CO-OPERATIVE HOMEBUILDING

Moderate but Steady Growth of Omaha Associations.

THE SEVERE TEST OF HARD TIMES

Profitable Lessons of Experience—Statistics of Association Progress in Other States—An Illinois Concern and Its Sand Banks.

Building and loan associations in Omaha are not making any great strides at the present time. They are, however, doing considerably better than holding their own. All the older associations are growing slowly, but steadily. Many withdrawals are reported, due to the stress of the times, but the new membership, as a rule, exceeds the withdrawals. A goodly number of the latter take out the savings of two years or more to meet current obligations, and almost invariably reinvest in new shares. Others are obliged to draw their surplus through lack of employment, or to meet some unusual demand. The most remarkable feature of the business at the present time is the promptitude of monthly payments, the per cent in arrears being really less than during the flush times of past years. This is particularly noticeable in the case of borrowers, comparatively few being backward in their payments, consequently very few foreclosure suits have been instituted.

The reasons for this favorable condition are chiefly due to a greater degree of vigilance on the part of the directors. During the era of inflated values and rapid realization on investments, fictitious valuations were accepted for loans, and the associations found themselves, when the tide receded, with considerable real estate wreckage on the wrong side of the ledger. The associations which provided reserve funds for just such business contingencies managed to ease up the losses. But the lesson, costly as it was, was needed to stir the directors to a realizing sense of their duties, and they have profited by it. Fictitious valuations and high loans have been outlawed. Conservatism took the place of inflation, and the result is seen in the improved character of loans emphasized in prompt payments.

The chaff has been successfully winnowed from the wheat. What is left is on firm foundations. The home builders who have, through mutual co-operation, secured immunity from landlordism, are the nucleus from which prosperity will obtain an early impetus. Having passed through a financial storm of unusual severity unscathed, the associations have little fear of the stress of winter, and will undoubtedly reap a harvest of new business when the clouds roll by.

ABOUT KICKS AND KICKERS.

One of the privileges which a shareholder invariably exercises is to register a kick whenever the dividend does not reach the altitude he calculated on. He does not stop to consider why it does not come up to the mark. He imagines that the mere paying of his monthly dues fulfills his obligation. He probably never attends a meeting of the directors, who give their time to the association gratuitously, but he watches the reports as a hawk does its prey, and if it is not satisfactory in gains, he develops a pedal movement that would astonish a professional high kicker. Sometimes he waxes hot and withdraws, or masticates the ear of the secretary. Like many other nuisances, this kind must be tolerated. If he would take himself off to some quiet corner and wrap his gray matter around the fact that every director is equally interested with him in the profits of the business, and equally anxious to increase the income, and devotes no small part of his energy to that end, he might probably discover that the era of great profits is past and be content to let well enough alone.

Few members of loan associations realize the responsibilities they place on the officers of the associations. The time and ability used in managing many of the associations would command large salaries from regular corporations, but in most of the cases the officers give their time without hope of reward. Ask the officers and directors of some of the Omaha associations the amount they would charge for work they are doing for the associations without pay, and one would be surprised at the figures. The fact that there are so many business men interested in the operation of the associations shows that the principle of the associations meets with their approval. One of the most successful business men in the city was asked the other day why he was such an enthusiastic worker in the loan association ranks. "My first dollar was saved through my membership in a loan association, and I believe that there are more like me, who, when they learn the value of that first dollar, will try to save more."

THE SOCIAL SIDE OF IT.

Editor Rosenthal of the Co-operative News, Cincinnati, said, in a recent address: "The building association is the great home maker of the country. The United States commissioner of labor, in his statistics upon this subject, just compiled, estimates that 400,000 homes have already been established through this medium. And as yet the building association is only emerging from the experimental stage. These statistics of Commissioner Wright are the first compiled by the government upon this subject.

"The 400,000 new homes mean that many families of wage-earners and workingmen taken out of the tenement house, freed from the landlord and established in social independence. Taking the usual average of five persons to a family, this means better health, better moral surroundings, better educational opportunities for 2,000,000 people, and this in turn means a great uplift to our common citizenship. The fundamental principle of the building association is co-operation, mutual helpfulness. Who can estimate the social influence of the lasting friendships that are formed through the regular weekly meeting of directors at the association headquarters?

"The building association is a great unifier. Every religious creed, every political party is represented in the association membership, yet nothing is ever heard there of creed or party. The association is recognized by all as representing the highest form of co-operation, for it embodies the spirit of helpfulness and the purest patriotism, for it insures an intelligent and progressive citizenship. It is only recently that the building association as a social institution is beginning to be recognized. The various league meetings, national, state and local, always have their distinctive features of social entertainment. It remains for the local league to develop the social features of the associations in each community. In the English building societies social entertainments are very common and successful. Excursions, picnics and conventions of the membership of those societies are very frequent and useful."

TOO MANY IRONS IN THE FIRE.

President Dudley of the Missouri League of Local Mutuals has been looking up the methods adopted by some secretaries in that state. He says there are 100 composite secretaries in Missouri who are managing more than one association, and who, for the purpose of getting as many salaries as possible, increase the number of associations under their management, thereby increasing their income without regard to the fact that they could sell more shares of stock in one of the associations conducted by them and thus strengthen the associations now in existence. The societies, President Dudley says, have many vampires sucking the blood of the frugal money saver, and what is needed is laws that will free the associations from those so-called Napoleons of finance. Nothing too severe, Mr. Dudley thinks, can be said of the dishonest secretaries, and nothing too good of the honest ones, for they have it under their power under the present laws of that state to do as they please.

AN ILLINOIS NAPOLEON.

The state auditor of Illinois, vested with supervision of building and loan associations, is experiencing considerable difficulty in weeding out the insolvent Napoleons in the business. Some weeks ago he became convinced that the Illinois Building and Loan association of Bloomington was decayed to the core, and certified the facts to the attorney general, who is directed by law to wind up the affairs of any association reported insolvent by the auditor. The attorney general pooh-poohed the allegations for some unknown reason, and declined to proceed as the law directs. So far as the law directs, the duty of the auditor ended with the certification, but in view of the interests involved and the possibility of greater loss befalling the stockholders, he has published the result of his examinations, hoping it will serve as a warning to investors. The Illinois is one of the broad guage national concerns, about which much has been written of late. It sought business in the highways and byways of western and southern states and made loans with that reckless disregard of consequences that distinguished Louis Menage of Minnesota in handling other people's money. According to Auditor Gore, the Illinois has a capital stock of $75,000,000 on paper. The association's earning capital which it puts at $777,196, is in reality less than $316,330. It has $65,000 in loans in Tennessee property, not one dollar of which is collectable under the state law. It has a large assortment of shifting sand lots near Chicago, which would not realize enough to pay the costs of foreclosures. In other words, $95,000 was loaned on lots worth about $15,000. Although it collected since organized $142,252 as an expense fund, the expenses exceeded the amount by $23,993, and the officers of the concern received $30,326 as compensation in direct violation of law. The figures certainly justify the action of the auditor, and call for more drastic measures than mere publication of the facts.

ASSOCIATION WORK IN PENNSYLVANIA.

The bureau of statistics of Pennsylvania reports 1,239 associations in operation in the state. Complete returns from 1,079 show 238,985 members. The receipts from 902 associations for the year past were $31,619,377, the assets of 1,079 were $81,870,964, the dues and profits amounting to $74,710,419, the withdrawals of 848 associations were $8,852,310 and the average loans of 809 were $1,065. In all this co-operative banking system the losses were but $51,015, clearly testifying to the prudence and skill of the managers.

The single series societies first formed in 1831 and there are 217 of the one series companies now running on a life of not longer than twelve years. The greater number of associations, however, are perpetual, issuing new series of shares each year. The magnitude of this plan is given in the statement that the average time for the vast accumulation of over $100,000,000 for the members of this state's societies cannot be over seven years, a wonderful record of thrift and self-denial.

An illustration of the value of these associations is given in the fact that 1,239 societies now in operation have assets estimated at $103,843,364, and the $100,000,000 returned to members in various forms since the system began provides a grand total twice as large as the capital of the national banks in this state.

This represents fully 97,500 homes of wage-earners, and the report estimates that at least 150,000 homes are owned in whole or in part by persons who secured them through building associations.

UNDIVIDED PROFITS.

Ohio associations are having trouble over undivided profits. A majority of the secretaries insist on carrying an account under that designation. The state inspectors are equally firm in maintaining that they have no warrant in law for the practice. One clause of the Ohio law reads: "Associations cannot carry any portion of the current net earnings as individual profits." The inspectors claim that there must be a complete distribution of all the net earnings to the stockholders, and the statute plainly prescribes the manner in which the same is to be made. The division of the earnings must be either semi-annual or annual. In making these divisions there must be deducted a sum sufficient to cover the expenses actually incurred during the term, and an amount, to be determined by the board of directors, for the fund for contingent losses, as provided in section 5, which shall at least be 5 per cent of the net earnings. The residue of the net earnings must be distributed to the stockholders as a dividend, and no portion of the same may be held as undivided profits. The secretaries contend that it is very difficult, if not impossible, to distribute the net earnings to all stockholders without leaving over a small fractional per cent. Thee inspectors insist that when such a balance exists it must be placed to the credit of the contingent fund.

ASSOCIATION NOTES.

There are 378 associations in the city of Cincinnati, the oldest of which was started in 1866. They have 100,000 shareholders and handle $30,000,000 annually.

There are 482 associations in the city of Philadelphia, with 105,000 members, $42,000,000 of capital, $17,000,000 of annual income and $6,500,000 of annual profits.

It is of interest to know that in Illinois there are 563 building associations, with total assets amounting to $19,232,396. Of the number of associations thirty-five are national and the others locals. The nationals have assets reaching $6,217,835.

A building and loan association was organized at Ponca, Neb., recently. William Lister was chosen president, W. W. Cooper, secretary and treasurer, and William Grath, Frank Bowes and George Koffman directors.

The Edgar, Neb., association closed out its first series in six and one-half years.

ALLISON'S TRAIL OF GRAVES.

A Desperado's Path Marked with the Mounds of Victims.

The man who told the story, between the puffs of his cigar, was from Texas, says the Kansas City Times. "Clay Allison's life was a tragic romance," he began. "Clay Allison was a desperado. He lived in the Red river country in the Panhandle. His trigger finger was busiest in the early '80s. His record was twenty-one. He boasted of it. Twenty-one dead men, whose graves were scattered from Dodge City to Santa Fe. I myself saw him kill Bill Chunk, a bad man, who shot people just for the fun of seeing them fall. The two men had no cause for quarrel. They were the prize killers of the same section of the country. It was a spirit of rivalry which made them swear to shoot each other on sight. Their friends bet on the result of their first chance rencontre. They met one night at a cross-road inn in New Mexico and sat down at tables opposite each other, with their drawn six-shooters resting on their laps beneath their napkins. A plate of oysters on the shell had just been set before Chunk, when he dropped his hand in a careless fashion, and sent a ball at Allison beneath the table. Quick as a leap of lightning Allison's gun replied. A tiny red spot between Chunk's eyes marked where the bullet entered. The dead man lolled over on the table and was still, with his face downward in the dish of oysters.

"Allison was a large cattle owner. He went on a drive to Kansas City once and while here fell in love, married and took the woman to his home in the west to live. A child was born to them—a child whose face was as beautiful as the face of a cherub, but whose poor little body was horribly deformed. Allison loved the child with the great love of his passionate nature. In the babe's twisted and misshapen form his superstitious mind read a meaning as significant as that of the message which the divine hand wrote on the palace walls of the king of old in Babylon. God, he thought, had visited a curse upon him for his sins. He quit his wild ways. He drank no more. No man ever, after the birth of his child, fell before his deadly pistols. He was completely changed.

"In the new life which followed he devoted himself with absorbing energy to his business interests. He became rich in time. Ten thousand cattle on the Texas ranges bore his brand. A few years ago he was driving from his ranch in a heavy farm wagon to town. The front wheels jolted into a deep rut. Allison was pitched headforemost to the ground. His neck was broken. The team jogged on into the distance and left him lying there dead and alone upon the prairie."

Fooled His Better Half.

A little man with a bald head and an inoffensive blue eye drifted into a Main street saloon and threw a half dollar on the bar, says the Buffalo Express.

"Gimme a schooner of beer," he said.

The schooner was given him. Just as he was about to drink it a big man came in and said: "Hello, Shorty, who's buying?"

"I am," replied Shorty, with dignity.

"You," scoffed the big man, "why, you never had a cent in your life. Your wife gets your wages."

"That's all right," said Shorty, "mebbe she does, but I've got money today."

"How'd you get it?"

"Well," replied Shorty, "I don't know as I mind tellin'. I had a couple of bad teeth an' she gimme enough to get 'em pulled."

"Didn't you get 'em pulled?"

"Sure, but I worked her for 50 cents for gas, an' this is the fifty. See?"

ESTABLISHING A NEW STATE

The People of Utah Building the Foundations of Statehood.

OLD PARTY LINES ARE OBLITERATED

Salient Features of the Constitution to Be Adopted Next March—Republicans and Democrats About Evenly Divided—After the Spoils.

II.

In a previous number it was pointed out that the spirit of dissension in Utah between Gentiles and Mormons as such had been succeeded by an "era of good feeling," and of the two causes which are assigned for this change, one—the official declaration against polygamy by the leaders of the Mormon church and its avowed acceptance by the laity—was reviewed. The other cause mentioned was the readjustment of political parties in the territory. This is largely a consequence of the first, and, like it, requires some retrospective analysis.

Until very recently, as is well known, the voting population of Utah was not distributed, as elsewhere, between the great political parties of the nation, but was divided into two parties or factions having merely a local existence in that territory. One of these, the people's party, was composed almost, if not quite, exclusively of Mormons, and its adversaries declared that both its policy and the votes of its members were directed by the clergy of that sect. The other party, calling itself the liberal, included all those, of whatsoever previous party affiliations, who were opposed to the Mormon church. Naturally this situation was calculated to arouse bitter prejudices and to place in the foreground questions not strictly political. The liberal party, at first insignificant, increased as Gentiles continued to settle in the territory, and ultimately became quite strong in the larger towns. In the spring of 1890 it carried the municipal election in Salt Lake City after the fiercest campaign in its history. Upon the renouncement of polygamy by the church its leaders advised the dissolution of the people's party. This was soon afterwards effected, and at the next election for delegate, in 1892, that party presented no candidate.

The liberal party, however, continued its organization longer, because, as its members said, they were not yet ready to trust Mormon promises, and, as their opponents declared, the liberal leaders were entrenched in office in certain parts of the territory and desired to remain so. As late as the November election of 1893, therefore, the liberals, though then confined to Salt Lake county, maintained their organization and nominated candidates. But shortly after that, as Editor Goodwin expressed it, "We woke up one morning to find that the liberal party had disappeared." At an election in Salt Lake in January last to fill a vacancy in the legislature there was no liberal candidate, and the contest was exclusively between the republican and democratic candidates.

Two recent incidents will serve to illustrate how rapid and yet how extensive has been this effacement of former party lines. On August 11 the republicans held a party celebration of the passage of the statehood bill at Saltaire, the famous new pleasure resort on Great Salt lake.

On the platform from which the addresses were made were several well known former liberal leaders, together with President Woodruff of the Mormon church, Joseph F. Smith, one of the First Presidency and a nephew of the founder of Mormonism, and others of that faith. One of the strongest party speeches was made by a Mormon bishop from Provo. Judge Goodwin, who also delivered an address, alluded in most friendly terms to the venerable President Woodruff and other Mormons who were present.

The other incident is found in a recent republican speech made by John M. Zane at Salina, Utah. Mr. Zane is the son of ex-Chief Justice Zane, under whose administration the anti-Mormon legislation was most rigorously and unrelentingly enforced. As an instance of what even some Gentiles regard as extreme views on the part of the judge, his famous "segregation decision" is cited, in which he held that each day of continued polygamous relations constituted a distinct offense for which the full penalties of the statute might be applied. Yet, in the speech above referred to, the younger Zane made a special plea for the support of the Mormons. He told them that the persecutions of their fathers in Missouri were allowed and abetted by a democratic governor, and declared that the most obnoxious features of the anti-Mormon legislation for Utah were not of republican origin. It seems safe to say, then, that no political party in Utah will hereafter seek to thrive through hostility to the Mormons, and it is quite as probable that none will command their undivided support.

CONSTITUTION MAKING.

Under the enabling act delegates to a convention to frame a constitution for the new state are to be elected next November. But the convention itself is not to meet until March, 1895, and the result of its labors will not be submitted to the voters until November of that year. Preparations are now in progress for the selection of delegates and there is considerable discussion as to methods of doing so. Many favor their nomination by nonpartisan conventions, but the advocates of selection through the regular party machinery are very active, and in Salt Lake county the latter plan has been adopted, nominations for delegates having already been made by the republicans.

There is much less discussion, either privately or in the press, about the substance of the new constitution than one might naturally expect. There seems to be a general impression, however, among the best informed that the constitution will contain little that is unusual, and also that it will follow the older type of American constitutions in being restricted to general provisions rather than the later tendency which is to incorporate much in the way of specific legislation, and thus to anticipate and restrict the work of the regular law-making body.

One of the questions concerning which party lines will probably be drawn in the convention is that of a clause regarding bounties. Industries, such as beet sugar factories (one of which Utah already has), it will be a part of republican policy in the new state to subsidize by bounties, while the democrats will oppose these and endeavor to prohibit them by constitutional provision.

Woman suffrage will probably have advocates in the convention. In Utah this would be the restoration of an old rather than the creation of a new policy. Women voted there under the old regime, and their disfranchisement was a part of the legislation against the Mormons. It would not be strange, therefore, if the latter should be found advocating a revival of the system.

Not all, however, of the provisions of the new instrument will be left to the convention. It is usual in the admission of new states for the enabling act to prescribe certain clauses which must be incorporated in the fundamental law. In the case of Utah these appear to be somewhat more extensive and explicit than heretofore, but this is in part due to a desire to insure the removal of conditions which have so long operated to keep the territory out of the union. Following are some of the most important of these requirements:

"The constitution shall be republican in form, and make no distinction in civil or political rights on accounts of race or color, except as to Indians not taxed, and not be repugnant to the constitution of the United States and the principles of the Declaration of Independence. And said convention shall provide, by ordinance irrevocable without the consent of the United States and the people of said state:

"First—That perfect toleration of religious sentiment shall be secured, and that no inhabitant of said state shall ever be molested in person or property on account of his or her mode of religious worship; provided, that polygamous or plural marriages are forever prohibited.

"Second—(Here follows a provision regarding the disposition of government lands.)

"Third—That the debts and liabilities of said territory, under authority of the legislative assembly thereof, shall be assumed and paid by the said state.

"Fourth—That provision shall be made for the establishment and maintenance of a system of public schools, which shall be open to all the children of said state and free from sectarian control."

VICTORS AND SPOILS.

Now that the parties of Utah have become local branches of the great national organizations the chief political interest centers in the race for the control of the new state. The figures in the more recent elections will throw some light on this feature of the situation. In 1892, at the first general election after the readjustment of party lines, Rawlins (dem.) received about 2,800 majority over Cannon (rep.) for territorial delegate to congress. At the last general election, in 1893, the republicans obtained a majority of the members of the legislature, but the aggregate vote throughout the territory still showed a democratic majority of about 1,800. A special legislative election in Salt Lake county in January of this year resulted in a plurality of about 1,000 for the republican candidate.

But after all the most that can be inferred from these figures is that during the present period of transition the parties are very evenly balanced. Any definite prognostications as to the future would be premature because of the unusually large number of voters who have not yet permanently identified themselves with either party or thought out the questions which divide them. National issues were so long practically ignored in the territory, and the Mormons formed so long a distinct political organization, that it will be strange if, as individuals, they are not slow in attaching themselves permanently to either of the present parties. They manifest now a lively interest in national questions and there are many signs that they are seeking to prepare themselves to vote upon these questions intelligently. But the slowness of this process makes the Mormon vote yet an uncertain factor. The republicans claim President Woodruff and several members of the Apostolic college, while George Q. Cannon (probably the most influential of the church leaders) and others of prominence are supposed to be democratic. Thoughtful men of all parties agree that for the present at least Utah must be ranked among the doubtful states. One thing is certain, it affords an excellent field for either side to conduct a "campaign of education."

NEBRASKA AND UTAH.

The visitor to Utah will find other matters of interest as well as politics and statehood. The recent and rapid development of its public school system, its remarkably successful beginnings in certain lines of art—such as music and architecture—and the importance and diversity of its industries—all can hardly fail to attract observation. The last named feature should especially interest all Nebraskans, because it promises the upbuilding of a nearer and wider market for the products of our state which will repay closer attention than it has yet received. There are many other facts which link the two commonwealths together. Their development has been quite uniform, and the same great continental highway which unites them has been an important factor in the progress of both.

Historically, too, the connection has always been close. The earliest annals of both, tinged with romantic tradition, merge in each other. Who does not know that our own suburb of Florence was originally only the Mormon village of "Winter Quarters?" It was from here in the spring of 1847 that Brigham Young's first party set out on its pathless, perilous journey in search of the promised land. And it was here that the body of the saints tarried, then the pioneers of Nebraska, but soon to become the first settlers of Utah. Brigham Young and his companions were three months and seventeen days in reaching Zion. Today the traveler makes the journey—from the same Florence to the same Salt Lake—in a trifle more than thirty-six hours. And this momentous change is at once the measure and the type of progress, not alone for Utah, but for the whole vast trans-mississippi empire. For between the ox train of the Mormon scouts which halted on the desolate sands of the Salt Lake basin and the locomotive whose whistle sounds through the now transformed and verdure-laden valley lies the history of western civilization.

CHARLES S. LOBINGIER

NOTHING NEW UNDER THE SUN.

Moses Was an Electrician and Joseph a Single-Taxer.

Since the startling discovery that Joseph in Egypt was the original single taxer excessive astonishment need not greet the revelation that the ancient prophet Moses was probably the father of electricians, says the Philadelphia Record. King Solomon declared there is nothing new under the sun. The theory that electricity, which this age prides itself upon as its own peculiar glory, is as old as the ten commandments, and was well known to the Israelites if not to the Phoenicians, has been advanced by a shrewd biblical student, C. B. Warrand. As Piazzi Smyth has sought to establish the wonderful astronomical genius of the old Egyptians by a thorough investigation of the great pyramid, so Mr. Warrand has brought modern science to bear upon the ark of the covenant and the temple of the ancient Israelites.

When Moses built his box for the commandment tablets he rejected the common cedar and other native woods, and chose fir wood, which had to be imported by the Phoenician merchants from the southern part of Europe. Now, fir happens to be the best known nonconductor among all the great number of various timbers. Furthermore, Moses had this fir box lined inside and outside with beaten gold, thus converting the Ark of the Covenant into a very expensive, but very perfect Leyden jar, or storage battery for electricity. Gold is one of the best conductors of electricity. "Edison or Tesla," declares Mr. Warrand, "could not have improved upon Moses' fir and gold box." The carbon in the fire of the ark of the covenant charged the strange battery. Aaron improved upon this by the building of poles fifty ells (150 feet) high. These poles were covered with beaten gold and gold chains were hung from the poles to the ark—a method by which the prophet secured a complete and powerful electrical connection. His sons were killed, without wounds or bruises, by fire breaking out of the ark.

Investigator Warrand has asserted that in order to deal death from this apparatus Aaron had only to remove the costly camel's hair carpets, which were almost perfect nonconductors of electricity and make the culprit stand on terra firma. That several members of revolting tribes of Israelites were thus electrocuted is also a matter of record in the bible. In building the temple, Solomon found that copper would do as well as gold. He had the temple covered with copper, and copper water pipes led to the cisterns inside the temple. On the temple, or rather on its roof, a number of gilt spears were placed in vertical positions, from sixteen to twenty-four feet high. All these curious facts may not be convincing, but they certainly compel us to wonder if, after all, some of the laurels of Franklin may not yet be awarded to Moses.

Iowa's Water Supply.

Hawkeye: The Iowa State Register has lately been engaged in a discussion of the water supply of Iowa and has reached the conclusion that the state is going dry. It claims that at one time the streams and lakes, and forests and fields, were well supplied with water. Editor Clarkson says:

"We have lived in Iowa nearly forty years—since May 1, 1855. At that date wells of pure and cool water were obtainable in six to twenty feet all over Grundy county's unequalled prairies. Today the wells of that county are from 140 to 200 feet deep, and all of the almost impassible sloughs of forty years ago are dried up and as hard as the hardest portion of the most heavily traveled roads. Ditching, tiling and tamping those sloughs now rushes all the rains and melted snows to the gulf, and the water supply is steadily sinking into the earth. If the water supply has sunk 100 feet or more during the past forty years, how much lower will it sink during the next forty years if the surface water is not retained or maintained to restore the present water levels? Nothing earthly is so important to Iowa prosperity as an unfailing water supply, and the time has arrived when all should study, investigate and act promptly to restore the natural water condition as speedily as possible, which is the only certain method of restoring Iowa's unequalled fertility."

Mr. Clarkson thinks there is no question of the loss of water by the lakes through evaporation and the percolation of the soil, and that also will eventually dry up the lakes of the state if the natural condition of their water sheds are not restored by the hands of man. Men ditched the slough, and tiled the lowlands and swamps that were providentially placed all over these water sheds to retain the rains and melted snows for the lakes throughout the year, but which now runs into the lakes in floods and on to the Gulf of Mexico.

While there are apparently some facts to substantiate the Register's theory, there are others which it is somewhat hard to reconcile. Mr. Clarkson's experience extends over a period of forty years, and yet it was only a few years ago that for several years in succession the rain fell in such torrents as to greatly retard the cultivation of the fields and many crops were injured by excessive moisture. It seems more probable that the present lack of moisture in Iowa soil is due to a period of unusual drouth. We have had no real soaking rains for several years, such as affect the deep wells and underground streams. Particularly in southeastern Iowa is this the case, and yet it was only a few years ago when only those farmers in Des Moines county who had their lands tiled that were able to cultivate their fields with any reasonable degree of success because of the excess of moisture. We have no doubt the weather cycles will bring another period of abnormal waterfall, and then the Register's theory will fall to "hold water."

MUSIC AND CREMATION.

How the New System of Disposing of the Dead is Managed in New York.

There is a chance for a fair feminine novelist to found a romance on cremation in these days, and she can make the culminating scene in a crematory as grand and beautiful as she likes without overstepping the law of probability. Over at Fresh Pond in these days, says the New York Sun, the simple little brick furnace of old has grown into a temple—a two-story temple, with the walls all decorated with Roman niches for the ashes of the dead, and with a grand organ ready to well out Rossini's "Stabat Mater," or "Der Gesang der Geist ueber das Wasser," by Wagner, if the mourners wish it. Every Sunday afternoon there is an organ recital in the building, and several hundreds of nice people gather and listen to it, bringing flowers sometimes to heap on the little urns full of ashes that stand about in the niches.

Sometimes there will be a funeral during the afternoon, and then the organ recital changes into a part of the last rites over the body that is soon to be incinerated in a large, cleanly furnace room back of the beautiful hall, where the visitors may peep through the holes in the door of the retort and admire the perfection that has been reached in the art of sending dust and ashes into space. There are 550 niches in the two great rooms of the stone assembly hall, and already people are buying them as the others purchase lots in cemeteries, purchasing them six and twelve at a time in advance of any demand for them. Each family decorates its niches uniformly, so as to distinguish them from those of their neighbors. Sometimes a single one is purchased by a man or woman whose views upon the subject of cremation are not shared by his or her relatives, and sometimes out of a large family only two or three will provide themselves with niches, the others preferring the old-fashioned mode of interment in the earth.

The management of a modern crematory ceremony is now as much a matter of routine as the old style burial. When a death occurs in New York the body is given in charge of an undertaker precisely as if it were not to be cremated. The undertaker robes it as he would for the grave, and takes it to the crematory in a hearse in the same old fashion. The family may hold the services at the house before the body leaves there, or at a church, or at the crematory before the final rite of incineration. In only one case has the church ceremony been celebrated over the ashes after the cremation. That happened a year ago, in the case of a young woman of a noted theatrical family. Her body was burned and the ashes were then carried—in a casket, if the reporter's memory is correct—to one of the largest of the Episcopal churches in town, where the rector officiated in a service that was precisely the same as if the body, instead of ashes, had been before him. Very often the funeral ceremony takes place in the new building connected with the crematory. There is a large, semi-circle recess in one wall of the lower hall, and there the casket rests while the celebrant stands behind it and the mourners gather before it. With the strange wall for a background, all cut with rows or niches and decked with scores of urns and vases of metal and marble, and with the organ pealing, the scene is as impressive as that at any funeral of any sort that we know.

If the last religious or other ceremony has been observed in the city the hearse is driven to the crematory and there the body is taken out of the casket. Emphasis is laid upon the importance of the fact that by this means a last examination of the corpse adds still another safeguard against burial before death. A cradle of Swedish horseshoe iron, capable of withstanding intense heat, is laid beside the coffin before the body is taken out. Sheets of linen, saturated with a solution of alum, are laid on the cradle, and when the body is put upon these sheets they are brought over it so as to envelop and swaddle it almost as if it were a mummy's casings, and a mummy is what it looks like after that. Even the head is wrapped up, so that no part of the corpse is exposed.

This cradle is then lifted upon a catafalque, or tall rack upon wheels, and this, with its burden, is wheeled into the furnace room. The top of the catafalque is on a line with the doors of the retorts, and it is run up to one of these doors. Then the body on the cradle is wheeled into the retort, which is heated first dark red and then brick red, and then orange yellow, to a temperature of 2,000 or 2,200 degrees Fahrenheit. All who are present are at liberty to look through the eyelet holes in the furnace door while the incineration goes on. But it is little they see. The first part of the body to succumb to the great heat is the abdomen. Spectators see the middle of the mummy sink in that is all. After a time nothing remains in the broad, clean oven but a few pounds of white ashes of that which was so short a time before a human being.

The urns for the ashes cost as much or as little as the customer cares to pay for them. Some are of imported marble and some are of bronze. Upon these urns the rich may spend as much as they please. They have the names of the dead carved upon the urns, and, indeed, they order put upon them what dates, and facts, and sentiments they choose to pay for. The little black boxes which are described above are the ones in which the company delivers the ashes at no extra cost above the fee of cremation. Sometimes no other urns are used, as in cases where the ashes are buried. The cost of the coffin that first harbors the dead is trifling, because it is a rule that it must be thrown away. No coffin carried to a crematory can be taken away from there. Those that are purchased are therefore very cheap, as a rule. In some cases the purchasers of these boxes insist upon seeing them broken up, and this demand is always complied with, though if they leave it to the employes it will be dealt with in the same way

Royalty and the Straddle.

In her memoirs of the home and court life of the Emperor Napoleon and his family Mme. Junot recalls an incident which ought to interest those of our fair equestriennes at the present time who ride man fashion. "One day," relates Mme. Junot, "I arrived at Queluz just as the princess of Brazil was setting out to the chase, and when I beheld her equipped in her extraordinary costume I fancied I saw a grotesque vision before me. She had a black horse, very small, like all Portuguese horses, but sufficiently skittish to intimidate a good male equestrian. To my amazement the princess mounted him astride, and, giving him two or three smart cuts with the whip, she made him prance round the esplanade in front of the palace and then set off at a full gallop, like a headlong youth of 15 just broke loose from college. She appeared so ridiculous that I had difficulty in preserving the gravity indispensable to my diplomatic dignity."

A Vanishing Lake?

"Vanishing lake", otherwise Haw pond, a sheet of water seventeen miles east of Cordele, Ga., is small, but wonderful, being regarded as one of the greatest natural curiosities in the south. It takes its name of "Vanishing lake" from the fact that every year, some time between the 10th and 20th of May, its waters become terribly agitated and within a few minutes totally disappear, sinking through the bottom with a great roar. Several lakes and ponds in that vicinity have disappeared, but this is the only one which annually fills up and goes through such curious performances.

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