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BUILD YOUR OWN HOMES.

An Exellent Article on the Usefulness of Building and Loan Societies.

Mr. Henningsen has handed us the following prize essay on Building and Loan Association, and as it is general in its character, it will prove instructive reading.

Why do Building & Loan Associations properly conducted, tend to insure habits of thrift and ultimate competence to the wage earners who invest in them?

The advent of Building & Loan Associations is convincing us of the truth of the old saying, "When all the people save all the people prosper." The fundimental principle of political economy is, that one must be willing to sacrifice present enjoyment for future gain, or as the proverb puts it, "Economy is wealth." Concentration of wealth is one of the greatest perils of the times and something should be done to prevent it. Financial enterprises are coming more and more under the control of the few while the masses are reduced to life long servitude. A from hand to mouth existence grows irksome and discouraging to the man who begins with little. He enters upon the strugle for a livelihood bravely, cheered by the hope that soon he will rise to better circumstances, but how often this hope is destined never to be realized. The hard earned wages are consumed from month to month in the bare necessities of life, no small per cent going into the hands of his landlord. This exaction for the mere priviledge of shlelter is a barrier in the way of advancement which is in many cases unsurmountable. It was Erastus Wiman who said "The Indian in the forest may own his teepee, the Arab in the desert his tent but in large aggregations of humanity, great groups of civilized sons of men have not where to lay their heads except at a cost that keeps them forever slaves to the first charge upon all their efforts."

The condition and density of the renting population in our large cities ought to make the nation blush. A recent census shows that in the city of New York 1,200,000 out of 1,600,000 of the inhabitants occupy flat apartments and tenements, and that there is an average of four families for every house in the city. The crowding and the attending lack of sanitary measures has resulted in a rapid increase in the death rate. Philadelphia, on the other hand, has shown by actual experiment that this condition can be converted into one in which many of the tenement houses are owned by those who occupy them.

Philadelphia, the proud "City of Homes" is a standing example of the work of Building & Loan Associations. The first association of the kind in America was planted in a suburb of that city about sixty years ago, and it is estimated that no less than 140,000 houses have been built in the city through the direct influence of the many associations that have since been organized there. Three-fourths of the houses are owned by those who occupy them and no other city of its size can boast as prosperous and contented a people. Philadelphia acknowledges that the thrift and permanency of her population is largely due to the active interests she has taken in Building & Loan Associations.

The chief object is the securing of homes to those of scanty means, and the plan is one which enables every workingman to make the most out of his earnings. Stated in the briefest form possible, a corporative Savings & Loan Co. is a corporation formed under State law, the members of which agree to pay in a fixed sum at stated periods on each of their shares of stock, until payments with the accumulated profits bring the stock to its par-value. The money as it is paid in is loaned to members (and to members only) who wish to buy or build houses, or remove encumbrances from real estate they already own. As the money paid in is loaned out immediately the interest is compounded. and in this way the period required for the stock to mature is very much shortened. When the stock of the series matures, the borrowing members receive notice that their mortgages are cancelled, and those who have not borrowed or paid the value of their shares in cash.

This plan is superior in respects to that on which savings banks are conducted. These banks were very popular for a time, and many wage earners look to them as furnishing a possible way out of their difficulty, experienced in trying to make anything of the little that could be spared from their earnings. But the savings returned to the lender but meagre interest, and went to increase the wealth of the capitalist to whom the money was loaned.

The repeated failure of banks makes every depositor run the risk of losing everything that he invests. Some hope to grow suddenly rich by speculation and place their money where it is swallowed up forever. Others look forward to the future. Welfare of their families and make life insurance the receptacle for their saving, while in many instances this has proved successful, it has been a great loss and source of waste to the large number who have been unable to keep their policies in force.

The incentive to frugality are not as strong as in former years, when there were not so many comforts and luxuries to tempt one spend all he earned. Many are not naturally thrifty, and experience has proven the necessity of having some system in order to induce such to save anything from their earnigs. They must have some object in view and a regalar time when they feel obliged to lay by a definite amount.

Co-operation is one of the burning problems of the age,—one's money occomplishes so much more when it is coupled with other sums. This element in the Building & Loan Association gives to it much of its strength. The constant ingression and egression of funds pervents the keeping up of wealth, for the few, which might otherwise result. The loans are made secure by first-mortgages, and since these co-operative institutions are not subject to depression and have never been known to fail, they are absolutely safe.

The systematic and compulsory saving is advantageous in many ways. The exact date for the payment being fixed, the investor or borrower knows just when and how much he is expected to pay each month, and often saves a few cents or dollars that would otherwise go to purchase some uncessary trifle. If he has not the money he has an incentive to extra industry that he may earn it. Often he is induced to deny himself hurtful indulgences and habits of temperance are formed. If one habitually saves he cannot but grow more industrious, temperate and contented.

A man who is paying for his home takes great satisfaction in knowing that his toil is gaining for him something permanent, while he would have easily grown disheartened if after years of labor he had nothing to show for it.

The man who owns his own home is more likely to become a valuable citizen. He is more anxious for good government and taxation, and takes a deeper interest in the welfare of the comunity in which he lives. He has some time and means to devote to literary and social pursuits. and thus brings himself under culturing and refining influences that would otherwise be lost to him.

One who takes a membership in such an association helps to educate himself for business. He becomes familiar with the channels of profitable investment employed by business men, and his contact with such men gives an ambition to succeed.

Many of our wealthiest men date the beginning of their success back to their first determined efford to save someting from their earnings. With many it is hard to make the first beginning. They can save so little that they do not think it worth while to save it all, "Little and often fills the purse."

Chauncey M. Depew, in a recent address before a body of students, said, "Every man who has purchased and owns the home in which he lives and has secured an income by which he can live in it, no matter how frugally and economically he has to live, that man is a success," and as a means to that end, he exhorted them to "Stick, dig, save." It takes but a few years for a member of a Building and Loan Association to become the owner of a house for which he has paid in monthly installments amounting to little more than rent for the house would have cost him.

A writer in the February number of the North American Review says: "All the localities in this fair land, be they large or small, are interested in the question of home-getting. No movement is more productive of the noblest and best efforts of humankind and there is no greater safety for the Republic than is founded on the universality of homes owned by the working people" If it be true that the homes of a nation furnish an index to its virtue and prosperity, anything which makes the securing of homes possible in these days of restless moving about and city crowding becomes a saviour of humanity.

It would be hard to estimate the economic and sciologic influence which these institutions will exert in the future. They are as yet a comparatively new thing in America. But a movement which has for its central idea the elevation of the masses has in it an element of progress A nation or people are not prospering when the rich are growing steadily richer through the depression of the poor; but when the great sleeping, shiftless multitudes are aroused to their possibilities and seek to throw off their poverty.

Man is ever suspicious of new ventures, but the Building & Loan Associations are, and like other institutions of inherent strength, surviving the insinuations and lack of confidence, first encountered, and when the working class recognize their value, sufficiently to become identified with them, a new era will have dawned in which every man shall "own his own home and be respected." Hail to the extension of the system.

Detective Work in the Lauer Case.

The attorneys for the Northwestern argued a motion for a new trial in the Lauer case, before Judge Webber Wednesday, and in support of their motion presented some startling disclosures in the shape of affidavits from witnesses at the first trial, who confess to having perjured themselves. At the last term of court in Redwood county the jury awarded Mrs. J. B. Lauer a verdict of $5,000 against the railway company, for the killing of her husband at Tracy on Feb. 13, 1892. The strongest witness for the prosecution was U. S. Grant, who, since the trial, has been implicated in a number of lawless escapades in the vicinity of Redwood Falls. Grant swore that he saw the killing, and being the only witness to the accident his evidence was very valuable. The railroad attorneys sought to break down his evidence at the trial, but did not succeed. Noticing the lawless character of the man, R. H. Johnson, superintendent of the Northwestern Secret Service at Chicago, sent two officers, J. B. Kenne and J. M. Casey, out here to investigate the matter. These detectives arrived here Feb. 3 and succeeded, with the assistance of Chief of Poliee Crooks, of Redwood, in locating Grant, and so thorough has been their work that they have a complete record of his every move from Jan. 1, '92, to Feb. 13, '92, and succeeded in getting affidavits and evidence which prove conclusively that Grant did not see the killing—that he was in fact at Redwood Falls the very hour the accident occurred. After securing this evidence the detectives secured an interview with Grant, who is a prisoner in the jail in this county, and secured from him a complete confession of his connection with the case and, what is more important, shows who induced him to perjure himself. Judge Webber took the matter of a further hearing of the motion for a new trial under advisement and the case is adjourned until March 15.

Duffield as a Fraud.

James Duffield, who turned state's evidence against U. S. Grant, the forger, is badly wanted in Iowa and at the time the sheriff captured him in Yankton an Iowa sheriff arrived with extradition papers for his return to Iowa. He gives for his reason that he had a friend in Iowa who was a veterinary surgeon by the name of Wilson. He died and Duffield bought his instruments of the widow, changed his name to that of the dead surgeon, pocketed his legal certificate to practice and moved to another section of Iowa where he did a large business under this assumed name. Duffield when residing in this city was a horse trader and knew considerable about their ailments. Duffield, alias "Dr." Wilson, brought some horses into the state which he had bought up cheap which were affected with the glanders, doctored them up and sold them to farmers. The authorities became aware of the disease and shot the six horses. Finding that the doctor was a fraud they took steps to have him prosecuted but he skipped out before they could get their hands on him.

Time is worth everything. Delays are dangerous. No one can afford to run the risk of allowing a cough to develop into Pneumonia, which is nearly always fatal. Cubeb Cough Cure is the only remedy that can be relied on to give quick relief and cure the cold. Sold by Andrew J. Eckstein.

SOME MORE SCHOOL HISTORY

More of the Events that Have Led up to the Present Trouble.

While the board did not dare to openly appoint a person who had never heard of Alexander the Great before reaching New Ulm, to the position of high school principal, over the heads of competent and experienced teachers, they wisely provided, as shown above for his future recognition as such. Milne was instructed to have everything his own way, and to pay no attention to Supt. Nix and the board of examiners. The more insolent his behavior toward Mr. Nix, the higher his merit in the eyes of the Five. Milne was even sent to Supt. Nix to inform him that, if he did not silence the Post and the Review, his resignation would be demanded at the next meeting.

To expedite matters, Dr. Strickler tried the now famous heart-model act. He found that a certain model of the heart which had been used in our schools for nine years, showed the semilunar valves closed, while he, "being a physician," claimed they should be open. Supt. Nix was sent for; he made one of his most "offensive remarks" by pronouncing the model "all right." The News then poured a torrent of abuse and ridicule upon Supt. Nix and the schools,—"bald-headed ignorance in high position"—"schools absolutely very inferior to the average in this and other states"—etc. But the "jug-like model of a heart which shows no way for the blood to leave it," came to the rescue. It called attention to its open mitral and tricuspid valves, and held that for this reason its semilunar valves, which are very plainly shown, must be closed. It suddenly pleased Dr. Strickler to receive an anonymous letter said to have been mailed at Minneapolis, in which "the men of Minneapolis and St. Paul" threatened to come here in a body to shoot him. Fearing that he might share the fate of Carter Harrison and other distinguished men, Dr. Strickler immediately resigned as a member of the board. He thus got without reach of that intelligent model of the heart; the heart-model act had evidently worked the wrong way. The next meeting of the board was a red-letter event for all admirers of incendiary proclivities. After a 30-minute philippic in which "curs" of every conceivable variety, the assassin of Carter Harrison, and murderers and old settlers in general, were placed in the same category, the school lot Demosthenes, with the historic pebbles in his distinguished mouth, demanded that a committee be appointed "to turn over to the U. S. authorities" the terrible, blood-reeking letter, which had never been seen by any one outside of the knowing Five. The committee was solemnly appointed; and the gravest charge that can be brought against the administration of Grover Cleveland, certainly consists in the fact that to this day "the U. S. authorities" have not been heard from in regard to that terrible anonymous letter.

After Strickler's resignation there were a few optimists who believed that some respectable and educated citizen would be chosen his successor. The board appointed one C. H. Hornburg. Chas. Silverson, principal orator at the New Ulm Brewing Co.'s saloon, was chosen president of the board of education.

For several years, whenever the question of applying again for State aid had come up in the board, Supt. Nix had claimed that University preparatory courses must be offered, and the time and teaching force allotted to the high school increased, to make it a State High School without lowering the quality of its work. In August, 1893, Dr. Strickler reported Supt. Kiehle as stating that the rules of the high school board were not intended for general application, and that we could get the $400 State aid by merely applying for it, without making any changes in the high school. The board applied, and the school was, of conrse, placed on the State list.

During the forenoon of Dec. 7, 1893, H. S. Inspector Aiton visited Union Building, attended by Silverson, Hornburg, Reim, Shapekahm, and Pfefferle, as body guard. It was a glorious day for the knowing Five, and particularly so for C. H. Hornburg. Though entering for the first time in his life a public school-room in this city, Hornburg could tell Mr. Aiton all about the schools, and even make suggestions for their improvement. Of course, member Scherer had not been notified of the Inspector's arrival; and Supt. Nix did not consider it proper under the circumstances to join the procession. The afternoon was spent in room B, which was vacant at the time. The knowing Five, Inspector Aiton, and Mr. Nix, were present. Mr. Aiton, in replying to questions, said in substance what Mr. Nix had told the board time and again,—that they must offer University preparatory courses, and increase the time and teaching force given to the high school. In their disappointment the Five proceeded to initiate Inspector Aiton in to the causes of our school war. They took turns in rehearsing campaign lies with variations and additions ad libitum, thus keeping Supt. Nix on the defensive for more than four hours. The forenoon of Dec. 8th was spent by Mr. Aiton in visiting classes, almost constantly attended by two or more of the Five. The exploration of the hitherto unknown realms of Union Building, with its labyrinthian passages and mysterious flues, was so successfully completed that Inspector Aiton did not meet Miss McCaughin, the best teacher in our schools, and that he remarked to Supt. Nix, before taking the afternoon train, that he must leave without learning anything about our school system, which he had come to study.

Inspector Aiton told Supt. Nix that "such a man" as Milne should certainly not get a State certificate; that Milne was out of place in such schools as ours; that Milne's work in history was unsystematic and aimless; that Milne had, in his presence, made the Pilgrim Fathers land in Pennsylvania, and that he had made mistakes which Mr. Silverson had noticed. He said that Supt. Nix demanded of teachers work of higher educational character than could be expected at salaries ordinarily paid, giving it as his opinion, in the presence of the Five, that certain work he had seen could not be done by more than half a dozen teachers in the State. The Inspector urged Supt. Nix to recommend to the board a reduction of the time given to German, assuring him that members of the board favored such reduction, and that such recommendation would meet with their approval. Mr. Nix replied that this was simply a trap set for him by his friends of the board, and that he would not put his foot into it. He said that during the first and second school years most of the branches are taught in both English and German: and that, beginning with the third school year, German is a special branch, with 5½ hours per week in intermediate grades, 2½ hours per week in the grammar grades, and 1 hour 10 minutes weekly for German compositions in the high school. Mr. Aiton, of course, did not consider the time given to German excessive.

At the request of members of the board, Inspector Aiton wrote them a lengthy letter embodying his recommendations and suggestions, under date of Dec. 9, 1893. Supt. Nix saw this letter for the first time in a special meeting held about Dec. 18. When Mr. Nix repeated Mr. Aiton's remarks relative to a reduction of the time allotted to German, the Five agreed that there must be a misunderstanding somewhere. Each of them denied that he had ever said anything of the kind; C. H. Hornburg took the cake by claiming that he had told Inspector Aiton that the time for German must be increased. Supt. Nix was then requested to prepare in that meeting of the board, a plan embodying the Inspector's recommendations, with such departures therefrom as the Five had agreed upon. He replied that he must first obtain accurate information from the high school board relative to changes that might have been made in the courses outlined in the H. S. Manual, by the resolution of that body. recently adopted, to lengthen courses to four years. He also claimed that he could not turn out satisfactory new plans, courses, programs, and suggestions for an increase of school room, without reasonable time for considering these matters, calling attention to the overcrowded rooms of Union building, four of which contain from 70 to 80 pupils each. Mr. Nix suggested that he be given time to the January meeting of the board (Jan. 5.) to prepare a report covering the whole subject. "Hampered again!" The Five had met to improve the schools that very evening, and here was Supt. Nix trying to "delay much needed improvements in the course of study and general management of our high school" until after the holiday vacation! Mr. Silverson suggested that the high school could be transferred to the old four-room building which had been condemned as unsafe eight years ago and was subsequently purchased by the city at public auction for $35, to be used for storage purposes. C. H. Hornburg, according to the News, said that a room in the county jail building could be had. Mr. Nix's statement that the rooms suggested were not fit to be used for school purposes, was certainly an attempt "to gratify his personal dislike for members of the board." Supt. Nix was finally granted time to report to Jan. 5, 1894.

The local board of examiners is composed of Jos. A. Eckstein, Chairman, R. Nix, Sec'y, and J. Schaller, the $600 principal of the Lutheran Normal School which inherited the building and the reduced faculty of the now defunct "Dr. Martin Luther College." Examiners Eckstein and Nix differ from certain public educational officers of this State by holding that personal honesty is the highest of all teachers' qualifications, and that the teacher who employs the methods of the forger and the three-card monte juggler to obtain a position and certificate, thereby forfeits his right to hold even the lowest teacher's license granted by district, county or state. After a fair and impartial trial, Impostor Milne's local certificate was revoked by the board of examiners Dec. 22, 1893, Examiner Schaller, of course, dissenting.

Mr. Nix's action as examiner afforded a welcome pretense for removing him from the superintendency. In the meeting held Jan. 5, 1894, he was permitted to read his report as published in our issue of Jan. 10. The board paid no attention to the courses and programs submitted in connection with the report, but ordered them filed without reading or explanation. The resolutions previously prepared in the conclave were then introduced and carried, Mr. Scherer alone voting in the negative. The first called for Eckstein's and Nix's resignations as examiners. Mr. Nix said that he had simply done his duty as an examiner, and for this reason could not comply with the request. C. H. Hornburg then introduced the resolution to discharge Supt. Nix. Clerk Reim, instructor in the Lutheran Normal School, seconded the motion. Mr. Scherer demanded that Hornburg, Reim, or any other member, state in what respects Supt. Nix had "failed to take proper interest in the welfare of the schools," or "failed to do his duty." No member would specify charges. Mr. Reim said that if he had drawn up the resolution, it would have read simply "to discharge Supt. Nix." Mr. Nix was not asked whether he had anything to say in his defense. He was discharged, and a duplicate original of the resolution was immediately served upon him.

West Newton.

Wm. Murnan has returned from the hospital at New Ulm.

I. Afolter and Miss Steffen, both of this township, were married March 1st.

Washington's birthday was celebrated in the school house in Dist. 16 on Friday evening. An interesting program of dialogues, recitations and music was rendered.

Miss Grace Bushard will soon leave for California to join her brother.

Rev. Grewe of Chili will lecture in the M. E. church next Monday evening.

Miss Lizzie Newton of Cairo spent Sunday here. Miss Belle Newton of New Ulm is also spending a few days with her parents.

Jas. Newton Sr. lost the road in Palmer's woods while coming home from New Ulm one dark night last week and was put to considerable trouble to retrace his way.

R. Marti will erect a new home next summer. F. Strate will also build a residence, while J. Durbahn is planning for a large barn.

Geo. Inhofer expects to build a house during the coming Spring. Coming events, they say, cast their shadows before them.

Aug. Strate will take charge of his father's farm this season.

Wm. Rieke is the father of a boy. Wm. indicates it with smiles.

S. R. Arthur solicited insurance in the neighborhood last week for the Northwestern Life.

Miss Hannah Newton and Miss Swedlund of New Ulm sundayed at the home of Jas. Newton.

Did you say suits, Well, Cronk Bros. have placed upon their counters their complete spring line in Men's, Boys and Children's Clothing.