

# The Journal.

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**UNITED WE STAND.**

**THE RESULTS OF CO-OPERATION**

An Abridged History of the Building Associations of Philadelphia—Useful Statistics for the Economical and the Prodigal to Make Note of.

Prior to 1819, although certain persons banded themselves together for the purchase of dwellings, placing their money in the hands of trustees, there is no record of any incorporated building association. But the primitive co-operation building schemes proved so successful, and were so markedly beneficial to those who had joined them, that in 1840 the Weegee, the first incorporated building association, was chartered. This association, under good and honest management, thrived well, and in the next year twenty associations were chartered. The subjoined tables show the number of associations chartered in this city from 1851 to 1875, inclusive:

1851	24	1860	8	1869	65
1852	20	1861	15	1870	55
1853	14	1862	2	1871	68
1854	18	1863	1	1872	57
1855	4	1864	7	1873	72
1856	15	1865	9	1874	43
1857	8	1866	1875	1280	304
1858	14	1867	28	1876	25
					220

Incorporated by Act of Assembly, 20

It will be seen that the total charters granted from 1819 until 1875 (inclusive) was 602, or an average of over 23 per annum. It is worth noting that in the years succeeding the war the organization increased largely in numbers, a fact which is generally attributed to the desire of the workingmen to provide against the pressure of the hard times which, they foresaw, were rapidly approaching.

They knew that a reaction would inevitably follow the excitement incident to the war, and wisely prepared against future contingencies. Thus from 1865 until 1874—the panic, which seems to have been forecasted by these shrewd men, was in 1873—the number of associations chartered yearly rapidly increased.

In addition to the incorporated building associations there are from 75 to 100 societies in existence which hold no charters. However, it is not the object of this article to treat of any save incorporated societies, and this fact is mentioned merely as having a possible statistical bearing upon the subject.

And now as to the success of the chartered associations. A gentleman who has studied the subject carefully for many years said recently, referring to the figures above given: "The charter in itself indicates the existence of an organization ready for business, and, as such, is for capital in the shape of monthly subscriptions, the difficulties which usually attend the organization of a business corporation do not exist. Six per cent. of those chartered will, I am satisfied, more than cover all abortive associations, and this will leave at least 650 incorporated building associations in actual operation in this city from January 1, 1849, to January 1, 1875.

Inasmuch as ten years is assumed by all good building association men to be a fair average time for winding up an association, it may be assumed that on the 1st of January, 1876, 450 were in operation, while 200 had been finally wound up.

As an evidence of the loans on bond and mortgage made by building associations of this city from 1849 to 1876 the following will prove suggestive:

1849	5	1850	221
1850	10	1851	239
1851	98	1852	461
1852	812	1853	630
1853	932	1854	908
1854	1163	1855	246
1855	988	1856	265
1856	813	1857	323
1857	901	1858	337
1858	697	1859	337
1859	692	1860	527
1860	383	1861	389
1862	333	Total	36,129

Within the past few years the increase on loans on bond and mortgage has been constantly increasing, showing conclusively that capital, crippled more or less by the dullness of trade and the general depression of business, has been forced to apply to co-operative labor for temporary assistance. It would be hard to gather definitely from the records the actual amount of each of these 36,129 mortgages, but good authorities agree that they average say \$2,000 each. Taking this as the correct figure it will be seen that in the last

twenty-six years Philadelphia building associations have loaned out \$72,258,000. Deducting premiums, etc., the net amount paid by associations to borrowers on mortgage was \$50,580,000.

On the 1st of January, 1870, 17,282 of these mortgages remained unsatisfied, while 18,847 had been paid up. In 1875 the payments to Philadelphia association were \$7,672,000, although some associations estimate them at \$10,000,000.

Another fact worthy of mention is that the mortgages accepted by building associations for a number of years past have formed a large proportion of all the mortgages issued in Philadelphia. In 1863 they formed 6 per cent. of the whole number; in 1870, 25 per cent.; and in 1875, 31 per cent.

Many amusing anecdotes are related by one of our old settlers as having occurred during that fearful blizzard. We will mention a single one. Gen. Beach, then receiver of the United States land office here, started from his office, a log cabin, where now stands H. D. Booge & Co.'s wholesale building, to his residence on upper Douglass street. The general lost his hat immediately upon venturing out of doors, but he laughed at the fury of the storm and kept on. There were at that time few buildings standing either on Fourth or Douglass streets, and there were not many visible landmarks for the general to follow to serve as a guide home. It is no wonder then that, after having traveled in the teeth of the storm for a considerable time, he found himself run to bank down near where the Chicago house now stands. The general, as a matter of course, was very cold, having suffered considerably from being out only a short time. As stated, he was bareheaded, and, having no gloves upon his hands, he could not give his head that attention he might have done had his hands been well gloved. The result was that by the time the general reached home he was about exhausted, his ears and fingers were somewhat frosty, and his head, perpendicularly, was lengthened several inches by the snow driving through his hair to the scalp and there freezing, forming an almost solid mass of ice. Icicles depended from his ears, nose and hair, and he was a sight to behold before being thawed out again.

To those days the few settlers in Sioux City had accumulated considerable stock about them, but the cattle were ill provided with shelter. They stood humped up in groups and when they became thirsty they strayed instinctively toward the river. The snow had drifted badly along the back, and many head of cattle plunged into these drifts in their efforts to reach the water and were lost, their bodies not being discovered until the break-up of the following spring. Many miles were also lost in the same manner.

\*Only Twenty-five Years—Who Takes the Next.

There's a wandering genius around the Central Market who has for sale an article described by him to the public in a loud tone, as follows:

"Gentlemen, a British nobleman invented this article and he spent eighteen years thinking and experimenting over it. You will observe that it is a glass cutter, a can opener, a knife-sharpener, a putty-knife, a nail-cleaner and a bread knife combined. It is light, durable, compact, beautiful and convenient, and the price is only twenty-five cents. Who takes the next?"

He was taking away yesterday forenoon, when a hard-handed son of toil approached and asked to inspect one of the articles. The man explained its merits and uses, commented on its different uses, and added:

"You want one, of course?"

"I guess not," said the farmer.

"Why?"

"Oh, it doesn't seem to be of much use."

"Great spoons! but haven't I explained to you that it can be used for eight different purposes? What more can you ask?"

"Well, it seems to me that you ought to have a corn-sheller hitched on to it somewhere!" so slowly replied the agriculturist, as he laid it down and walked away. —Detroit Free Press.

**AN IOWA SNOW STORM.**

*The Way it Snowed in that State Twenty Years Ago—The Hardest Fall of Snow Ever Known.*

As an evidence of the loans on bond and mortgage made by building associations of this city from 1849 to 1876 the following will prove suggestive:

Twenty years ago, in the State of Iowa, there was a heavy snow storm.

The Sioux City Journal says: The biggest and most severe snow storm ever known in this part of the country within the recollection of our oldest inhabitants, came on in 1876, twenty years ago yesterday afternoon. It extended over the greater part of Iowa, a portion of Nebraska and Dakota. It prevailed for two days and two nights, during which time it was almost impossible for a person to see half way across a street, and a portion of the time the snow is represented as having come down in such solid sheets as to affectually conceal from view one's hand held at arms' length before his own eyes. The first day after the storm ceased the wind shifted to the north and blew a perfect gale, driving the snow badly and forming a crust upon it of sufficient thickness to bear the weight of a man easily enough.

This region of country was quite new twenty years ago, and the wild game of all kinds was very plenty.

Directly after the snow storm abated, the settlers started on the hunt after deer. The snow was deep and the crust scarcely heavy enough to bear the weight of the deer, and when pursued, they sought escape in flight, they would break through the snow crust and

make very little progress. The only weapons the settlers used when hunting the deer at that particular time were an ax and butcher knife—the former used in knocking the game down when overtaken, and the latter in severing the jugular.

In this manner the settlers supplied themselves with a sufficient amount of venison to last their families for several months.

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## PUBLIC REPORT

OR A

POLICEMAN.

I have not enjoyed good health for several years past, yet have not allowed it to interfere with my labor. Every one belonging to the working class knows that the unremitting care of health is the best plan to keep up the body. I never refused to perform its daily task. I never was a believer in doing nothing, and I have always been a great admirer of the saying, "If you do not work, you will not eat." I have always been a great admirer of the saying, "If you do not work, you will not eat." I have always been a great admirer of the saying, "If you do not work, you will not eat."

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