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PART THREE.

TRUTH AND LIBERTY.

SATURDAY, MAY 23, 1903. SALT LAKE CITY, UTAH.

FIFTY-THIRD YEAR.

CITIES AS PAWN BROKERS.

[Special Correspondence of the Deseret News by Frank G. Carpenter.]

EIPSIG .-- I spent this morning in a pawnbroker's shop. It belongs to the city of Leipsig and it loans out hundreds of thousands of dollars a year. It has a capital of less than a hundred thousand dollars, but |

it borrows more from the City Savings bank at 3½ per cent interest and charges about 8 per cent to its customers who bring as security watches, clocks, furniture, old clothes and everything under the sun. Last year it made about two hundred thousand loans, which on the average would be more than one for every family in Leipsig.

IN THE LOANING ROOMS.

I spent some time watching the pawn-brokers take in the goods and give out the money. The loaning room is large and divided in half by counters. Ou one side are the pawnbroking clerks and on the other, at the time of my visit, were about 200 men, women and children, each holding a bundle waiting to get money upon it. They were lined up like the single file before a theater window at an opening night. Each dickered with the clerks, trying to get the most for the goods. I spent some time watching the pawnthe most for the goods. Ag the articles were placed on the

As the articles were placed on the counter their value was estimated by an appraiser who gave the owner a check for the amount to be loaned. He took this a little further on to the cashier, who paid out the money and gave him a ticket. Another man then took the goods and bundled them away on a shelf. The amounts were gen-erally small, seldom more than a dol-iar. Many were for one, two or three lar. Many were for one, two or three marks, or twenty-five, fifty and seven-ty-five cents. The interest charged was two pfennigs for each mark, or one-half cent for each twenty-five cents,

per month. This pawnshop was established seventy-eight years ago, and since then it has loaned out millions. Its loans inhas loaned out millions. Its loans in-crease during hard times and decrease when the times are good. The insti-tution is worked for the benefit of the people. The interest is kept down to the lowest rate and the articles are so valued that practically nothing is lost. The most of the articles are redeemed, here the att the server being left for sule less than 10 per cent being left for sale at auction.

at auction. The auction was going on in another room during my stay, and I went in to watch it. The room was filled with bidders, and the auctioneer knocked the goods off without delay. I noticed that they sold for a little bit more than their valuation. A clock which was marked \$2.50 sold for \$3, and other things in proportion.

THE CITY SAVINGS BANK.

This pawnbroking shop is connected with the City Savings bank, which has deposits amounting to about \$17,000,000, and new deposits of something like \$3,-

(Copyright, 1903, by Frank G. Carpen-ter.) and there are a number of other Ger-man cities which have as much as \$20man cities which have as much as \$20,-00,000 each.

In addition to these city banks there are private savings banks which are are private savings banks which are to a certain extent under the supervis-ion of the government. In these the deposits are jimited by law to 5,000 marks, and the interest rate is fixed annually by the board of directors. It is usually low, about 3 per cent. In these banks \$40 can be checked out on any day but a methic methic sector of the sector. any one day, but a month's notice must be given for the withdrawal of more than that sum up to 1,000 marks, and six months' notice for larger sums.

THE GERMAN MAILS HELP THE FARMERS.

FARMERS. I have written of the modern postal service of Switzerland and France. That of Germany is equally good. The government here works for the people and helps them do their business. The postoffice department forwards all kinds of express, including farm prod-uce and merchandlae. The are regu-lar wagons for such work. I see them at the stations piled high with crates and baskets. When I came into the big depot at Leipsig yesterday I heard a hen cackling and a duck quacking. By and by a rooster crowed and I looked hen cackling and a duck quacking. By and by a rooster crowed and I looked about for a farm yard in the heart of this city of a half million people. I found it on the top of the mail wagons, each of which was driven by a postman in uniform. The wagons were loaded with crates of ducks, chickens and oth-er fowls. One box contained two white pigeons and another a dozen big tur-keys. There were noging starms on keys. There were postage stamps on the back of the boxes, and I was told that they had been sent in from the country through the post at so much per pound. I took a photograph of the wagons, their helmeted drivers laughing as I did so

The German states, with the excep-tion of Bavaria and Wurtemberg, are in the imperial postal service, which is one of the largest in Europe. It has 200,000 employes and about 37,000 officers. It handles a billion copies of printed matter, a billion postal cards and about two billion letters every year, and it does it at a profit. Our Postoffice department annually runs behind. That of Germany runs ahead. She gives a better service than we do at a lower rate, and at the same time makes a profit of \$4,000,000 out of it.

PNEUMATIS TUBES AS LETTER

CARRIERS. Berlin, for instance, has a pneumatic-

tube system superior to any quick de-livery system of New York. By it tele-grams, letters and postal cards can be sent from one part of the city to anothsent from one part of the city to anoth-er more quickly than by telegraph, at a cost of 6 cents a card or 7½ cents per letter. If you pay 12 cents you can have a prepaid answer. This post is called the rohr, or the tube, post. Its officers are distinguished by a red lamp, and are to be found in all parts of Berlin. The telegraph and telephones of Ger-many belong to the government and

many belong to the government, and, consequently, their charges are lower OUTS. The rate for all Germany such agencies, and it would pay all of and Austria-Hungary, is 1¼ cents a word, while that to Belgium, Denmark our publishers to appoint such repre-sentatives. I have gone through the Holland and Switzerland is only 21/ cents. You can send a dispatch to Engbook clearing house. It is a beautiful building thoroughly equipped for the land, Norway or Italy for less than 4 cents per word, and to almost any place purpose. I have also visited some of the chief publishing establishments, including the famous one of Breitkopf and Haertel. They all do good work, but in modern convenience are far bein Europe for less than 5 cents. A BOOK METROPOLIS. I have spent some time here with Brainard H. Warner, Jr., one of the youngest and brightest men in our con. hind similar establishments in the Unit. ed States.

The Government as an Express Messenger-How the Postoffice Helps the Farmers-Berlin's Pneumatic Tube System-Railroad Stations Which Cost Millions-European Technical Schools-How German Girls Are Taught to "Housekeep"-And How Servants Are Trained-Some German Economies-Queer School Features Which Ought to be Adopted by the United States.



and the book stores of Austria and Ger-man Switzerland are fed from here. All publishers have their agents at Leip-sig and many keep full stocks of books THE UBIQUITOUS SLOT BOX. Store Box.

sig and many keep full stocks of books on hand so that they can sumply orders at an hour's notice. There is a regular system of sending out books by cheap freight and express and the agents ar-range for quick delivery and make all collections. They represent the book stores, as well as the publishers, and the system is such that the publishers so represented come into direct contact with the buyers all over Germany, and by the Leipsig agency throw their books into something like 10,000 stores. About the only provision is that all books must be delivered in Leipsig free of freight charges, the book dealers ex-pecting to pay the charge from Leipsig to their respective stores. to their respective stores.

Some of the American firms have

Speaking of slot boxes, they are to be found everywhere here and of every kind. In some of the cities you can buy tickets on the clevated railroads by dropping a German nickel, which means two and one-half cents, in the slot. There are slot boxes which sell postal cards and slot restaurants where postal cards and slot restaurants where you can get anything from a thimble-ful of benedictine or chartreuse to a glass of champagne or a schooner of beer, and from a chocolate cream to a slice of roast beef. The advantage of the slot machine is that it dispeases with feelng. There are no walters and hence no fees, and this where one has to pay from 2 cents to a dime for every service, amounts to much. service, amounts to much.

vant shall have a record or passbook telling where she was born, her age and tering where she was born, her age and previous servitude. It must have the records of the places she has worked and the signatures of her former em-ployers testifying to her character. The police must stamp every record show-ing that it is correct.

A dollar a week is a big price for a A donar a week is a big price for a hired girl, and at one of the agencies I was told that excellent servants could be had from \$2.50 to \$4 per month. The servants in these bureaus looked like good girls. They were well dressed, though not as extravagantly as theig class in America. class in America

I was surprised at the scientific char acter of the instruction. Every gir

At

training servant girls.

HOUSEKEEPING SCHOOL. There are many schools here for

ter of Germany, there are schools for | largely built upon its technical educaweavers and designers. In other parts there are schools for doll and toy maktion THE TECHNICAL SCHOOL MOVE-

ers, and in Berlin a school for black-There are 11 industrial art schools in

HOW GERMAN MUNICIPALITIES LEND MONEY AT LOW RATES OF INTEREST.

> Berlin, with more than 2,500 pupils. There are commercial high schools here In Leipsig, and also in Cologne, attend-ed by men who expect to make their living in trade and by exporting and im-porting. At Wilhelmshof in Witzenhausen there is a colonial school where men are educated for service in the German ossessions of Africa, China and the outh Sea Islands. In all these schools the rates of tui-

In all these schools the rates of tui-tion are low, and that notwithstanding that the professors are men of recog-nized ability. They are of so much im-portance that a federal buyean is being organized to supervise them, and the leading manufacturers tell ma that the German trade of the future will be

MENT.

The same movement is going on in the other countries of Europe. There are technical schools in France and are technical schools in France and Switzerland, Holland and Belgium and a large number in Austria. That coun-try is now spending more than a million dollars a year in industrial educa-tion, and it has within a short time be-gun to establish commercial schools to educate its people in commerce and trade. We should found such schoos all over the United States. Every man-ufacturing center should have them.

SOME HUSKY CHILEAN PEONS

The traditions of the saltpeter trade | leaded native turns lightly with his between the Chilean ports and San ponderous weight, trots to the far end Francisco-which trade is far more extensive than is generally known-are his shoulder sends the big sack flying to undergo a revolution and the change in the ancient way of things is a formal admission that for sheer physical strength the peons of Chill beat the workaday records of the world, For many years the Chillans have filled orders from California with sacks of saltpeter weighing about 325 pounds each. Hereafter the sacks which will go into the holds at Iquique and Junin and out again at San Francisco will contain but 200 pounds of the stuff each, and the jackies who man the carriers want more than one day off to give vent to their glee. The able seaman sees an end to the vision of a broken back and snapping muscles; and he is hardly less happy because the peons down in Chill, whene they

hear about the change, will laugh and pity the puny sallor. At Union wharf No. 1 the British

ship Euphrates has been discharging a cargo of 2,500 tons of saltpeter. In the hold of the ship two seamen and sometimes three would pull the heavy sacks from their places in the pile and lift them upon the truck, to be wheeled beneath the hatch where the rope was run around four sacks at a time. The seamen took turns at handling the heavy sacks, and each was glad to tumble into his burk to rest when his shift was over. The unioading at San Francisco was the bitter part of the whole cruise to the fellows who manned the

of the ship, and with a deft shrug of squarely into its place. Back on a dog Equarely into its place. Back on a dog troi he goes to get another sack. With such rapidity do the peons, stow the sacks, never touching one with their hands, that two men can handle sacks as fast as each hoist can drop them down, four at a time. In a day each Chilian will stow 1.800 sacks with ease and he so little feels the result of his exertion that he is willing to stay and help shift things about deck or will welcome a chance to dive after coins in the surf for an

o dive after coins in the surf for an

The strength and endurance of the peous who stow the saltpeter ships, is marvelous. They are the unending wonder of every able-bodied seaman who sits to one side and smokes his The as he watches them. But it is not an unmixed pleasure, for already he begins to think of the struggle he and one or even two others of his shipmates will have with those same sucks at San

The peons are not large men: in fact, some of the kest of the gangs who think nothing of carrying 1.800 325-pound sacks on their shoulders in a day are undersized men. How they gain day are undersized men. How they gain their great strength is hard to explain. The sailors say they "just grow" that way. Doubtless their simple diet, open-air life and the necessity of hard work from their early childhood have much to do with it. It is said that the men who handle the sacks of niter work at it until they are between 40 and 50 and then die off rather suddenly. But there are notable exceptions. The skippers cay that among the best workers at Judice are two gray-bearded men past 60. The peons go barcfoot and wear only a thin shirt and loose trous-ers while working, and the skin on the right shoulders of the old fellows is almost like leather. nost like leather. For a great many years the sailors have been spurred up to handling the heavy sacks by pride. They would not admit that the wight which one peon thought light was more than two sail-ors could handle with comfort. But the spirit of protest against the heavy sacks is no longer smothered. There sacks is no longer smoothered. Intere-have been some descritions when port was reached and sometimes rebellions have been barely avoided. It is an-nouned by the powder factories, the fortilizer companies and other ex-tensive importers of saltpeter from Chili that they will be pleased to re-ceive their contemports, hereafter in ceive their cousignments hereafter in sacks weighing not more than 200 pounds each. The reason given to the Chilian producers and shippers is that 325 pounds of the stuff is too likely to burst its sack. But it has taken a good many years to find this out, and neither the sailor, the shipper nor the grinning peon will have any doubt concerning the real reasons for the change.

Photographed for the Deseret News. FRANK G. CARPENTER BUYING HIS TICKET FROM A SLOT MACHINE.

000,000 a year. It pays about 3 per interest, and loans its money out for 31/2 per cent and upward, the pawnbroking branch paying S1/2 per cent.

The bank is not run to make money but in the interest of the people. It has now about 180,000 depositors, and of hese more than 70,000 have deposits of less than \$15, 28,000 have between \$15 and \$35, and only 35,000 more than \$142. Much of the depositing is done by neans of stamps. A man can buy a tamp for 10 pfennigs, or less than 21/2 ents, and deposit this in the penny avings bank. Such stamps are saved ntil they amount to a mark or more. then they are deposited. There are tamp offices all over the city, and ne can put away his small change into savings bank almost as easily as nto the beer saloons.

GERMAN SAVINGS BANKS.

Such savings banks are to be found a nearly all the cities of Germany. hat of Berlin has about 109 different ranches: its depositors number more han half a million, and the deposits are about \$50,000,000. Dresden has alsent out daily by the thousands from here to all parts of Germany. There are bet half as much in her savings bank. 6,000 retail book dealers in the em

TARIFF PLANK IN 1904 PLATFORM.

LEIPSIG'S TWENTY-MILLION-DOLsular service. He has been making an investigation of the book trade, and, through him, I am able to tell you LAR RAILROAD STATION.

mething of the book metropolis of Eu Every one here says Germany is having hard times. It may be so, but that is not delaying public improvements. Leipsig does more book handling that The city of Leipsig is planning a rail road station which will cost twenty milany other city in the world in proportion to its size. It has 800 book stores and publishing establishments. It has lon dollars, or five times as much as the new union station at Washington. There are at present about half a doz-en depots. These will be done away almost 200 different printing houses and about 9,000 publishing firms represented by agents. It has a book publishers exchange and clearing house, and its arrangements are such that books are with and this structure will be built in their place. Dresden recently put up a railroad

Dresden recently put up a railroad depot costing millions. I have already described the station at Frankfort, which cost eight and one-half millions. Berlin has a number of fine depots. Cologne has good railroad bui'dings, and so have almost all the cities of Germany.

Germany. The railroads here belong to the gov-

ernment, and they are very well man, aged, though not as luxurious in their appointments as ours. The cars are after the European fashion-first, second and third class. They are divided into compartments. On the better trains there are lavatories but an extra charge s made for the use of towel and soap. This is furnished by a penny-in-the-slot box. You put in a 19 pfennig plece and pull out a little rag and a piece of soap. The rag is too small to dry you well, and the soap is just enough

The third class cars have no such ac-



commodations. Many of them are with-out cushioned seats. There is also a fourth-class, where most of the pas-sengers stand up. The rates of the

GERMAN ECONOMY.

The Germans appreciate small say ings. The richer among them spend a great deal but they know just where the money goes and try to get the worth of it. The poor get more for their money perhaps than any other poor in money perhaps than any other poor in Europe outside of the French. They know how to prevent waste. In cooking nothing is lost. The crusts of bread and stale pieces of the loaf are kept to thicken the next day's soup and the waste paper of the poor man is kept for fuel

for fuel German stoves are economical. They are made of porcelean and are often a yard square and from six to eight feet tall. Each stove has a series of flues, and a very little fuel suffices to warm it. Once hot it gives out a gentle heat all day, using amout one-third the coal of an American baseburner and noth ing like that of the furnace. Every bit of coal is saved, and a great part of that now used is in the shape of bri-quettes or bricks made of coal dust, so tightly pressed that they are as hard as the coal itself and at the same time perfectly clean. This is a great business in Germany.

CHEAP HOUSE SERVANTS.

acter of the instruction. Every girl keeps an itemized account of just what each meal costs. She must set down the weight and value of every ingredi-ent as well as the time required for cooking, so that at the end she knows just have much the base set of the set The Germans have a better system of domestic service than we have. In Leip-sig and other German cities the people live in flats so that the most of the work is confined to one floor. Every just how much she has spent for each dish and the whole meal as well as just how she has cooked it. With such an education a girl can fill almost any staroom is valuable and the servant usually has little more than a closet to sleep in. The mistress of the house knows all about housekeeping, that being a part tion in life as wife, housekeeper, cook of every German girl's education, and she watches to see that no food is wast-ed. The servants are seldom given the or general servant. SCHOOLS FOR EVERYTHING. The Germans are running wild over technical education. They have about the best schools of the world, from the universities down. Within he past few years they have been establishing a vast number of technical schools for every branch of manufacture and in-dustry. There are schools for butchers, bakers and candlestick makers. At same food as the family and among some it is customary to give the hired girl an allowance of two or three cents for her supper and let her buy it out-

side. If there is fruit on the table it seldom goes out to the kitchen. I am much interested in the employment agencies here. Each town has one or more such institutions supported bakers and candlestick makers. first class are about the same as ours, by low charges upon employers and em-Chemnitz, below Leipsig.the cotton cen-

KAISER'S THIRD SON TO WED.



Prince Adelbert, third son of the German emperer, is to wed Princess Alice of Albany. The wedding date has not yet been set. Reports of the engagement are received with great favor in Germany and England. Prince Adelbert is still in his teens. The bride to be is one of the most beautiful of of the English royal family.

Berlin has an The scene off Junin when the Eu-

organization known as the Housewives thrates took on her cargo was very union, which devotes itself to such things. It gives prizes for good serdifferent indeed. Owing to the shallowvants, rewarding every girl who stays five years at one place with a little gold ness of the harbor, deep-sea ships have to drop anchor a mile from shore. Napin and a memorial; and after 10 years a second prize of \$2.50 in gold. There tives steer the niter out on lighters. are many housekeeping schools for the daughters of the well-to-do and the rich, and it is not an uncommon thing The hoist is set to going, the stuff is lifted over the side and let down into for a nice German girl, whose father is moderately well off, to go into the the hold, where an amazing performnnce begins. The first dozen sacks house of a stranger of the same class to dropped in the empty hold are used to learn housekeeping: the idea is that she will be made to work, which might not be the case at home. form a table. On this all the succeeding sacks are dumped. On the table The housekeeping schools are attend-ed by all classes. I found one at the Krupp works and have visited others here and there over Germany. The stands a Chilian peon. He loosens the ropes of the hoist as other peons shove their right shoulders up to the table. Upon each right shoulder braced by girls are taught to cook, bake, wash and iron. They learn sewing, mending, knitan arm akimbo, the man on the table Iron. Iney learn sewing, mending, knit-ting and dressmaking, and also every-thing in connection with housekeeping. Nearly every school has its kitchen garden, the work of which is done by the pupils, and in a number of schools cows are kept and the girls are taught to milk and to make butter and cheese. I was superside at the scientific other shoves one of the 325-pound sacks. The

GEN. WOOD TO SUCCEED TAFT.



General Leonard A. Wood, President Roosevelt's personal friend, is being spoken of now as the probable successor of Governor Taft as chief executive of the Philippines. General Wood has figured prominently in the news of late in connection with the notorious "Bellairs," or Ballentine, as the case may be. This is General Wood's latest photograph.



Gov. A. B. Cummins, of Iowa, a sturdy champion of tariff reform. His influence and indomitable energy have triumphed in securing an informal compact by which President Roosevelt and Senator Allison, of Iowa, are pledged to a tariff reform plank in the national Republican platform of 1904.