A Discussion of a Topic Tant Has Host Tosecont for Easy Propts.

From the Philadelphia Ledger.

The Building Association and Home
Journal quotes an experienced officer in the
societies which the Journal represents as anying that these organisations were never more
presperous than at the present time. As it is
well known that they are leading money at
six per cent. Interest, and sometimes less,
without premiums, this statement looks at
first sight like a mistake or an exaggers. To,
for it is well known that the societies are not
making as large a per cent. of profits as they without premiums, this sentenest loss is first sight like a mistake or an exaggers, 26, for it is well known that the societies are not making as large a per cent. of profits as they did a few years ago, and that they are consequently, running longer terms. But as cooperative enterpiess for the saving of money and to enable the members to buy homes for themselves, it is strictly true that they were never more prospecous. The real purposes and advantages of building associations are never seen to better advantage than when the money market is in such a condition as to compel them to run a conservative course. They were not designed to be mosey-making organizations in the ordinary sense. Being strictly ecooperative and dealing only with their own members, they cannot, in fact, make extraordinary profits except at the expense of a lew of their members compelled by the exigencies of their private business to horrow money at high premiums. When the demand for money has fallen off so that only very small premiums are required to determine priority of bids, or when there is no competition, and consequently no premium, the acciotion, if they can keep their money invested, are fulfilling their purpose in the best possible way and with the greatest ecurity to all the members.

Whether a society runs a short or a long term within reasonable limits, makes little if any difference to the borrower who gets his money at the average rate paid by all other horrowers. For the long term he pays a smaller amount per month; for the short term a larger amount, and the general result to the individual and learnisk of failure to the individual and learnisk of loss to the society. The early societies recognized the co-operative feature of their enterprise much more clearly than those now in existence. They were for the nost part clubs of intimate feature of their enterprise much more clearly than those now in existence.

societies recognized the co-operative feature of their enterprise much more clearly than those now in existence. They were for the nost part clubs of intimate friends, who put their money together for the sake of saving, and who kept themselves closely informed as to all the business of the society. But building societies have in these days become more like private corporations managed by in few sources and borrowers are personally unknown, and the latter are content to pay in their money, and give scarcely a thought to the business. The rules are substantially the same as those that governed the organizations of half a century ago but the changed social conditions which have transformed Philadelphia from an aggregation of small villages to a city of a million inhabitants have had their natural effect on building society member had personal acquaintance with every other member, has become the corporation in a big city where one may be unacquainted with his next door neighbor. In the modern society there is little thought fiven to its co-operative features, though they dern society there is little the given to its co-operative features, though they exist, and when it is possible to obtain big premiums the money making spirit is apt to prevail as against that which seeks to make the benefits mutual. The societies are now more prosperous than ever, that is to say, they faifil their office better, simply because they are jugging along at a moderate pace which does not sacrifice the interests of the

borrowers.

It is interesting to observe also that the methods of building societies, long viewed with more or less suspicion by professed financiers, have recently been adopted by appitalists, who have formed private corporations to lend money on terms comparable to those of building societies. They can well afford to do this, standing in the relation of a building society to its borrowers without the complications arising from the memberalin of the borrower in the corporation from ship of the borrower in the corporation from which he obtains the loan. But it took a good many years and a poor market for money to make this scheme of lending money to be re-paid in instalments appear practicable. The noney results are, or may be be, substan-ially the same by the two systems, and each lam has advantages and disadvantages of ther kinds for the borrower.

other kinds for the borrower.

The co-operative principle underlying building societies is, however, the essential feature that recommends them to those familiar with their management. The business spirit is not the only one that rules in their meetings. There is friendly sympathy for the borrower, a desire to guide him to safe investments, and, when he gets into trouble, a kindly effort to help him out by providing new losses at reduced rates with which to tide him over a period of distress. These are common occurrences in the history of nearly all building associations, but they are coupled with a watchful care for the business interests of the corporation that does not percoupled with a watchful care for the business interests of the corporation that does not permit too many to suffer for the mistakes or carelessness of the few. They are most prosperous when there is the least distress among their members, even though their divided profits may be small, and this is the case now, nearly all reports showing that, with loans sold at par, the borrowers keep up their payments and that foreclosures for non-payments are very rare. ont are very rare.

An Inventor a Advice. deorge Stevenson when advising young men how to get on would finish by saying "ho as I have done—persevera." For fifteen yours he plodded and worked before giving the Bolshing touches to his locometive. In as many days those persevering in the use of Dr. Flerco's "Goldon Medical Discovery," have experienced great relief and found themselves on the high sad to health. Liver complaints, impure block, chronic influences never to return. All druggists.

"I had rather be a kitten and cry mew" than groan all night and scold all day with neural sta-when one little bottle of Salvation Ull would make me gentle and well. Pussy, wouldn't name me gentreness, asthma or any irritation Coughs, hoarseness, asthma or any irritation of the threat or broughlal tubes will be relieved by taking Dr. Bull's Cough Syrup. It has caved thousands. Resoumend it to your friend and

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Tou are feeling depressed, your appetite is cor, you are bothered with headache, you are desty, nervous and generally out of sorts, and ant to brace up. Brace up, but not with stiminants, spring medicines, or bitters, which have their basis very cheap, bad whisky, and hish stimulate you for an hour, and then leave had a timulate you for an hour, and then leave mant is an alterative that will purify your stood, start healthy action of the Liver and Eiger resource your vitality, and give renewed with and strength, buch a medicine you will ad in kiscure Bitters, and only 50 cents a both at in kiscuric Bitters, and only 50 cents a both at in kiscuric Bitters, and conly 50 cents a both at the start of the contains of the corth Queen Street, Lancaster, Pa.

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Drug store, 137 and 139 North Queen street, Lanmenter, Fa. Large size, \$1.60.

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It has always been understood that consumption was incurable, but it has recently been absorved that kemp's Balsam for the Threat and Lungs is giving more relief than any snown ramedy. It is quaranteed to relieve and cure as the consumer of the cons

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Prepare for Spring It is none too early to be getting today a spring, and the first thing which should receiv attention is your own system. If you have no been well during the winter, have been trouble

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"My wite had very poor health for a long time suffering from indigestion, poor appetite and constant headache. She tried everything we could near of, but found no raisef till she tried Hood's Sarsaparilla. She is now taking the third bottle, and never felt better in her life. We feel it our duty to recommend it to every one we know." Uno. SCHENVILLE, Moreland, Cook Co., 111.

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Hood's Sarsaparilla 100 DOSES ONE DOLLAR.

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Is a common expression, often heard from those who have realized, by personal use, the curative powers of Ayer's Cherry Pectoral. * I cannot say enough in praise of Ayer's Cherry Pectoral, believing as I do that jbus for its use, I should long since have died from lung troub.es.—E. Bragdon, Palestine, Tex.

About six months ago I had a severe hemor-rhage of the Lungs, brought on by a distressing cough, which deprived me of sleep and rest I had used various cough balsams and appendents without obtaining relief. A friend advised

Ayer's Cherry Pectoral. I did so, and am happy to say that it helped me at once. By continued use this medicine cured my cough, and, I am satisfied, saved my life,— Mrs. E. Coburn, 18 Second at , Lowell, Mass.

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EVENIAN, March II, 1887, all that certain twostory BRICE HOUSE, with two-story Brick
Back Ruilding and lot of ground, fronting on
said Duke street 18 feet 9 inches, and extending
in depth eastwardly 345 feet, more or less, to a 14
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eq. on the south There is a cistern, a pump
with good water, wood house, fruit trees, &e.,
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Filling teeth a specialty. All work guaranteed.
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