

THE GREAT BOOK ESTABLISHMENT, LEIPSIG,

pawnbroker's shop. It belongs to the

City of Leipsig and it leans out houndreds

of thousands of dollars a year, It has a

capital of less than \$100,000, but it bor-

rows more from the City Savings Bank

at 3% 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 200,000 loans,

which, on the average, would be more

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. 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

than one for every family in Leipsig. In the Lonning-Rooms,

Such savings banks are to be found in nearly all the cities of Germany. That of Berlin has about 100 different branches; its depositors number more than 500,000, and the deposits are about \$50,000,000. Dresden has almost half as much in her savings

In addition to these city banks there are private savings banks, which are to a certain extent under the supervision of the government. In these the deposits are limited 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 \$30 can be checked out on any one day, but a month's notice-must be given for the withdrawal of more than that sum up to 1000 marks, and six months' notice for larger sums.

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 his German Matls Help the Farmers. As the articles were placed on the counter their value was estimated by an appraised 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 \$1. Many were for one, two or three marks, or 25 and 35 cents. The in-terest charged was two prionings for each mark, or one-half cent for each 25 cents, This pawnshop was established 78 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 lest. The most of the articles are redeemed, less than 10 per cent being left for sale at auction.

laughing as I did so. The German states, with the exception The auction was going on in another room during my ctay, 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 ders, and the auctioneer knocked the goods off without delay. I noticed that the largest in Europe, it has 200,000 employes and about 21,000 offices. It handles valuation. A clock which was marked for \$2.50 sold for \$2, and other things in preparation.

Imperial postal service, which is one of the largest in Europe, it has 200,000 employes, and about 21,000 offices. It handles to tell you something of the purpose. I have gone through thouse. It is a beautiful building thoroughtion of the book trade, and, through him, I am able to tell you something of the book metropolite of Europe.

Leipsig does more book handling than letters every year, and it does it at a This pawnbroking shop is connected with the City Savings Bank which has deposite amounting to about \$17,000,000, and

new deposits of something like \$3,000,000 a out of it. year. It pays about 3 per cent interest, and loans its money out for M₂ per cent and upward, the pawnbrokers branch Berlin, for instance, has a pneumatic tube system superior to any quick delivery system of New York. By it telemore quickly than by relegraph, 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 robr, or tube, post. Its offices are distinmore than 70,000 have deposits of less than \$15, 28,000 have between \$15 and \$35, and only 35,600 mor# than \$142.

Much of the depositing is done by A man can buy a stamp for 10 pfennigs, or less than 2%

EIPSIG, May 14.—(Special correspondence.)—I spent this morning in a pawnbroker's shop. It belongs to the away his small change into the savings bank almost as easily as into the beer

German Savings Bank.

bank, and there are a number of other German cities which have as much as \$25,000,000 each.

I have written of the modern poetal 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 produce and merchandise. There are regular wagons for such work. I see them at the stations piled high with crates and baskets. When I came into the big depot at Leipzig yesterday I heard a hen cackling and a duck quacking. By and by a roester crowed and I looked about for a farmyard 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 poetman in uni-form. The wagons were loaded with crates of ducks, chickens and other fowls. One box contained two white pigeons and another a dozen big turkeys. 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 believed drivers

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 times makes a profit of \$4,00,000

guished by a red lamp, and are to be found in all parts of Berlin.

The telegraph and telephones of Ger-

.HOW MUNICIPALITIES LEND MONEY ON PERSONAL EFFECTS AT A LOW RATE OF INTEREST



MR. CARPENTER BUYING RAILROAD TICKET FROM SLOT BOX.



THE CITY PAWN-BROKING ESTABLISHMENT, LEIPSIG

THE POSTOFFICE DOES AN EXPRESS BUSINESS.

many belong to the government, and consequently, their charges are lower than system is such that the publishers so repours. The rate for all Germany and Austria-Hungary, is 1% cents a word, while that to Belgium, Denmark, Holland the buyers all over Germany, and by the while that to Belgium, Denmark, Holland Leipeig agency throw their books into and Switzerland is only 2% cents. You can send a dispatch to England, Norway or Italy for less than 4 cents per word, and to almost any place in Europe for the book dealers expecting to pay the less than 5 cents. less than 5 cents.

A Book Metropolis.

I have spent some time here with Brain ard H. Warner, Jr., one of the youngest

any other city in the world in proportion to its size. It has 800 book stores and publishing establishments. It has almost States. 200 different printing houses and about 5000 publishing firms represented by agents. It has a book publishers' ex-change and clearing house, and its ar-rangements are such that books are sent

out daily by the thousands from here to all parts of Germany. There are 600 retail book dealers in the mpire, and the book stores of Austria as much as the new union station at empire, and the book stores of Austria as much as the new union station at and German Switzerland are fed from bere. All publishers have their agents at helf a dozen depots. These will be done postal cards and slot restaurants where Leipsig, and many keep full stocks of books on hand so that they can supply orders at an hour's notice. There is a pregular system of sending out books by cheap freight and express, and the sgents arrange for guick delivery and make all cost is form.

stores, as well as the publishers, and the buildings, and so have almost all the 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 lavateries, but are extra charges is made

charge from Leipsig to their respective 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 nursons. I have also work, but in modern conveniences are far behind similar establishments in the United

Leipsig's \$20,000,000 Station.

Every one here says Germany is having hard times. It may be so, but that is not delaying public improvements. The city of Leipsig is planning a railroad station which will cost \$20,000,000, or five times on the elevated railroads by dropping a

arrange for quick delivery and make all cost \$8,500,000. Berlin has a number of is that it dispenses with feeing. There collections. They represent the book fine depots. Cologne has good railroad are no waiters and hence no fees, and

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 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

German stoves are economical. They are made of porcelain and are often a yard square and from six to eight feet tail. Each stove has a scries of flues, and a very little fuel suffices to warm it. Once hot it gives out a genile heat all day, using about one-third the coal of an American base burner and nothing like that of a 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 treelf and at the same time perfectly clean. This is a great business in Germany. great business in Germany.

Cheap House Servants.

Germans have a better system of iomestic service than we have. In Leipsig and other German cities the people live in flats so that the most of the work 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 derman 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 some it is customthe family, and among some it is custom-ary 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 seldem goes out to the kitchen.

ment agencies here. Each town has partments. 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-siot 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 firstclass are
about the same as ours, second-class a
little charge and the signatures of the firstclass are
about the same as ours, second-class a
little charge and the signatures of the places
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

A dollar a week is a big price for a bired 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 They were well dressed though girls. found everywhere here and of every kind. not as extravagantly as their class

America.
Housekeeping Schools.

There are many schools here for train ing servant girls Berlin has an organization known as the Housewives Union, which devotes itself to such things. every girl who stays five years at one place with a little gold pin and a me-morial; and after ten years a second prize of \$2.50 in gold. There are many house-keeping schools for the daughters of the the broadest lines in all our cities

this where one has to pay from 3 cents well-to-do and the rich, and it is not an

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 klea 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 othere here and there over Germany. The girls are taught to cook, bake, wash and from. They learn sewing, mending, knitting and dressmaking, and also everything 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

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. 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 they have been establishing a vast number of technical echools for every branch of manufacture and industry. There are schools for butchers, bakers and candlestick makers. At Chemnitz, below Lelpsig, the cotton center of Germany, there are schools for weavers and designers. In other parts there are schools for dell and toymakers, and in Berlin a school for blacksmiths.

There are II industrial art schools in Berlin, with more than 2000 pupils. There are commercial high schools here in Leipsig, and also in Cologne, attended by men who expect to make their living in trade and by exporting and importing. At Wilhelmshof in Witzenhausen there is a colonial school where men are educated for service in the German possessions in 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 pervise them, and the leading manufac-turers 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. technical schools in France and Switzertechnical schools in France and Switzer-land, Holland and Beigium, and a large number in Austria. That country is now spending more than \$1,990,999 a year in in-dustrial 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 manuall over the United States. Every manufacturing center should have them, and there should be commercial colleges on

is a noble field for some would-be Carnegie of the future.
FRANK G. CARPENTER. (Copyright, 1903.)

CHOOSE A HUSBAND HOW TO

BY REV. E. J. HARDY, AUTHOR OF "HOW TO BE HAPPY THOUGH MARRIED"

The City Savings Bank.

The bank is not run to make money.

paying 34 per cent.

- HET that enter into the state of marriage cast a die of the greatest contingency, and yet of the greatest interest in the world, next to the last throw for enternity. Life or death, felicity or a lasting sorrow, are in the power of marriage. A woman, indeed, ventures most, for she hath no sanctuary to retire from an evil husband." In these words Jeremy Taylor puts the issues of choice in matrimony, and tells us what is most true, that "a woman ventures most." "Love is of man's life a part, 'tis woman's whole existence." And yet how careless are some girls about the sort of man they marry; the choice of a hat or a gown gives them more anxiety!

Happy parents are beginning to acknowledge the duty of having employment taught which can save their girls ment taught which can save their girls think themselves in love when, in fact, from marrying merely for a living. Even they are only idle! now, however, there are women too easily satisfied with the characters of men who offer themselves as husbands. They aim trimony in the abstract; not the man, but any man. They would not engage a servant if all they knew of her were that she had as a housemaid lately advertised, "a formight's character from my last place"; but they will accept husrith even less information as to their characters, and vow to love, honor and obey them! Can these women be will-ing to live with a liar, with a thief, with a drunkard, for 20 or 30 years? Do they not know that a lazy man, or one who cannot bear pain and trouble without whining—that this sort of man will make a weak band or support for his house? Can they doubt that the selfish man, though he may be drawn out of selfish-

go without him."

A friend—let us say Barlow—was de-scribing to Jetrold the story of his court-ship and marriage; how his wife had been brought up in a convent, and was on the point of taking the vell, when his presence burst upon her enraptured sight. Jer-rold listened to the end of the story, and by way of comment said: "Ah, she evidently thought Barlow better than nun (none)." When girls have been given work in the world they do not think that any husband is better than none, and they have not time to imagine themselves in love with the first man who proposes. How often is it the case that people

In Shakespeare's play Cleopatra speaks of an old attachment which she had lived to despise as having arrsen in her "salad

what principle should this be done? First of all we should say that how-

nephew?" she answers: "Very vilely in the morning, when he is sober; and most vilely in the afterneon, when he is drunk; when he is best he is a little worse than a mother, and careless of the feelings of mother, and careless of the feelings of

I know that some say that they do not object to a man being a little wild, and that if their husbands are not all they ought to be there will not only they ought to be there will not only they or more partial to the society of other more will be they are more partial. they ought to be, they will reform them. And so they marry in a sort of missionary spirit. Those who act in this way resemble their mother Eve, who "knew not eating death." It is not very easy to reform a man after he is 30 years of to reform a man after he is 30 years of age, and it is far more likely that a rake will reform his wife off the face of the earth by bad treatment, than that man will have upon her own character, and should rather desire to marry a man better than herself, one upon whom she can lean, and who will give her moral support. When Sir David Baird and In Shakespeare's play Cleopatra speaks of an old attachment which she had lived to despise as having arsen in her "salad days," when she was green in judgment. In extreme youth love is especially blind, and for this, as well as for other reasons, girls who are yet at school, do not consult their best interests when they allow love to occupy their too youthful minds.

It is true that choice in marriage does not, except on rare occasions, come from the female side. A refined girl will not take the initiative, and has only the negative, but very responsible, duty of refusing those who are ineligible. On what principle should this be done? his family and his relations. "Is it possible, young lady, that you do not know the names of your best friends?" "Possible? Why, of course it is. I do not even know what my name may be

man; and when he is worst he is little worse than a mother, and careless of the feelings of man; and when he is worst he is little servants and poor relations, is just the have decided that men of intellect ought that ever fell, I hope I shall make shift to great question to be answered, "yes" or but even more certainly than stupid peoand that if their husbands are not all they ought to be, they will reform them. If they filing away money "generously" if they filing away money "generously" and so they marry in a sort of missionary spirit. Those who act in this way resemble their mother Eve who "knew butcher and the baker—if they act in such ways as these we feel that they at least cannot claim a fool's pardon. "I such ways as these we feel that they at least cannot claim a fool's perdon. "I love my family's welfare," said Montesquieu, "but I cannot be so foolish as to make myself a slave to the minute affairs of a house." Even a fire was considered a "minute affair" by another author. He was deeply occupied in his library when some one rushing in anlibrary when some one, rushing in, announced that the house was on fire. "Go to my wife," he replied: "these matters belong to her." To do it justice, however, genius is now putting aside this affectation of being above mundane matters, and a man with the "divine affatus" will mot infrequently, if properly handled, make as good a husband as the most stupid plodder in evidence. Certainly some time ago an essayist compiled a great array of testimony, which went to show that for a good family man, warranted to stand bad weather, to love his wife, and to being up the children reshow that for a good family man, ranted to stand bad weather, to love his wife, and to bring up the children respectably, there is no man like a poet. Good health is too important a matter to overlook when choesing a life partner. It should be sought for next to good ness. Certainly, to marry deliberately where bereditary disease is known to exist is to transmit a calamity and a scourge to future generations. Youthful asion of a noble house: "I have come to ask you for the hand of your daughter." I have?" Youth: "Yes, doctor. I have the giddy young fellows I see about I re shall select for you a steady, sensible, middle-aged man. What do you say of one about 20 years of age?" "Well, father." I may be better to be an old man's darling than a young men's slave, but if a wife begin married life by insisting, as should not marry a man who does not properly value woman and woman's love. though he may be drawn out of selfashness in the early weeks of courtship, will settle back into it again when the girl's father and brothers. They are becomes his wife?

Is Any Huxband Better Than Kone?

I'will do anything," says Portla, in "The Meschant of Venice," "Fee I be married to a sponge"; and in answer to the question, "How like you the young Ger
The will conting the may be drawn out of selfashness in the early weeks of courtship, will sent approved of by the average to future generations. Youthful a calamity and a series in the early weeks of courtship, will sent approved of by the average to future generations. They are housed in the self will a calamity and a series in the early weeks of courtship, will sent approved of by the a year or so bence." A girl mary not sak you for the hand of your daughter, there is but little choice in the matter, there is but little choice in the matter, whose were the heat man ought to be.

The Meschant of Venice," "ere I be married to a sponge"; and in answer to the question, "How like you the young Ger
The wickedness to be spoken of more seriously. Perhaps it may be better to be an old man's low exist is to transmit a calamity and a count ship, will send though it is easy to the house and have a wint about choosing a student of a milk color. The property sating than a young marrie slave, but it a wife begin married life by insisting, as she ought upon getting than a young marrie alive but it a wife begin married life by insisting, as she ought upon getting than a young marrie alive but it a wife begin married life by insisting as she ought upon getting than a young marrie alive but it a wife begin married life by insisting as she ought upon getting than a young marrie alive but it a wife begin married life by insisting as she ought upon getting properly value woman and woman's love.

The "Gentus" a man who does not such that the sain when painted with the sense of a new preparation for its wint about choosing a student if a wife legal of the liquid of the liquid

no doubt; but I must be sure that you won't worry her life out after you get her. Take off your coat and let me exam-ine what condition your liver is in!" Marrying for Money.

little cheaper and the third and fourth-

The Ubiquitous Slot Box.

Speaking of slot boxes, they are to be

In some of the cities you can buy tickets

German nickel, which means 2% cents, in

They were walking in the conservatory. Will you love me with all your soul?" she murmured. "Yes, darling," he answered. "And all your heart?"-"Yes, dearest." - "And all your-?"-"Everything, darling; everything," he interrupted.-"Packetbook?" she continued, not noticing the interruption. He gasped once, and all was over.

Women should not marry for money,

Women should not marry for money, but neither should they marry without it, for, as a practical girl once remarked; "A kins and a cup of cold water make but a poor breakfast." It is, however, much better to marry a good and wise man, though poor, than a rich fool, who will give gilded misery. To be contented though poor, is to be rich enough. The grand thing is for a woman to unite herself to one who is a fortune in himself. Shakespeare says, in reference to a husband's age band's age-

Let the woman still take An elder than herself, so wears she to him, so sways she level to her husband's heart.

The other extreme, however, is equally

But, mistress, know yourself; down on your And thank heaven, fasting, for a good man's

love;
For I must tell you friendly in your ear,
Sell when you can; you are not for all market
Cry the man mercy; love him; take his offer. If you hold your head too high and de spise men who would have you, you will be despised by those at whom you "set

profession or business a husband belongs. for a man of ability and energy will make his mark anywhere. It is a mistake, however, for a girl to marry a man who is beneath her in culture and refinement. Lord Lytton tells a story of a groom married to a rich lady, and in constant trepidation of being ridiculed in his new home. An Oxford clergyman gave him this advice: "Wear a black coat and

him this advice: "wear a back coat and hold your tongue." Unfortunately a man like this is generally fond of opening his mouth, and then, as the Irishman said, he puts his foot into it.

To punish a lover who has given some real or imaginary offense, a woman will sometimes marry a rival for whom she cares nothing. She who thus marries from nigue might be described as cutting of pique might be described as cutting off her nose to vex her face, were not her wickedness to be spoken of more seriously. Perhaps it may be said that though it

man, the Duke of Saxony's young who is generous and unselfish, who con- are greater with the fool! There was a Youth: "Doctor, I swear-" Physician: mean you have asked them, and they devotedly at the young lady, she plunged nephew?" she answers: "Very villely in siders another's happiness and welfare, time when the possession or supposed "Oh, never mind swearing, my young have said 'No." At the same time it is useless to expect into the sea. Four of the lovers immerate perfection in a husband. The ordinary woman—and what a mate she would be again, she said to the cantain "What for perfection:—who does this must necessarily remain unmarried. Do not play
fast and loose with an eligible parti. Remember what Rosalind says in "As You
Like It"—

again, she sain to the captain, what an
I to do with them now.—they are so wet?"

"Take the dry one." And the young lady
fast and loose with an eligible parti. Redid so. How different is the state of
affairs on this side of the Atlantic, where
if a young woman is to be married, she if a young woman is to be married, she must take not whom she will but whom she may! But is it necessary to marry? Far better to have no husband than a bad

"What Men Like in Women."

Telegraphing 50,000 Words an Hour, At a recent test in Germany of the Pollak-Virus system of telegraphy a sped of 50,000 words an hour was attained. In transmitting, It ought not to matter much to what this system, like other fast systems, uses a strip of paper previously punched with holes representing dots and dashes. The most novel representing dots and dashes. The most novel feature of the system is the method of receiving. The incoming electric impulses causs a thin strip of metal, resembling a telephone disphragm, to vibrate, and thus move a thry mirror attached thereto. A siender beam of light from an incandescent light falls upon the mirror, and is reflected thence to a strip of photographically sensitive paper, which is steadily unrolled by clockwork when messages come. Chemicals for "development" being applied, the paper exhibits a continuous dark line, with upward projections for dashes and downward ones for dots. The message must then he deciphered and the translation must be written out.

New Fire Extinguisher.

An engineer named Max Eberhardt, gave at the effectiveness of a new preparation for