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PART THREE.

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

FIFTY-THIRD YEAR.

CITIES AS PAWN BROKERS.

HOW GERMAN MUNICIPALITIES LEND MONEY AT LOW RATES OF INTEREST.

(Special Correspondence of the Deseret News by Frank G. Carpenter.)

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LEIPSIG.—I spent this morning in a pawnbroker's shop. It belongs to the city of Leipzig 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 2½ 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 and loans, which on the average would be more than one for every family in Leipzig.

IN THE LOANING ROOMS.

I spent some time watching the pawnbrokers take in the goods and give out the money. The loaning room is large and divided in half by counters. On 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.

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 generally small, seldom more than a dollar. Many were for one, two or three marks, or twenty-five, fifty and seventy-five cents. The interest charged was two pennings 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 increase during hard times and decrease when the times are good. The institution 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, less than 10 per cent being left for sale 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.

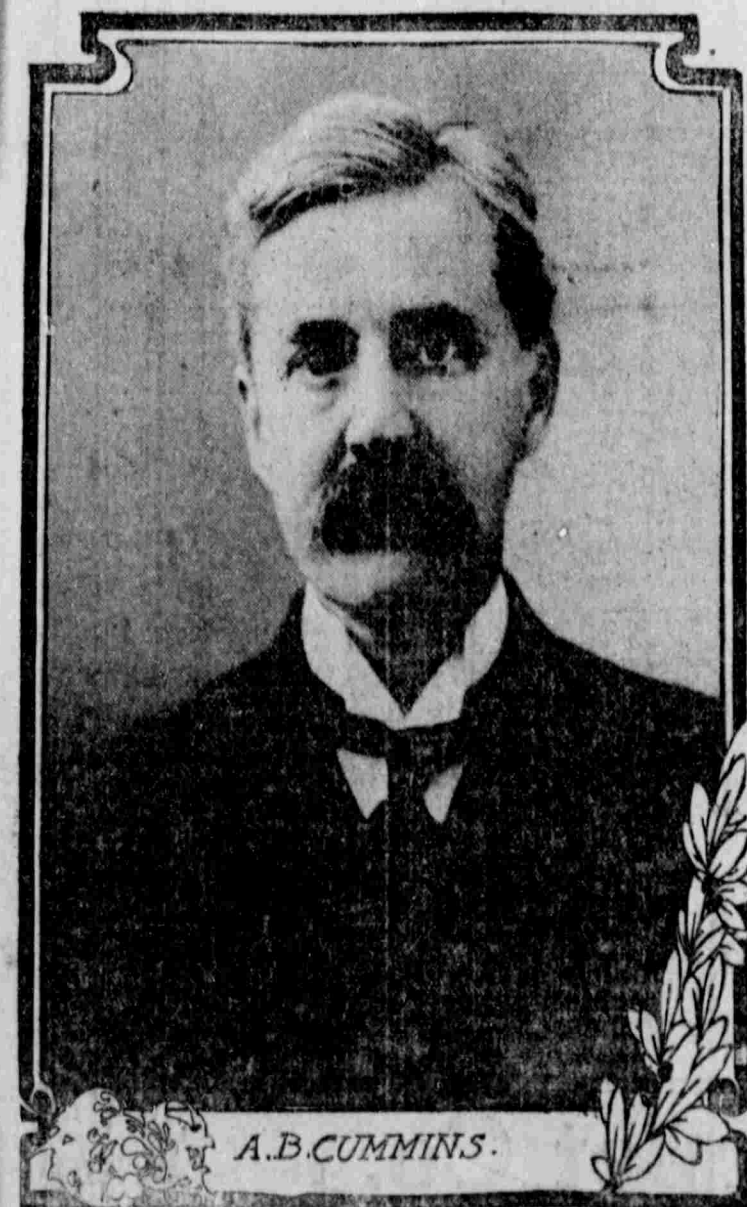
This pawnbroking shop is connected with the City Savings bank, which has deposits amounting to about \$17,000,000, and new deposits of something like \$3,000,000 a year. It pays about 3 per cent interest, and loans its money out for 2½ per cent and upward, the pawnbroking branch paying 5½ per cent.

The bank is not run to make money, but in the interest of the people. It has now about 180,000 depositors, and of these more than 70,000 have deposits of less than \$15, 25,000 have between \$15 and \$35, and only 35,000 more than \$142. Much of the depositing is done by means of stamps. A man can buy a stamp for 10 pfennigs, or less than 2½ cents, and deposit this in the penny savings bank. Such stamps are saved until they amount to a mark or more, when they are deposited there, are stamped off all over the city, and one can put away his small change into the savings bank almost as easily as into the beer saloons.

GERMAN SAVINGS BANKS.

Such savings banks are to be found in nearly all the cities of Germany. That of Berlin has about 109 different branches; its depositors number more than half a million, and the deposits are about \$50,000,000. Dresden has almost half as much in her savings bank.

TARIFF PLANK IN 1904 PLATFORM.



A.B. CUMMINS.

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.

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.



Photographed for the Deseret News.

FRANK G. CARPENTER BUYING HIS TICKET FROM A SLOT MACHINE.

and the book stores of Austria and German Switzerland are fed from here. All publishers have their agents at Leipzig and many keep full stocks of books on hand so that they can supply orders at an hour's notice. There is a regular system of sending out books by cheap freight and express and the agents arrange 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 Leipzig agency throw their books into something like 10,000 stores. About the only provision is that all books must be delivered in Leipzig free of freight charges, the book dealers expecting to pay the charge from Leipzig to their respective stores.

Some of the American firms have such agencies, and it would pay all of our publishers to appoint such representatives. I have gone through the book clearing house. It is a beautiful building thoroughly equipped for the 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 behind similar establishments in the United States.

LEIPSIG'S TWENTY-MILLION-DOLLAR RAILROAD STATION.

Every one here says Germany is having hard times. It may be so, but that is not delaying public improvements. The city of Leipzig is planning a railroad station which will cost twenty million dollars, or five times as much as the new union station at Washington. There are at present about half a dozen depots. These will be done away with and this structure will be built in their place.

Dresden recently put up a railroad depot costing millions. I have already described the station at Frankfurt, which cost eight and one-half millions. Berlin has a number of fine depots. Cologne has good railroad buildings, and so have almost all the cities of Germany. The railroads here belong to the government, and they are very well managed, 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 is made for the use of towel and soap. This is furnished by a penny-in-the-slot box. You put in a 10 pfennig piece 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 for one washing.

The third class cars have no such accommodations. Many of them are without cushioned seats. There is also a fourth-class, where most of the passengers stand up. The rates of the first class are about the same as ours.

second class a little cheaper and third and fourth classes very low.

THE UBIQUITOUS SLOT BOX.

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 elevated 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 you can get anything from a thimbleful 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 dispenses with feeling. There are no waiters and hence no fees, and this one has to pay from 2 cents to a dime for every service, amounts to much.

GERMAN ECONOMY.

The Germans appreciate small savings. 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 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.

German stoves are economical. They are made of porcelain and are often a yard square and from six to eight feet high. They have a series of flues, and a very little fuel suffices to warm all day, using about one-third the coal of an American baseburner and nothing like that of the furnace. Every bit of coal is saved, and a great part of that now used is in the shape of briquettes 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.

The Germans have a better system of domestic service than we have. In Leipzig and other German cities the people live in flats so that the most of the work is confined to one floor. Every room 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 of every German girl's education, and she watches to see that no food is wasted. The servants are seldom given the same food as the family, and among them it is customary to give the hired girl an allowance of two or three cents for her supper and let her buy it outside. 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 by low charges upon employers and em-

ployers. The charge is about 12 cents for getting a servant and half that amount to the servant who wants a place. The laws provide that every servant shall have a record or passbook telling 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 employers testifying to her character. The police must stamp every record showing that it is correct.

A dollar 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 their class in America.

HOUSEKEEPING SCHOOL.
There are many schools here for training servant girls. Berlin has an organization known as the Housewives' union, which devotes itself to such things. It gives prizes for good servants, rewarding every girl who stays five years at one place with a little gold pin and a memorial; and after 10 years a second prize of \$2.50 in gold. There are many housekeeping schools for the daughters of the well-to-do and the rich, and it is not an uncommon thing for a nice German girl, whose father is moderately well off, to go into the house of a stranger of the same class to learn housekeeping; the idea is that she will be made to work, which might not be the case at home.

The housekeeping schools are attended by all classes. I found one at the Krupp works and have visited others here and there over Germany. The girls are taught to cook, bake, wash and iron. They learn sewing, mending, knitting and dressmaking, and also everything in connection with housekeeping, clearly 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 surprised at the scientific character 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 ingredient as well as the time required for cooking, so that at the end she knows 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 station in life as wife, housekeeper, cook 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 the past few years they have been establishing a vast number of technical schools for every branch of manufacture and industry. There are schools for butchers, bakers and candlestick makers. At Chemnitz, below Leipzig, the cotton cen-

ter of Germany, there are schools for weavers and designers. In other parts there are schools for doll and toy makers, and in Berlin a school for blacksmiths.

There are 11 industrial art schools in Berlin, with more than 2,500 pupils. There are commercial high schools here in Leipzig, and also in Cologne, attended by men who expect to make their living in trade and by exporting and importing. At Wittenberg, in Wittenberg, there is a colonial school where men are educated for service in the German possessions of Africa, China and the South Sea Islands.

In all these schools the rates of tuition are low, and that notwithstanding that the professors are men of recognized ability. They are of so much importance that a federal bureau is being organized to supervise them, and the leading manufacturers tell me that the German trade of the future will be largely built upon its technical education.

THE TECHNICAL SCHOOL MOVEMENT.

The same movement is going on in the other countries of Europe. There are technical schools in France, Switzerland, Holland and Belgium and a large number in Austria. That country is now spending more than a million dollars a year in industrial education, and it has within a short time begun to establish commercial schools to educate its people in commerce and trade. We should found such schools all over the United States. Every manufacturing center should have them, and there should be commercial colleges on the broadest lines in all our cities. Here is a noble field for some would-be Carnegie of the future.

FRANK G. CARPENTER.

SOME HUSKY CHILEAN PEONS

The traditions of the saltpeter trade between the Chilean ports and San Francisco—which trade is far more extensive than is generally known—are 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 Chili beat the workday records of the world. For many years the Chileans 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 jacks 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 Chili, where they hear about the change, will laugh and pity the puny sailor.

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 bunk to rest when his shift was over. The unloading at San Francisco was the bitter part of the whole cruise to the fellows who manned the vessel.

The scene off Junin when the Euphrates took on her cargo was very different indeed. Owing to the shallowness of the harbor, deep-sea ships have to drop anchor a mile from shore. Natives steer the niter out on lighters. The hoist is set to going, the stuff is lifted over the side and let down into the hold, where an amazing performance begins. The first dozen sacks dropped in the empty hold are used to form a table. On this all the succeeding sacks are dumped. On the table stands a Chilean 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 an arm akimbo, the man on the table shoves one of the 325-pound sacks. The

loaded native turns lightly with his ponderous weight, trots to the rear end of the ship, and with a deft shrug of his shoulder sends the big sack flying squarely into its place. Back on a dog trot he goes to get another sack. With such rapidly do the peons show 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 Chilean will stow 1,000 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 coals in the surf for an hour.

The strength and endurance of the peons, 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 pipe as he watches them. But it is not an unmitigated 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 sacks at San Francisco.

The peons are not large men; in fact, some of the best of the gangs who think nothing of carrying 1,500 325-pound sacks on their shoulders in a 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 skipper says that among the best workers at Iquique are two gray-bearded men just 60. The peons go barefoot and wear only a thin shirt and loose trousers while working, and the skin on the right shoulders of the old fellows is almost like leather.

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 Balentine, as the case may be. This is General Wood's latest photograph.

KAISER'S THIRD SON TO WED.



Prince Adelbert, third son of the German emperor, 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 the English royal family.