. The king's army consists, all told, of not more than 8,000 troops. Some of these are well armed, and a number have been trained by the American officers who came over here to organize the army. Of these all have left except General William McE. Dye, who has been more of an instructor than a commander, but the officers are generally Corean, and they are not fit to fight the more experienced heads of the foreign troops.

In the meantime the king is under the control of the Chinese, and all information which is sent out from here by the Coreans is dictated by the Chinese. Corea has claimed to be independent for some time, but she is really under China's thumb, and when Li Hung Chang of the Chinese embassy pulls the string she is compelled to dance. I can't give in a few words my reason for this statement. I may write of it later. There is no doubt, however, of the fact. The calling in of the Chinese troops without asking the consent of Japan was contrary to the terms of the treaty which exists between China and Japan. The Japanese, naturally, were angry. They have large colonies at the port of Chemulpo on the Yellow sea, Gensan on the west coast, Fusan on the south coast and here in Seoul as well. They own a great deal of property, and they are the leading foreign nation in Corea. They will not permit China to have this peninsula. This land has been the fighting ground of these two nations in times past, and if a war occurs now it will be the bloodiest of Asiatic history. The Coreans have a few Gatling guns and some cannon. The Japanese and Chinese can supply their troops with all sorts of modern munitions of war. They have millions of dollars invested in war material, and their soldiers and marines are armed with the newest and latest inventions. As it is now it looks as though China would, in such a case, have the friendship and support of the king, but there is much dissatisfaction with the government here in Seoul, and the Japanese would not lack friends or followers. The king, in fact, can't help himself, as regards China. He has borrowed money from the Chinese government and all of his customs receipts have been mortgaged to pay the interest on the debt. The king is so much in debt and so hard pressed for money whether a war occurs or not he is bound to open up Corea to foreigners. He has a wonderful kingdom, filled with enormous resources, and it will pay American speculators to keep their eyes on the mining and railroad possibilities of this land.

Corea is, perhaps, the least understood land in Asia, and it is one of the most wonderful countries on the face of the globe. I paid my first visit to it six years ago, only a short time after it had been opened up to the world. About fifteen years ago no foreigner could land on its coasts, and shipwrecked sailors were forced to stay in the country, for fear they might carry news of it to the barbarous people of Europe and America. During my stay in it I have traveled many miles over its mountains and valleys, and I expect to push my way, if possible, right through the interior of the country to the west coast. I have visited many of the countries of the world, but this is the queerest and the least known. There is little information in the books of travel concerning it. There are no guide books whatever. It is like no other country, and every day I hear new and strange things about it and its people. It is going to be a very important country in the eyes of the world. Its people are of their own kind and General Clarence Greathouse, the American adviser of the king, tells me that the land contains between 16,000,000 and 20,000,000. This is about one-fourth of the population of the United States. It is, in fact, more people than there are in Spain. It is half again as many as there are in Mexico, and three times as many people as can be counted in the state of New York. These people are scattered over a territory of about 100,000 square miles. Take your map of Asia. Look at the northeastern part of it and you see the peninsula of Corea hanging down like a nose from the lower corner of Siberia and the Chinese province of Manchuria. This peninsula is of about the same shape as Florida or Italy, and it has something like the area of the latter country. It is between 400 and 500 miles long, and from its extreme north to the southern coasts the distance is about the same as that between Cleveland and New York. At no place is it much wider than between New York and Washington. The area surrounding it is peppered with rocky islands, and its lower coasts are only a day's sail from Japan.



MAP OF COREA.

Whatever be the outcome of this trouble with Japan and China it is bound to result in the opening up of the country, and the character of the land and its resources will be matters of interest. It is made up of mountains and valleys. There are a few large plains, but the valleys are as fat as the low lands of the Nile, and the mountains are filled with all sorts of minerals. The gold mines of Corea turn out from $2,000,000 to $3,000,000 worth of dust and nuggets every year, and practically nothing but placer mining is done. All of the gold belongs to the king, and I hear it whispered that his majesty has a great quantity of bullion stored away in his palaces. Not long ago it was a necessity that some money be raised at once to complete the electric plant which is now being put into the palace, and there was practically nothing in the treasury.

Forty-seven thousand dollars had to be gotten or the work could not go on. The king was especially anxious that there should be no delay, and he sent to Mr. Power, the American, who has charge of the electric lighting, two boxes of gold dust and nuggets. These came from the palace to Mr. Power's house, the distance of at least a mile, without a guard, and it is a question whether the porters who carried them knew what they were bringing. The gold was packed in pine boxes, and these were hung upon a pole which rested on the shoulders of the two men who carried them. The only man who went with them was the Corean interpreter of Mr. Power. They were opened when they reached the house and were found packed full of gold dust and nuggets. The nuggets were of all shapes and sizes, from that of the head of a pin to lumps as big as your fist. There were two lumps of solid gold of this size and another was as thick as the palm of a man's hand and about the same shape. It was of such a nature that it could not have been rolled far by water, and it must have been found very near the site of the original lode. This gold was sent by Mr. Power to the mint at Osaka, Japan. There was 175 pounds of it, and it assayed 87 per cent gold and about 10 per cent silver. It was sold to the Hong Kong and Shanghai bank for $47,000, and the money was applied to the part payment of the electrical machinery which is now supplying his majesty with light. There is little doubt but that the mountains of north Corea are full of gold, and a great deal more is probably gotten than is generally supposed. The Corean citizen has certainly no security of property, and the possession of money always brings the officials down upon him, and they suck at his vitals till the money is squeezed out of him. Every now and then a native will come into the establishment of the American firm at Chemulpo and will pay for what he wants with gold dust which he takes out of a pipe stem or from a belt which he has bound about his body under his clothes. Often men want to turn the gold into Corean cash, and it is by no means safe for them to have it found upon them. The mines are worked under a superintendent, who probably gets a big slice of the output. By the aid of modern mining machinery there is no telling what they will produce. At present not even blasting powder is used to get the quartz, and the rock is broken by building a fire against it, and then when it has become hot, water is thrown upon it, and this cracks the quartz. Such bits as can be gotten out are laid on a flat stone, and big round rocks are rolled over them again and again to crush them, and at least 50 per cent of the gold is lost. There are no pumps, no quicksilver and no chemicals. Such of the gold as is gotten comes from washing the sand and crushed rock with water in hand pans, and in the winter the rock is crushed and boiled to free it of gold.

There are large copper mines in different parts of Corea, and a great deal of this is dug out, smelted and used in the manufacture of brass ware. Brass is more used perhaps than any other metal. The eating utensils, including dishes, spoons and chop sticks, are made of it, and all of the washbasins of the country are of this material. The quality of the brass is superior to that which I have seen in any other part of the world. It takes a polish like gold, and it is wonderfully bright and pure. None of the copper is, I believe, exported, and the same is true of the coal. The Corean coal mines, which lie near the big city of Ping Yan, about 100 miles north Seoul, so Dr. Appenzeller, one of the best posted missionaries of the country, tells me, are rather coal quarries than shafts. The coal is dug from the top of the ground, and it is taken out at the minimum of expense. It is a fine anthracite, and it would bring right here in the capital from $10 to $12 a ton. A big trade could be carried on in it to the different parts of China and the east. As it is, Japan sells millions of dollars' worth of coal every year, and the mines which I visited last month in north China were disposing of from 1,700 to 2,000 tons of coal a day. The coal that comes to Seoul, however, goes chiefly to the palace, and the mines await practical men to turn their dusky lumps into veritable black diamonds.

Agriculturally considered the country is very rich. Not one-twentieth of it is cultivated, and the fact that the officials take the greater part of the crops removes all incentive to work, and the people farm only enough to keep them alive. Almost anything that can be raised in the United States can be raised here, and rice is grown side by side with wheat and barley. There is plenty of good grazing land, and the cattle are very fine, and form the beasts of burden of the country. I don't think the people are naturally lazy. They are strong and well meaning. They have a fair idea of justice and right, and their civilization is by no means a barbarous one. With security of property and incentive to work they could easily be taught to accumulate money, and if the foreigners are allowed to take hold of the mines and build railroads Corea will in a short time approximate Japan in its progress. It has been several times on the verge of giving concessions to foreigners, and only a short time ago the king had agreed to such a proposition. An American, Mr. James R. Morse, who had spent years in Corea and who is the chief partner of the American firm now doing business here, was called from New York to Seoul to see the king about the matter. He was a thoroughly responsible man in every respect, and he had at his back some millions of American capital. He came to Seoul, and after a time got the promise of such concessions as would have given him the exclusive right to build railroads over the country, to have opened up the gold mines and to have engaged in schemes for the general development of Corea. The papers were all ready to be signed and the American left the place with the assurance that the next day all would be settled and he could begin work at once. During the night, however, either through the Chinese or some other influence, the king's mind was changed, and a message was sent to the American legation that his majesty had decided to grant no concessions at present and that Mr. Morse was at liberty to leave as soon as he chose. As to just how this change came about no one knows, but China probably had her fingers in the pie. It is said that one of the foreigners connected with the court demanded that he be paid a big percentage of the profits of the scheme for the influence which he claimed to have exerted in getting the king to accede to it. This was refused, and he probably got his revenge through the Chinese. In all this trouble which is going on in Corea it must be remembered that the Chinese are the enemies of progress. They are not the true friends of the Corean people. They have the upper hand, and they are doing all they can to keep the country back. The falling through of this scheme was a very unfortunate thing for Corea. Had the papers been signed both the king and the American capitalist would now be on the road to wealth. The people would have had a large amount of their taxes remitted, for the king's treasury would have been full, and there would have been no rebellion. As it is now, no one can tell what will happen, but sooner or later this land will be one of the most prosperous on the globe.

Frank G. Carpenter

TIMES CHANGE.

Atlanta Constitution.

In ancient days of chivalry,
When women dared not have a right,
She idly sat, with folded hands,
To wait the coming of her knight.

But now, since Freedom spread its wings,
She's taken on another way;
She hustles 'round like all possessed,
To speed the coming of her day.

Cook's Imperial. World's fair "highest award, excellent champagne; good effervescence, agreeable bouquet, delicious flavor."

RUSSIA'S GLOOMY OUTLOOK

Poverty's Pinch Growing More Severe Among the Children of the Czar.

MORTALITY AND SICKNESS INCREASING

Graphic Portrayal of the Condition of the Russian Peasantry by the Author of "The Exile System of Siberia."

In forming a judgment as to the economic condition of the Russian peasant we are not forced to rely solely upon the direct evidence of observers. Indirect evidence of equal if not greater weight is furnished by the food he consumes, the taxes that he pays or is unable to pay, and the nature of his domestic environment as shown by statistics of illness and mortality.

The food of the Russian peasant consists almost wholly of breadstuffs. It is estimated by the best Russian authorities that health and strength cannot be maintained upon a less quantity of breadstuffs than twenty-six ounces a day per capita or 593 pounds a year. In view of the fact that convicts in English prisons are allowed thirty-six ounces per day of bread, vegetables and meat, twenty-six ounces of breadstuffs for the Russian peasant would certainly seem to be a low enough estimate; but it can easily be shown that the per capita consumption of the Russian people is much below even this modest allowance. The gross average product of breadstuffs in European Russia is now about 49,610,000 tons per annum. Of this gross product 13,530,000 tons are reserved for seed, 6,494,400 tons are fed to live stock, 1,136,520 tons are consumed by brewers and distillers, and 7,973,680 tons are exported. If these sums be deducted from the gross annual product there will be left for the subsistence of 105,000,000 people about 20,475,400 tons per annum, or 390 pounds per capita instead of the 593 pounds, declared by experts to be the smallest quantity upon which health and strength can be maintained. But the Russian peasant does not actually get the 390 pounds to which he would be entitled if the food surplus were equally divided. The wealthier class of the population consumes, of course, much more than its per capita share, and the amount left for the peasant is estimated by Russian authorities at 288 pounds a year per capita instead of the 593 pounds needed to maintain his health and strength.

PROGRESSIVE NATIONAL IMPROVEMENT.

The increase in the export of Russian breadstuffs from an average of 2,305,500 tons per annum in 1866-70 to an average of 7,973,680 tons per annum in 1888-92 is regarded by superficial observers as an evidence of increasing national prosperity; but Russian political economists have again and again pointed out the fact that it is an evidence rather of progressive national impoverishment, for the reason that the increased export is not the result of increased production, but rather of increased and injurious self-denial on the part of the producers. The peasants, in order to pay their taxes and meet the interest on their loans, are forced to sell to speculators a large part of the grain that they themselves should eat, and the speculators send it abroad. The imperial commission recently appointed to consider the decline in the prices of agricultural products (Senator Pleve's Commission) reports that the increased export of foodstuffs is not accompanied with a corresponding increase either in the area under cultivation or in the intensity of culture. It is, therefore, an increase made possible only by a relative decrease in home consumption. It is obvious, I think, that if the Russian peasant sells grain that he actually needs for food and lives upon half the quantity that he ought to consume, he must be forced to do so by dire necessity.

RUSSIAN METHODS OF COLLECTING TAXES.

But the economic condition of the Russian peasantry may be shown in another way. Every one who is familiar with the Russian method of collecting taxes and who knows the nature of the penalties incurred by the delinquent taxpayer must be aware, I think, that the average Russian peasant pays his taxes promptly if by any possible effort or sacrifice he can do so. He knows very well that a failure on his part to meet the demands of the government will be followed by the seizure and sale of his property, and that it may even result in his being flogged by order of the cantonal court. If, under such circumstances, he fails to pay when called upon, it is simply because payment is out of the question, and the extent to which his taxes are in arrears, serves, therefore, as a rough measure of his economic condition. It appears from the official report of the minister of finance that on the 1st of January, 1893, the amount of imperial taxes in arrears was $58,428,621, not including local taxes nor the indebtedness of the peasants for food furnished them from the public storehouses, which now amounts to $200,000,000 more. In seven Russian provinces, viz: Samara, Kazan, Ufa, Nizhni Novgorod, Simbrisk, Orenburg and Tobolsk, the taxes in arrears amounted to twice the annual assessment and in Samara and Orenburg to more than four times that assessment. The financial condition of the peasant farmers in some parts of the empire would seem to be almost hopeless. The province of Kazan, with a population of 2,209,000, has an indebtedness of $10,000,000, of which $6,500,000 are imperial taxes in arrears, while the province of Samara, with a population of 2,600,000, has an indebtedness of more than $28,000,000. It is extremely doubtful whether peasant families whose whole annual budget does not exceed $320, and whose combined earnings amount to less than $1 a day, will ever be able to cope successfully with such mountains of indebtedness. They might possibly do so if they were properly nourished and if their working strength was maintained at its normal degree of efficacy, but a population that is only half fed and that is consequently weak and spiritless as well as disheartened can hardly be expected to bear the heavy burden of current obligations and at the same time bring up arrears.

SICKNESS AND MORTALITY, ETC.

There is one other class of facts which may be made to throw light upon the economic condition of the Russian peasant and that is the class which includes statistics of sickness and mortality and information with regard to the nature of the peasant's domestic environment. The abnormally high rate of mortality which prevails in Russia has long been regarded by physicians and political economists as a conclusive proof of widespread popular suffering and privation. The Russian death rate is not only twice that of Great Britain, but it exceeds, by more than one-quarter, the death rate of all non-Russian Europe. The annual reports of the Russian Medical department show that the rate of mortality for the empire as a whole ranges from 31 to 37 per 1,000, and that in the thirteen central provinces of European Russia it reaches 62 per 1,000. In the year 1893 there were 128 uyezds, or districts, in the empire where the number of deaths exceeded the number of births, and where, consequently, the population was actually dying out. According to a report made by Dr. Ekk to the St. Petersburg Society of Physicians in 1886 the average duration of human life in Russia is only 29 years, while in Germany it is 37 years, and in England 53. Reasoning from the experience of western Europe, it might, perhaps, be supposed that this high rate of mortality is due to the sanitary condition of the over-crowded tenement houses in the Russian cities, and that it falls, therefore, mainly upon the poorer class of the urban population; but such is not at all the case. The researches of Dr. Ekk have called attention again to the fact, previously noted by the Russian statistician, Yanson, that the average rate of mortality in Russian cities is considerably lower than in the adjacent country, and that the excessive mortality shown by Russian vital statistics falls chiefly upon the agricultural population.

FRIGHTFUL MORTALITY AMONG CHILDREN, ETC.

It may, perhaps, be contended that the victims of this high rate of death are for the most part children under 5 years of age, and that if a given number of adult Russian peasants were compared with an equal number of adult peasants from western Europe the inferiority of the former, in point of health and strength, would not be noticeable. But this contention is not supported by the facts. It is true that 58 per cent of all the children born in Russia die before they attain their 5th year, but it does not, by any means, follow that the 42 per cent who survive and who finally reach the age of maturity are sound and well. The unfavorable conditions which prove fatal to the 58 per cent who die, affect also the health and strength of the 42 per cent who live, so that a large proportion of them are physically defective or unsound even in the first flush of early manhood.

From Russian conscription statistics it appears that out of 428,000 young men summoned annually to render military service in Russia, 67,000, or nearly 16 per cent, are rejected on account of various physical defects and disabilities. In some parts of the empire the proportion of unsound or defective recruits is much larger even than this. In the province of Smolensk, for example—the province where the economic condition of the peasants is declared to be "most lamentable"—the number of recruits found to be unfit for military service in 1893 was 2,042 out of 9,507, or nearly 22 per cent. In the Pri-Vislianski region, which comprises the Polish provinces, the average number of recruits condemned by army surgeons in 1890 was 20 per cent and rose in some places to 33 per cent.

LOW PHYSICAL CONDITION.

In order fully to appreciate the significance of these figures we must bear in mind the fact that conscripts in Russia are not drawn from the whole number of males capable of bearing arms, but only from young men who have just attained their majority, and who are supposed, therefore, to be in the prime of their youthful vigor. If 16 to 33 per cent of the young in this selected class are found, upon examination, to fall below the normal standard of health and strength, the physical condition of the great mass of the population can readily be inferred.

From this necessary brief and hasty survey of the present economic status of the Russian peasant farmers, it clearly appears, I think, that a very large number of them—some tens of millions at least—are being insufficiently fed, inadequately paid for the work that they do, disproportionately taxed and reduced generally to a condition which, if not hopeless, is at least extremely grave and critical.

GEORGE KENNAN.

Oregon Kidney Tea cures backache. Trial size, 25 cents. All druggists.

EARNINGS OF CLERGYMEN.

Interesting Facts Deduced from Extensive Investigations.

Some very interesting facts in regard to the pay of preachers in the United States have been collected by Mr. H. K. Carroll for the August number of the Forum. The extensive investigations made by the author of the article, covering as they do the records of all the chief denominations, show, as might have been expected, that the salaries paid by the city churches are much higher than those paid by rural churches, and that the average earnings of a clergyman are considerably larger in the northern than in the southern states. On the whole, says the New York Sun, it seems that country ministers make as good a living as country doctors, and are better off than country school teachers; while those urban salaries which are regarded as prizes of the profession are higher than those of college professors, or than those of judges of the federal and most of the state courts.

The salaries of bishops are considered separately by Mr. Carroll, for the obvious reason that their average income exceeds that of the great body of the clergy, just as the average income of the bench exceeds that of the bar. In the Protestant Episcopal church the pay of bishops varies from $3,000 a year, with $300 for official and traveling expenses, in the case of the episcopal heads of missionary jurisdictions, up to $12,500, with an alowance for house rent. There is only one salary of the latter size, however. Another Episcopal bishop has $9,750 and a house, one has $6,500, two have $6,000 each, three $5,000 each, and one, in the central west, only $3,300. It appears that, in most cases, a house is provided gratuitously, and often an allowance of $1,000 or less is added for a secretary or [illegible] expenses. The conclusion reached by Mr. Carroll is that $5,000 may be taken as the average salary of an Episcopal bishop. The pay of Catholic bishops is estimated at from $3,000 to $5,000 a year; archbishops, on the other hand, receive about $10,000. To each of the sixteen bishops of the Methodist Episcopal church, north, is given a salary of about $3,500, plus $1,500 for house rent. As they are itinerant, their traveling expenses are considerable, but these are defrayed independently of their salaries. In the Methodist Episcopal church, south, the bishops receive but $3,600 for all purposes, including traveling expenditures as well as house rent and salary. There are in the various denominations, including the Roman Catholic church, about 240 bishops; their average income is $5,000, which is considerably more than that of college presidents, whose average earnings are only about $3,000 a year.

Turning to the pay of ordinary clergymen, we find that in one of the Protestant Episcopal dioceses in an eastern state four churches give their rectors $10,000 apiece, together with a house; another $9,000, and four $8,000 each. Three-fourths of the churches in the same diocese pay less than $2,000 each. In an Illinois diocese three churches pay $6,000 apiece, one $5,000, one $4,000, and three about $3,000 each; but other salaries range from $1,000 to $1,500. In the Presbyterian church the average salary of a pastor is between $1,000 and $1,200 a year, but there are eight or ten pastorates which pay $10,000 a year or more; six of these are in New York City, and one of them gives its preacher $15,000, besides the use of the parsonage. In the Southern Presbyterian church, on the other hand, the highest salary is $4,500, and there is a descent from this figure to $100, or even less. The average salary of Congregational ministers is $1,047. The highest salaries are paid in New York and Brooklyn. One Congregational church in the former city gives $12,500, three in Brooklyn give $10,000 each, others in Brooklyn pay $8,000 and $7,500; in Boston two churches pay $7,000 apiece. Materially lower are even the highest incomes obtainable by Methodist ministers. There is, apparently, in the Methodist Episcopal church, north, not a single instance where salary and house rent together amount to $7,000, and there are but thirteen churches which pay between $5,000 and $6,500. In the 115 richest churches the salary ranges from $3,000 to $7,000. Outside of the cities the incomes of Methodist ministers range from $2,500 downward, many a place paying only $500 with a house. In the Methodist church, south, few pastors receive as much as $4,000 a year, and none obtain more than that sum; the average is not above $500. The earnings of Baptist preachers are, as a rule, very small. In one northern city a Baptist salary of $10,000 is paid, and in the same place five other Baptist ministers receive $5,000 each. In New York and Brooklyn not more than four get as much as $5,000 apiece. In the south $4,000 is about the highest salary paid, and that is given only in Baltimore, Louisville and Atlanta. Among the Lutherans the largest salary recorded is $6,000, and that only in a single instance; there are not very many salaries amounting to $3,000. But it is the custom of the Lutherans to provide a parsonage, and the perquisites are relatively large, in some cases exceeding the salaries. The pastors of the Dutch Reform church are well paid, quite a number of them getting from $5,000 to $10,000. It is stated, finally, that some Jewish rabbis receive as much as $12,000 in salary, besides perquisites.

The statistics laboriously compiled by Mr. Carroll should put an end to the current notion that preachers are, as a class, underpaid. There is no lack of prizes in their profession, and they are sure of a support commensurate to their merits.

An Interesting Letter Which Speaks for Itself.

LOVEVILLE, St. Mary's Co., Md., June 15, 1894.—I have handled Chamberlain's Colic, Cholera and Diarrhoea Remedy for the past year. It gives the best of satisfaction to my customers. I received an order last week for four bottles of the remedy from a man residing sixteen miles from my place. Today I received a letter from him, stating that it has saved the lives of two members of his family. An old gentleman here, who has suffered two years with diarrhoea, was permanently cured by this remedy. He can now do as much work as any man of his age. I could mention other remarkable cures, but the Remedy will show for itself if tried. B. Love. 25 and 50-cent bottles for sale by druggists.

CO-OPERATIVE HOME BUILDING

Second Annual Convention of the United States League.

THE KERNELS OF THE PROCEEDINGS

Instructive Array of Statistical Truths, Opinions and Experiences—Merits of the Serial and Permanent Plans—Resolutions and Officers.

Fifty delegates representing fourteen states constituted the second annual convention of the United States League of Local Building and Loan associations which held a two days' session in Buffalo, N. Y., the last week in July. The business of the convention was education and consultation—an interchange of ideas and experiences, and discussion of ways and means best calculated to promote thrift and home-getting through co-operative effort. Although the mental feast was attractive in itself, the Buffalonians broke in upon the repast with pleasurable relaxation. A reception and banquet gave the delegates a preliminary fill of Queen City hospitality, and it supplemented later with an excursion to Niagara Falls.

President Seymour Dexter's opening address was a synoptical review of the history of building and loan associations in the United States. He sketched their progress from 1831 to the present time, and reminded the assembled delegates that they represented 5,600 associations, with an aggregate capital of $450,000,000 and 1,500,000 shareholders. The aims of the National league and the reasons for its existence, he declared, were to promote the interests of the local mutual, loan and building associations in the states, territories and District of Columbia; to promote the enactment in all the states and territories of such laws as will secure the just and safe management of such associations for the mutual benefit of all shareholders therein, and as far as possible prevent the use of such associations of their good name for speculative purposes or for the profit of one class of shareholders at the expense of the others; to devise and promote the adoption by all local building, loan and saving associations of systematic, equitable and safe methods of conducting their business, and to encourage and stimulate the building and owning of homes by the people of the United States.

FUNDAMENTAL TRUTHS.

"There are certain fundamental truths and principles to be always remembered," said the president. "You cannot create something out of nothing. You cannot pay out more money than you receive. Since the building and loan association deals only with its own shareholders, it cannot pay to one member that which it does not receive from another. When it seeks to make large dividends on its shares it must make its borrowers, the home builders, pay large interest, large fines on default, and retain an undue share of the profits from the withdrawing shareholders. There are three principles which must be followed to make this co-operative movement successful and enduring. They are safety of funds, equality of benefits and simplicity of methods. The last year has been one of the severest in the history of the nation in the testing of the strenth and soundness of methods in financial institutions. It is with congratulations and pride that I point to the record made by the 5,600 associations during the last year. So far as I am advised, you can count on your fingers the number of local associations that have passed into the custody of a receiver during the last year. No class of shareholders, depositors or investors in the nation have suffered as light a loss upon their holdings or deposits as holders of local building and loan shares."

RIVAL PLANS.

The liveliest debate in the convention occurred upon the relative merits of the serial and permanent plans. The serial plan comprehends the issue of shares at regular intervals, all shares in one issue being carried to maturity on an equality, and maturing together. The system is nearly as old as the association movement in the United States, and is in most general use at the present time. The permanent plan is comparatively new. It is an Ohio idea, and has reached its greatest development in that state. In substance, the permanent plan means the issue of shares at any and all times, and makes the account of each shareholder independent of any other. In the serial system, persistance is rewarded by increased profits in the permanent. There is no incentive to perseverence other than increased dividends or compound interest.

Mr. Charles R. Price of New Bedford, Mass., was the chief champion of the serial system, and was vigorously supported by Judge Seymour Dexter of Elmira, N. Y., president of the convention. The advocate of the permanent plan was Mr. K. V. Haymaker of Defiance, O., deputy inspector of building and loan associations in the state.

The papers of Messrs. Price and Haymaker went into the details of the respective systems, the merits of each being urged with much force. The sentiment of the convention favored the serial plan, and for that reason Mr. Haymaker was subjected to a lively cross fire. He disclaimed perfection for the permanent plan, but contended that it possesses many points of excellence which render it far superior to the serial plan.

On being informed that dividends are declared annually, as a rule, under the permanent plan, Mr. Eldridge of Boston declared the permanent plan was largely for the benefit of the well-to-do, who found it a convenient way to invest their surplus money, being free to deposit and withdraw at will. He said building and loan associations were established chiefly for the benefit of the people who could not afford to run bank accounts, and thought that the permanent association was a thing which was hitched to another line than that which was intended for building and loan associations. To this Mr. Haymaker replied that the Ohio permanent associations had initiated the Almighty, and are no respecter of persons. He thought the more money that could be got hold of by the associations the more use that association would be in the community.

Judge Dexter thought the permanent, under the present system, was a savings bank, pure and simple, and that was what they ought to call it. It was likely to cause a stagnation of funds, and it was merging a straight, clean, pure building and loan association into a savings bank. "Upon the lines which you are operating in Ohio," said he, "you have no right to ask that state to exempt you from taxation."

"An association with $2,000,000 assets," said Mr. Haymaker, "can do more good in a community than any four with $5,000,000 assets, such as yours in Elmira."

"Yes," replied Judge Dexter, "but that $2,000,000 divided among ten societies will do a thousand times more good than if hoarded in the cash box of a single society, for it will come closer to the people."

THE PERMANENT DETAILED.

Mr. Haymaker held his ground remarkably well. Though subjected to a lively cross-examination from all sides, his prompt and pointed replies showed that he was loaded for all comers. The plan which he successfully championed he detailed as follows:

"In conducting an association upon the permanent plan persons are permitted to subscribe for stock at any time. Each stockholder's shares are treated as separate series, and an account is kept with each member of the dues paid in by him and of the dividends to which he is entitled at each annual or semi-annual distribution of profits. Few associations in Ohio today exact any membership fee from persons subscribing for stock, but the charge of a nominal sum, usually 25 cents, is made for a pass book, and this is the only remnant of the old practice of demanding an initiation fee of so much a share. The practice of compelling non-borrowing members to keep up their regular dues by imposing a fine for each delinquency is fast disappearing. They are permitted to regulate their payments according to their convenience, to pay less or more than the regular dues or to cease payment altogether. Stockholders very soon learn that their share of the dividend depends upon the amount of their payments, and in those associations which are liberal to their members many pay far in advance of their regular dues, and the delinquent member is the exception rather than the rule. The associations also accumulate and maintain a reserve fund for the payment of contingent losses. The shareholder is also permitted to allow his money to remain with the association until such time after its maturity as he shall have need for it. By allowing a member to withdraw his stock at any time does away with that dreaded experience of the serials of having to meet and pay off an entire series of stock at one time. The entire plan is simple, logical and reasonable. It makes each stockholder practically independent of his fellow. Each member is rewarded in the exact proportion to the economy and self-denial which he practices and the faithfulness in which he keeps up his required payments or the enterprise with which he pays more than the required sum. When the member falls or ceases to pay he is not punished for the default, but his dividends do not increase, but remain at the same figure each dividend day until he again resumes his payments."

INSTRUCTIVE STATISTICS.

The growth of building and loan associations in the states of Pennsylvania and New York formed the theme of papers prepared by Mr. Michael Brown of the former and Mr. William M. Bloomer of the latter state. Mr. Brown stated there had been 250 societies organized in Pennsylvania since 1891. The average membership for each society is 219.08. The average income for each society is $35,054, and the average expense of running each society is $308.02; average salary account was $264. There are about 75,000 women in that state who hold stock in the associations, which is valued at over $30,000,000. Commenting on these figures, President Dexter said Pennsylvania had just the kind of societies which make a success of savings and loan associations. They have many associations with small numbers of shares and light expenses. "The expenses for running the associations in Pennsylvania," said he, "during the last year, for handling the many millions, were $100,000 less than the expenses of the national associations in New York state for handling $8,000,000."

Regarding New York Mr. Bloomer said there were 413 associations in the state, with a membership of 152,597, of which 34,147 were women. The assets of the societies are $41,409,744, an increase of $4,224,571 over the preceding year. They were operated in 1892 at an expense of 2 per cent of the receipts, as against an operating expense of 10 per cent by the so-called nationals. The rate of operating expenses in 1893 was about the same. In 1892 they had loaned on bonds and mortgages $10,250,000, and in 1893 this amount had been increased to over $30,000,000.

EXEMPTION AND DECEPTION.

Mr. Julius Stern of Chicago, counsel of the Illinois State league, delivered an address upon the necessity for and the justification of the exemption of building and loan associations from taxation. "Notwithstanding all the feather-headed talk about labor and capital and their relations to each other at the present day," said he, "there is one thing true. The creation of capital is the first step on the road leading from barbarism to civilization. Exemption laws are as old as the laws creating taxation, and it has long been the custom to exempt church and educational property. It must be conceded that it is good morals and economics for a government to foster home-owning and thrift. That a loan association is a pure co-operative measure is the basis for our plea for exemption."

National associations came in for a vigorous drubbing. President Dexter devoted a good portion of his address to an exposition of their methods, their unequaled pretenses and barren realizations. Mr. E. E. Phelps dealt with the nationals in detail. He said statistics had proved that the average