to us from that far-off country is not that

## Woman's Domain

HOUSEHOLD DECORATIONS.

"It is a capital idea," said Mr. Blashfield, border mold, each worth describing. By one "to make some of this talk on household method it should be boiled fifteen or twenty decoration suit the needs of the dweller in minutes longer than for ordinary serving. the apartment that rents for say \$25 or \$30

After greated in and allowed to cool for can put it to best use, for it is certainly a fifteen minutes. It can then be turned out mistaken notion that beauty in household around the platter, and the fricassee or other mistaken notion that beauty in household decoration is necessarily expensive. Now if I were to move into an apartment and were required to furnish it on the very smallest possible sum. I would, in the first place, buy furniture of the simplest pattern and of inexpensive, material. It is really wonderful, how much prettler a plain pine chair tan beauty made at a total expense of perhaps \$1.50 than some of these hideous stamped plush things for which moderately well-to-do people pay province, I fould much prefer a quiet tint put on at small expense of nervance and the platter, and the fricassee or other dish of meat heapel, in the fenter.

The second my thod is to cook a cup of rice water to a hour, then drain, add a table-spoonful of butter and a tablespoonful of salt, and mash the whole well, adding two eggs and beating them thoroughly in with the rice. Press this mixture firmly into a buttered mold and fitteen minutes after turn it out.

A border mold can be also utilized for aspic felly, which is served around boned turkey. And curries, blanquettes of veal and stews can each be delightfully cooked in a tin mold, things that suited my apartment and my exercise felf-abnegation until I could find things that suited my apartment and my pocketbook. How very much better the average low-priced New York flat would look if it were partly bare instead of being stuffed with the goods people buy in job lots when they go to housekeeping. As a writer describes them, those things displayed on the sid-walk and advertised as 'chasto and

Speaking of wall papers, though, it is in-"Speaking of wall papers, though, it is interesting to notice that some of the most attractive are cheap, while others and hideous ones are coatly. Quiet, conventional designs and tints that do not stare at you are always preferable, of course, to these red leaves and green apples and loud flowers that one frequently finds. Among the decorations of my inexpensive flat I would be sure to include some of the plaster casts that one can buy in any large city of the country for \$5, or perhaps even less. Naturally I don't refer to smug girls standing under umbrellas or uninteresting feing under umbrellas or uninteresting fe-males preparing to dive from little round pedestals. I mean the exact reproductions of famous works of art. Really, I know of no better decorations for the price than these. elevate the apartment and the taste of the person who lives in them. If one does not like the staring whiteness of the plas-

for a wall to which no very expensive works of art could find their way are good photo-graphs of famous paintings. They are quiet company, but one comes to enjoy them in time more than if they were bright bits of

This question of color is one of the hardest to deal with. The tendency is toward parish hues. The cruder the taste of the decorator, the rawer his colors will be. You will find his dwelling place full of violent reds and greens and blues that fight each other and make a sort of commotion that wears on one's nerves, whether the victim

"One of the hardest lessons to learn is that one must avoid showy things. I don't like bunching up everything with rags-big, bright scarfs over every chair back and picture frame and every other place available. These sofa pillows stuffed until they look like bombshells about to explode and apply in this matter is to put nothing catastrophes that never happen and meets of a room which as one artist of my acinto a room which, as one artist of my acquaintance expressed it, 'comes out and bucks you in the eye.' The impression that one is to get upon entering a room for the first time ought to be one of general harmony in line and color and not of independent objects which seem to quarrel with better for it.

Any parent who owned highly imaginative

keeping in mind if one proposes to furnish a house cheaply, although it is said that the Japanese rugs do not wear very well. An-tique Persian and Turkish rugs could be a ore important factor in cheap but tasteful furnishing that many suppose. longer than carpets. They add greatly to the general effect of a room, and most important of all, in connection with our particular object, they are cheaper than the cheapest carpets, provided you take into consideration the fact that they will outwear

half a dozen carpets. The average low-priced flat in New York is hampered by mantels—generally of imi-tation black marble, which may have been sent by an overruling providence as a pur ishment for sins. They are 'rred anably ugly. The only way I can suggest for les-sening the burden is to put a board on top of the mantel-piece and cover it with drapery that hangs down in front nine inches or a foot, concealing just so much ugliness. What a blessing it would be if the builders could only be induced to put up mantels on plain, simple lines, and made of materials which would not be in violent contrast with the colors of the rest of the room."

Frank Ver Beck, an artist whose name has been made famous by the humor that fills the fountain of his pen rad always flows freely, tells me he believes a rearing bonfire would be a valuable agent in the decoration of the moderate-priced house or flat. He would not bring the flames 'o the parlor, but would take several fcatures of the iverage parlor to the fire and burn them till they were reduced to the quiet, restful, gray tone of ashes.

"What a blessing it would be," Mr. Ver Beck went on, "if this bonfire could be fed with the ugly chromos and other old-fashfoned cheap pictures which abound in the houses of well-to-do people who haven't yet caught on to the modern idea of color harnony and general good taste. How much better their walls would look if they were corated instead with illustrations from the modern magazines—illustrations that are genuine works of art and yet can be bought quantities, with good stories thrown in 15 cents. Lacking color? Well, what of There is no crying demand for a lot of or on the walls. It is an art chestnut to that fondness for bright colors is bar harle and that the less heathenish we be me the quieter we want our colors. Our nored friend, Father Time, is always standing around ready to give us a lesson in colors soon as he gets hold of a thing he fades loudest colors out of it, and after he has had a chance at it the probabilities are that t will look better than it did before. He teeps his choicest goods in the second hand

Another artist, who is so well known and prosperous that he could not be included as a beneficiary of his own ideas, makes an in-teresting suggestion. He said: "People in very moderate circumstances have an idea that artists are a great luxury and that only the wealthy can make use of their training in household decoration. That isn't so at all. There are talented young artists in every large city who could give valuable ideas for the decoration of houses and who would be not only will be held only will be held only will be held. would be not only willing but glad to spend an evening or so in arranging parlors, assorting colors, suggesting the needs of this corner and that, bringing things from peo-ple's garrets into their parlors and banishing things from drawing room to lumber Their services would be especially ble in selecting the interior colors for

Kitchen Cutters.

An English housewife will tell you that the American kitchen does not contain enough "cutters." They are cheap luxuries in other countries, but in the United States they seem to shine only by their absence. Cutlet cut-ters, for instance, are very useful for shap-

Who does not appreciate the difference be-tween the awkward, unattractive sandwich of daily life and those dainty little circles, triangles or beverage and those dainty little circles.

There are two ways of cooking rice in a border mold, each worth describing. By one

An Ailment Caused by Too Much Secinsion Energetic, care-free individuals laugh at the suggestion of such an ailment as house fact in gloomy black. nerves and say it is only imaginary. But thousands of women will testify otherwise, and admit that of all complaints this is the

most trying.
People of sedentary habits who spend all their time indoors frequently become morbid, brooding and irritable. The failure of any one member of the family to reach home at the usual hour brings forth gloomy forebod-ings of disaster; the absence of any one at night causes floor-walking and tears, even though such person be of mature years, sound health and abundant ability to care for himself. A projected journey is overcasted by recitals of all the horrible accidents that have happened since the year 1. Meals are un-satisfactory, clothes never fit, no one sym-pathizes or condoles with the sufferer, and

gayety.
The reasons of house nerves are legion Introspection is one. Let a woman sit at home day after day, week in and week out, and analysis of everything and person within seed oil is good. That tones it down and gives it the appearance of marble.

"I believe that the most attractive pictures for a wall to which me years according to the fair road to make the most attractive pictures." know it. It is all right for poets to speak of "know thyself." The woman, or man either, does not live to whom daily contemplation of her own acts and impulses is no letrimental, unless tempered by contact with the great outside world.

Some women, it is true, are tied down by children and household cares to a ceaseless indoor life, but they are not generally the ones who succumb to house nerves, one reason being that, forced out of contact with others, they yearn always for the privilege of mingling in some sort of society, em bracing every chance thrown in their way toward that end. But the weman who stays at home because she might get sick by venturing out in the cold, or because her neighbor can entertain better than she can, or dress better-or perhaps the habit has become fixed by degrees to that extent that it is like parting with a tooth to get out of the routine—this is the woman who broods adorned with huge pink satin bows are a the routine—this is the woman who brood and fancies and cries over mental pictures c

one another for your attention and have no relation with each other.

"Cheese cloth, some of the new crepes in it in with healthy, merry companions, who delicate colors, the matting that one finds in always effect a complete cure, for mirth is some of the Japanese stores and what are infectious. But if the unhappy owner is resalled Japanese rugs, are very well worth pressed and kept indoors, some family in the future will feel the effects.

The cure is simple, but few follow it. Throw away your medicine and go visiting Patronize all the gayeties that your pocket book affords. Take long walks in the sunshine, and whenever a morb'd thought comes think up a necessary errand, and it will dissolve like mist before the sun. House can be cured, but only by natural laws. Medicines dull but do not cure.

BUNS OR PUFFS.

Extremely English Fashion is Modish Styles for Dressing the Hair Just Now.

I shall never forget with what dismay regarded the colffures of the women I met on Oxford street the first morning I arrived in London. The frightful knots or waterfalls at the back of the head; or lacking that, great quantities of puffs that stood out fully four inches from the head. I concluded it was the style of an ordinary class of shop-pers; but no; that afternoon in Hyde park mondanies who lolled back in victorias arranged their shining locks after that fashion, and the climax came when I found that particular coiffure on the head of every fashion ably gowned woman at the opera that night. The only consolation came with the fact that in the evening they had abandoned the hideous invisible (?) net that kept the knot in place

Would the fashion take passage over the Atlantic? the American women asked them-selves in consternation. Their question has been answered. I don't know by what liner the style came, but it is here. The hair dresser's windows display dummies with "the English knot," leading actresses have adopted it, and it has crept into the avenuethe last battlement an extreme fashion opens

Miss Nethersole, Mrs. Langtry, Miss Hanbury of Beerbohm Tree's company, and even Miss Cissy Fitzgerald, the dancer, are ponents of the new head fashion, and the



outlook is that whoever attaches a Dutch bonnet to herself must wear the "Bath Bun." The architecture of this knot is simple, but it takes many hairpins to maintain it, and I would advise those made of tortoise shell rather than wire.

"How do you do it?" I asked of one whom it becomes. "Fasten the hair tightly as if beginning a French twist very low down on the neck. Divide the hair into two parts. Take the upper one and form in into a figrue 8. Do the under strand the same way, building ing lobster or salmon, thereby avoiding the handling otherwise necessary, and which, if done by an inexperienced cook, renders the done by an inexperienced cook, renders the hands top and bottom of the knot pushing it hands top and bottom. This gives the desired

of daily life and those dainty little circles, triangles or hexagons, which appear as a delicate hors d'oeuvre, or a pretty little adjunct to the 5 o'clock tea tray of a well appear and the baryon of the little adjunct to the 5 o'clock tea tray of a well appear and hair tonics have not been whom nature and hair tonics have not been Vegetable cutters are also great helps, as generous, must resort to a 'switch'. In London one can buy the whole knot, built up

with them you can vary ordinary consomme ad infinitum, and render a commonplace scup in these luxuries have only to pin them on a really high-class one.

new brocades leave nothing to be desired. In the black weaves, which are pro-In the black weaves, which are pro-nounced the best taste, the patterns are es-

pecially handsome.

Bouquets, large and small, and raised with a high satin finish from a dull background, predominate over figures; but though som-

her as a sweet dead coquette-for this adorable and much malingned old gentlewoman. able and much malingned old gentlewoman. tion strikes one as very strong diet for anythere are brocades whose black backgrounds bloom like flower gardens with bouquets in and precision seems ludicrous enough, when natural tints. These are exclusively for we remember that busy mothers begin their evening and high dress use, and when worn little girls' first gardening lesson by giving by slight figures, and contrasted with plain them a package each of sweet peas and black satin, they make magnificat and be-morning glories, two things that never fall

woman who grows old in a gracious tea rose sweet peas, for it means larger flowers, and fashion, is of black and duli pink brocade. The flowered skirt, which opens in front over a petticoat of black satin, is full and tion is, plant early, plant deep, keep clean, the result is a human wet blanket that can over a petticoat of black satin, is full and tion is, plant early, plant deep, keep clean, effectually blight the slightest approach to slightly trained, and apparently entirely keep seed pods off, mulch the ground and

of spice or belm, but of the bright, winsome fixer whose name bears tribute to its fragrance—the sweet pea. This is one of the few flowers that never go out of fashion. Our grandmothers cherished it, and this generation vote it the fashidnable blossom. It is beautiful account for the many factors. Nei hboring States. It is beautiful enough for the queen's palace common enough for the laborer's cottage. "Luy Plaster Casts" says Edwin H. Blashneld, and Pat Up Magazine Hiestrations."

NEW YORK, Feb. 23.—(Special.)—
The Walls of Edwin H. Blashfield's studio hung with tapestry or laden with old armor are not exactly object lessons in the art of inexpensive decoration, but Mr. Blashfield has practical ideas on the subject, born of the long experience that has helped to make him a national authority on the beautifying of bouses.

"It is a capital idea," said Mr. Blashfield, and two inches wide are two ways of cooking rice in a border mold, each worth describing. By one Not only are sweet peas a handsome Perhaps no other flower is se grateful to the sick, for its fragrance, though deep, is one that never cloys. For the convalescent's room, the a half-dozen sprays loosely together with narrow ribbon.

Charming Fabrics and Designs Suitable for Elderly Dames.

Perhaps no other flower is se grateful to the sick, for its fragrance, though deep, is one that never cloys. For the convalescent's room, the a half-dozen sprays loosely together with narrow ribbon.

This lovely flower, easily grown as it is, has one peculiarity. It simply must, and will, be planted early—in fact, very early, to will be provided to the sick, for its fragrance, though deep, is one that never cloys. For the convalescent's room, the sick is the sick for its fragrance, though deep, is one that never cloys. For the convalescent's room, the sick for its fragrance, though deep, is one that never cloys. For the convalescent's room, the sick for its fragrance, though deep, is one that never cloys. For the convalescent's room, the sick for its fragrance, though deep, is one that never cloys. For the convalescent room, the sick for its fragrance, though deep, is one that never cloys. For the convalescent room, the sick for its fragrance, though deep, is one that never cloys. For the convalescent room, the sick for its fragrance, though deep, is one that never cloys.

NEW YORK, Feb. 23.—(Special.)—Brocade and gray hair have always seemed an imposing and now that brocade is selected as the correct dress-up material for elderly women, dignity and stateliness are likewise the fashion. Both are synonymous in the mind with rich, rustling textures, and in point of quality, as well as design, the 1st to the 15th of April for our northern states is about the right time to plant. Some enthusiasts would have us believe

the raising of sweet peas is a most complicated affair. One authority naively advises to prepare the flowerbed by manuring heavily predominate over figures; but though som-berness is the prescribed expression for years, it is not to be assumed that the plant; as soon as the little plants are three woman who has eaten her cake and lost her or four inches high, apply a dressing of bone roses must always advertise that mournful dust to the bed, and as soon as buds show, For her whose heart is still young, who to her last day will see the world still green—who even in her slim coffin perhaps will have some dainty grave fixing to mark her as a eweet dead connected for the content of the bed, and as soon as buds show, fertilize the earth with handfuls of nitrate of soda dug in a few inches from the roots, and if this is not enough, feed a little liquid manure once or twice a week!

The sweet pea is a hearty eater and the connected for the content of the content of

The sweet pea is a hearty eater, and needs soil well enriched, but the foregoing prescrip-A late model visiting gown of this gaylyflowered sort, and that it just suited to the
woman who grows old in a greature of the late of t



without stiffening. The bodice is in a short jacket cut with Louis XIV leanings, a vest of black satin in folds repeating the V-shaped glimpse of the petticoat front. The sleaves planted in double rows, separated ten inches, falls of rich lace.

revers at the vest sides ties high up at tightly between supports is preferable. It the throat in a vast bow and ends. the throat in a vast bow and ends. Real lace, we are told, as well as the mar-velous imitations that so nearly counterfeit them, is to be the correct throat and wrist

muffling for all the elderly woman's best gowns. Chiffon in ruches, or plisses flattened into that has life, tiny knife blade folds, may appear at times, but just as her Mechlin pinners marked the

gentlewoman of the old school, she of the new will be known by her bits of cobweb In point of cut there is no absolute rule for the elderly brocade gown. Everything depends upon the figure for which it is in-

tended, slenderness calling for one treatment and a surplus of fiesh another.

A black brocade gown for a little roly poly grandmamma is made with a rigid eye toward a slim effect, the first stroke in this direction being made in the device of the material, which is patterned in minute flowered stripes. The bodice, a short basque shape with two tiny fan pleatings set in the tall back, is made to look small at the waist by narrow bands of glistening jet put in V-shape. These outline a vest of black crepe lisse made in close flat folds, and there are

The mutton leg sleeves are almost small and hang slink from the shoulders, emphasizing the up and down principle of the cos-The plain skirt, the inevitable godet model, only moderately wide and almost entirely without flare.

Brocade, one regrets to admit, tends always toward a fatal width giving, but if her best frock is made in this way, and the design of the silk carefully chosen—big flowers, plaids and stiff figures avoided as the plagu little grandmamma need look wider than she

Satin and velvet are, like brocade, the right of the oldish woman, and they are likewise fashioned with a strong view toward showing off the quality of the material. The satin frock may have pipings of the ame or trimmings of narrow jet, but the elvet costume is always more splendid velvet when depending mainly on the cut for ef-

Crepon gowns, which in black seem possible for all ages, when trimmed at all, have only narrow in-turning folds of the same. Most commonly they are made severely plain, and when worn by widows, turn over collars and cuffs of fine hemmed lawn are sometimes neat and effective accompani-

In silk, gros grain and pean de sole are much affected by old ladies, and these stuffs as well as the others are in the best taste when made plainly. If the bit of old lace at neck and wrists is too dear a luxury, white tulls at these points will add much to the tone of the black silk gown. A black pean de sole dinner gown of spe-cial graciousness has a vest in crossed bertha

folds and wrist pleatings of white tulle.

The shape of the gown borders slightly on the princesse, it being made all in one, and yet with a distinct body that has the plain back of the younger article and a skirt that is fulled on slightly below the waist line in the good old way of 1865. The body opens in loose folds over the vest,

and the waist is outlined with a narrow belt of the pean de soie, that fastens simply in

In the best known missionary rhyme, good old Bishop Heber tells us "The spicy breezes Blow soft o'er Ceylon's Isle

are the gigot model, only moderately large, and held flat at the tops with a number of tiny side pleats; they are finished at the There is really nothing suits them better wrists with wide cuffs of black satin and than brush five or six feet high, stuck in the ground for them to run on. They cover every This lace, which is point applique in a mellow white, appears again in a voluminous fichu that coming from under wide satin accomplished, wire poultry netting stretched

As the flower loves moisture and coolnes in hot localities, it does better if planted where it can have a few hours' shade each day. Do not give all shade, for a moderate amount of sunshine is liked by everything LORA S. LA MANCE.

CONNUBIALITIES.

Maggie Pratt of New York has a record of three divorces and four marriages with one husband. And she is only 19. The mikado of Japan wants a European wife for his oldest son, and is inclined to prefer a daughter of the German nobility. "Remember, ladies," says the Manayunk Philosopher, "a man is like an egg. If you keep him in hot water he is bound to become

hardened. Ethel-She would have married him were Marie-What was that? Ethel-He had no bad habits for her

break him of. On Tuesday evening of last week, at the bride's New York residence, Miss Maud Howard, the daughter of Joseph Howard, jr., ceipts. to revers to accentuate too plump shoulders. was married to Francis B. Beard of Brook-

> The duke of Manchester is to marry th daughter of the Vanderbilt whose wife has sued for a divorce. The cablegram states with brutal frankness that the duke is hard up and needs the money. George-My dear Miss Laura, the highest

my mother. George-Oh, thanks. I never existence the auditor says is "a matter of before thought I had any chance. Laura-I doubt." While thousands have been duped

sample at once A New York dispatch says the ante-nuptial A New York dispatch says the ante-nuptial agreement is drawn up ready for signature, whereby Miss Anna Gould settles \$2,000,000 upon the Count Jean de Castéllane of Paris. In other words Miss Gould buys a French husband and pays \$2,000,000 for him. Rather an expensive luxury.

A girl in Kansas had a proposal from a young man the other day, and she asked week in which to think it over! While she was doing her thinking the dropped around favor. Each association through its to see just how her four married sisters were ment, when the second inspection doing under the matrimonial bonds. who used to be a belle, had three children, benefit from the experience and training of did all her own work and hadn't been to the examiner, and, as a consequence, methods the theater or out riding since she was of bookkeeping are becoming uniform, while married. Another, whose husband was a many improvements are being made that promising young man at the time she mar-ried, was supporting him. A third didn't since its first introduction into our state dare to say her life was her own when her some twenty-five years ago. husband was around, and the fourth was divorced. Yet she concluded to accept the

John Norton, the St. Louis theatrical man-ager, recently killed in a railroad accident, had a fund of stage reminiscence and anec-dote that was jestingly said to reach back to Shakespeare's time. Gifted with a remarka-ble memory, he had ready for instant exhibi-tion everything he had ever seen or heard about the stage, and as he had passed a life-time back of the feetlights. time back of the footlights and had been on friendly terms with all the great actors and actresses of the last two decades, he was a veritable mine of theatrical information. He filled many a reporter's notebook with inter-Blow soft o'er Ceylon's Isle," esting gossip, and it is a pity he did not but the sweetest odor that has been wafted leave a book of memoirs.

Nei hboring States.

IMPORTANCE OF STATE SUPERVISION

Weeding Out the Speculative and Dishones -Large Salaries a Premium on Extravagance and Disaster-Association Notes.

Recent developments at Des Moines, Ia. emphasize anew the fact that institution which resist and resent the light of public scrutiny are those which need it most. It every state the inception of measures calculated to protect the public provokes indigna tion in certain quarters and is denounce as impertinent interference with individual or corporate rights. In many instances the movement is denounced as the offspring of jealousy, designed to injure and harass and impose a "needless" expense on the institutions involved. As a rule these indignant protests against

state regulations are a blind to cover up

transactions which would not appear healthy under a searchlight. Examination and restriction are essential to the growth and pop ularity of building and loan associations, and in every state where they have attained their greatest usefulness it is a significant facthat they are hedged in with wholesome restrictions and vigilant official supervision.

An attempt was made at the last session of the lowa legislature to enact a law governing building and loan associations. Several billwere introduced for that purpose, but a failed. The opposition was too strong to be overcome. Interested and disinterested sup porters of state supervision were accused of mercenary motives, and at the same tin the accusers were placing money where would do the most good. Those who wer conspicuous in opposition to the propose measure managed for a time to stave off the inevitable. The recent collapse of the Union of Des Moines and the reorganization of the Iowa Deposit and Loan association throws a few rays of light on the means employed to de feat action by the legislature. Of the deficit of \$16,962 discovered in the accounts of the latter association, something over \$7,000 dis appeared during the closing days of the legis lature. The books do not show where i went, but the fact that the manager of the Iowa was the leader of the opposition lobb gives much force to the charge that the money went to sleep with the bills. THE ROOT OF THE EVIL.

The crookedness developed by the official examination of the Union and the lowa habeen detailed in these columns, and it is needless to advert to it, except so far a demonstrating the necessity for state super vision. The experience is but a repetition of the disasters sure to follow reckless and extravagant management. Richmend and Spin ney waxed rich on a luxuriant expense fund unting to 10 per cent of the monthly rethousands were induced to pay 10 per cent for the privilege of having their money in-vested by Des Moines Napoleons. They swallowed luring promises of great returns, and are now diligently holding the sack. of public confidence.

NECESSITY OF SUPERVISION. In submitting their report to the state officers the members of the committee say:

"Your examiners would most respectfully submit, in view of the large agregate financial transactions enjoyed by the Iowa building and loan companies and the almost limitless extent to which this line of business may be carried, as well as the op-portunities afforded designing dishonest men to prey upon a confiding public, that the state be clothed with power to demand state ments of condition made under oath of offi-cers and directors, of all such companies, the same as now required by our state and savings banks.

"The further fact that the absence of captbanking institutions or other legitimate ects is not to any great extent required, an incentive is given a certain class of confidence men to prey upon and traffic in the names of reputable citizens, would seem to yield, including foreign associations at least urge the necessity for state supervision. The business that encourages, collects and prudently invests the savings of one class of citizens and makes it possible for the home-less to possess homes, is a laudable one and

should meet with state encouragement to the extent of state protection." SALARIES AND EXPENSES

The genuine co-operative principle is lost sight of by concerns which reach out in all directions. Instead of being purely mutual, they become the means of enriching a clique of officers. The labor involved in managing an association of the local variety is largely gratuitous, and the few officers receiving salaries do not usually receive what their talents deserve. The main idea is to make ne association a home builder—an aid to the etterment of its members and a contributor the general good of the community. To he modern rustler this idea is absurdly antique. He goes in to enrich mankind with promises, taking precious care of himself meanwhile. A specimen of this lofty regard for number one illumines the case of the manager of the Iowa. He made a contract with himself as manager of the concern by which he would have netted this year a salary of \$25,000 had not the state authorities

cut short his philanthropic career.

The first thing an intending investor should do to determine the character of an association is to examine the amount paid in salaries and the ratio of expenses to receipts. In a well managed association with \$100,000 in loans the ratio rarely exceeds 2 per cent. The ratio increases as the loans decrease, and as the loans mount into the hundreds of thousands the ratio decreases. The average

ceipts. WEEDING OUT THE ROTTEN. Investigation and regulation is playing

havoc with national associations. Besides the two Des Moines concerns mentioned above, the state auditor of Illinois reports the wind-ing up of eleven associations of that brand. The aggregate losses of stockholders wish I have in life is to marry—" Laura amounted to \$928,050. A list of eighteen (interrupting him)—You had better speak to Chicago associations is also published, whose A lather with eight marriageable daughters advertised as a last resort to get them off his hands. He received the following telegram: "Am a bachelor and wealthy. Will gladly marry one of your daughters."

by these concerns, there is some consolation in the fact that state supervision, though scarcely two years old, has checked their mad career of riotous extravagance and disgladly marry one of your daughters. the good purpose of exposing the crooked and strengthening the honest and reputable. "In this report," says the auditor, able to speak more intelligently of the state supervision of building and loan associations than before, as it has now passed the ex-perimental stage and has become thoroughly systematized and established. The work of the second year has opened auspiciously, and we find that by many officers who before regarded inspection as an imposition and wholly useless, it is now looked upon with ment, when the second inspection is under-One, taken, endeavors to secure every possible "Perhaps the most popular feature of state inspection is to be found in the success with

which dishonest and fraudulent methods are cated and exposed, but, while popular, this feature is, in our opinion, not the most valuable. Public attention has been called to such cases as these and the beneficient effect of the law been praised, but by far the greatest benefit that has accrued to the public has resulted from the discovery of defalcations by secretaries and the restoration by them of the amounts stolen, and from the discovery of methods of profit distribution that must eventually have resulted in great loss to sharcholders had they not been required to be repaired." The aggregate assets of Illinois associations

amount to \$81.796,350; receipts for the year, \$46,134,743. There are 2,498,516 shares in

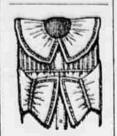
## CO-OPERATIVEHOME BUILDING A Foundation Stone\_\_\_\_

This Underwear sale will be one in the great busines we expect to build up in Omaha.



73c

Muslin Gown, !tucks



Cambric Gown, tucks and lawn ruffle.



emb: trim med.

89c Muslin Gown, tucked round yoke, Fr'ch

## Unusual Sale

Of Gowns, Corset Covers,

Skirts, Drawers, Etc. The materials used are unusual for the price on any garment shown, the cottons being better and the embroidery the newest and most durable patterns The garments are cut unusually fullno skimpy gowns or skirts, no small

The designs are unusually handsome and made with reference to being ea sily laundered.

The prices are unusually low. We men tion this fact last but it will be the first one to impress you when you se

Catalogue mailed on application, Orders filled promptly.

Cor. 16th and Farnam Sts., OMAHA





of insertions and fine "dge of emb'ry



\$1,45

yoke of solid tucks, edged fine emb'ry.

force, of which 192,245 have been pledged last night after you had left me. I teld Him

ASSOCIATION NOTES. An investigation into the records of Missouri associations discloses the very interesting fact that while two or three local associations failed during 1894 in consequence of poor management, no less than nine asso-There are several reputable associations ciations matured during the year, realizing an in Des Moines, and their affairs should not be confounded with the Union and the Iowa. per cent per annum. One of these associa-tions wound up more than a year ahead of ceeded \$4,000,000, and it is estimated that more than 1,000 houses were acquired free of incumbrance by the members. In a very large number of instances the members built

aroused a storm of opposition from those in-terested, and they will endeavor to have the provision stricken out. The ground taken by the conference is that there are 1,651,814 shares of stock issued by 1,060 building and loan associations in the state, of which but 439,018 are borrowed on, so that more than 1,200,000 shares are simply investments on which it is claimed 8 or 10 per cent interest vestments, when other investments that pay

Governor Pattison of Pennsylvania in his message to the legislature to that state says: "The building and lien associations of this state, where, we believe, they first origi-nated, are almost universally on a sound basis, conservatively and economically managed. They are useful in effecting savings on the part of workingmen and persons o moderate means to the amount of millions of dollars, and thousands secured homes through their membership in these institutions. But the state is now overrun with associations of the sort, with headquarters nobody knows where, and re-sponsible to nobody." Governor Pattison alls for state supervision and for legislation which will require a satisfactory

from these mushroom companies or compe them to quit business.
Cincinnati associations are gradually dis pensing with the premium. Four associa-tions have adopted a straight 61/2 per cent

Governor Mathews of Indiana in his annual message says in regard to the taxing of paid-up building and loan stock: "I be-lieve the bona fide subscriptions of stock to be paid for in weekly or monthly install-ments should not be taxed. But there is no just reason why all other interest of profit sharing paid-up stocks or certificates should be taxed, as is money loaned by the indi-

The new officers of the Saline County (Neb.) association are: A. N. Dodson, president; F. Chaloupka, vice president; J. B. Jenista, secretary; F. N. Shabata, treasurer.

PRATTLE OF THE YOUNGSTERS.

Miss Jones is really quite a little angel, for she is hardly 4 years old, and therefore has no man's blighted affections on her hands and no jealous sister's tears upon her con-science. Miss Jones is not fond of saying he prayers at night, and the other night during the cold spell she compromised the matte by saying them in bed to the horror of her nurse, who remonstrated with her and finally compelled her to get out of her cot and say

them on the cold floor. You remember, the cold spell lasted for two days and over. On the second night Miss Jones was discovered by the nurse saying her prayers in bid again. The nurse ordered her prayers in bid again. The nurse ordered her the car steadily refused to move. Finally, out upon the floor. Miss Jones refused to a bright idea struck the conductor, and the budge an inch from her warm bed. The next moment he cried out: "Gentlemen, nurse tried all of her arguments in vain, then there is a register in the front of the car: played her trump card.

like it.

it was too cold and that I was 'fraid of the cold, and He said, 'That's all right, Miss Jones, don't mention it, don't mention it."

The little son of a well known physician of Butte, Mont., was entertaining a playmate at his father's house. As children ransacked every nook and corner of the building. Their curiesity led them to explore the recesses of a closet in which the doctor keeps They have been investigated by the commit-tions wound up more than a year ahead of the which discovered the crooked transactions of Richmond and Spinney, and are reported in excellent condition and entirely worthy

The total receipts of these associations exhad been a human being and started to run away. The doctor's son, however, had seen the skeleten so often that he entertained for it only that feeling of contempt begotten by with their advances.

The tax of 1 mill on the value of stock of building and loan associations, which the Pennsylvania state tax conference proposes Pennsylvania state tax conference proposes in the new revenue bill, has get it?" he finally asked. "I don't know," the renly: "but I guess it was his first the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly: "but I guess it was his first than the renly in was the reply; "but I guess it was his first patient, for he's had it an awful long time."

> "There was quite a fight in front of the store today," said a Rockland man to the Tribune. "Two men got into a row, one Tribune. e ruck the other, and then the crowd gathered. The man who was struck ran and grabbed a cart stake and rushed back, his eyes blazing. thought sure he'd knock the other man's brains out, and I stepped right in between them."

The young heir had given over eating his his tart as the narrative proceeded, and his eyes leaned right out of his head. He was proud of his father's valor, and he cried: "He couldn't knock any brains out of you.

could he, father?" The old man looked long and earnestly at the heir, but the lad's countenance was frank and innocent and open. When it closed, with

slightly and resumed his supper. Here are two or three anecdotes of German children: It was at a large party. A gentle-man had the misfortune to break a glass. Little Lena, who was standing near her msmma, raised herself on tptoe and whispered, foud enough for all the company to hear: "And one of the borrowed ones, too!" Later in the evening the hostess gave one of her little daughters a nice apple. "Now, give your mamma a kiss, there's a dear," said the child's uncle. "I'm not allowed to when she's painted her face." Little Paul was sent with a bunch of flowers to the manager's wife on her birthday, and waited in silence after he had been dismissed. Lady-Well, my young man, what are you waiting for now? Paul-Mamma said I was not to ask for a piece of

birthday cake, but wait till I got it. "I was sorry, Willie," said his Sunday school teacher, "to see you keep your seat when the superintendent asked all those who wanted to go to heaven to rise. Don't you want to go to heaven?"

"Then why didn't you rise?" "Cos he didn't have no right to tell me to rise, ma'am," answered Wille. "He ain't no angel Gabriel."

A Brilliant Idea. The life of a street car conductor is such a presale one that one seldem expects from

him any brilliant flash of genius. There is one conductor on one of the traction lines who has a grain of genius in him, says the Philadelphia Record, as was shown recently by the manner in which he proved himself equal to an emergency. The car was crowded as usual, but although there was room at the front, passengers were barely able to obtain a foothold on the rear plat-Frequent requests to "move further front, please," had no effect, and those in I think you will find it warmer up front. "See here, missy," said she, "if you don't when the car had gone but a few squares say yo' pray'rs on de flore de Lord won't further some degree of comfort was experienced by those on the rear, and the "Humph," grunted M'ss Jones, curling up prepared for slumber, "I done asked Him other fare on the "register."

