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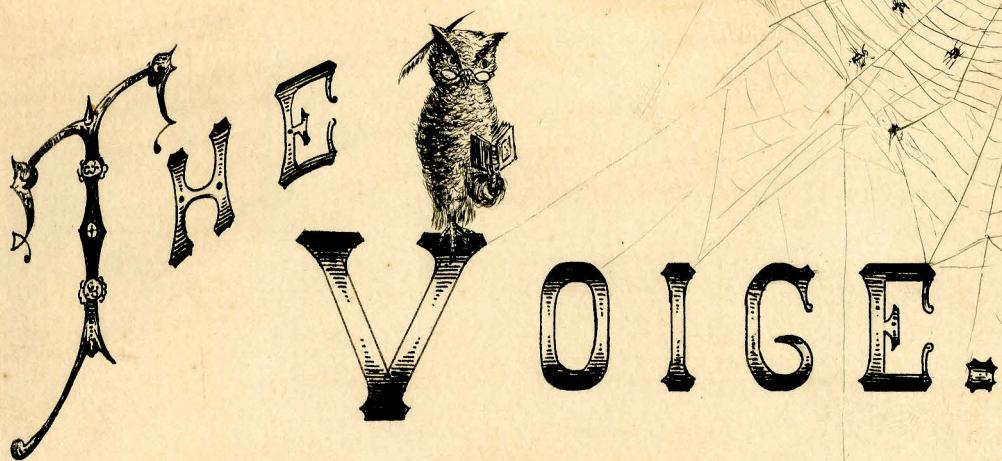
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# THE VOICE.

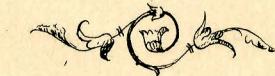
Vol. 6. CHICAGO, ILLS., SEPTEMBER 3, 1884. No. 5.

Albert L. Tucker, Editor

## CREETING.

NIAGARA FALLS.

EARTHQUAKES.



Assistants.

Wm. Harrington Beard. | Gerald Harrington Beard.

BUILDING SOCIETIES. | PROHIBITION PARTY.

## ELIXIRES.

"Sapiente Diligentes."



## Greeting.

The summer months make many changes. They burst upon us with all their heated fury and soon we disappear. Overcome by the busy cares of a year's work, we can only find rest and comfort in enjoying new scenes and invigorated by new atmospheres! We return upon the return of Autumn, flushed by the sought-for-rest & ready for action.

The Phi Sigma suffers its <sup>of depletion</sup> share by its reduction in numbers and now upon the first meeting of another period, the eve of new aspirations and fresh determinations, the "Voice", ever ready to greet those who have given to it that melodious tremor for which it is noted, holds out both its hands in cordial welcome and sings in notes of its own characteristic purity "Greeting to All."

We have all doubtless brought more or less of Phi Sigma during the recruiting hours. We have felt the mental and social influences which it has thrown about us. We notice that frequently its ranks are broken and sometimes we stop in amazement, often fear, and wonder what the future bears in store for our literary society.

We enter now this evening, upon a new decade. Soon, if not already, we will miss the familiar faces of those whom we felt proud to welcome. Acknowledging as we do the many advantages we derive from this our fountain of

knowledge, what shall the coming months bear to us?

We each and all feel the pressing duties and trying cares which surround us. Probably the duties and privileges of Phi Sigma inflict us all alike, and snatch each idle moment from us only to crystallize it into <sup>an</sup> immortal gem - for whatever we do or say remains forever and who can say that <sup>our deeds and actions</sup> they can not be found embodied in character. Frequently the afflictions seem cruel. But what of it? Shall we permit our opportunities here enjoyed to pass unheeded by to be lost in eternal oblivion and the ~~for~~ <sup>spring</sup> of resources, the Phi Sigma to dwindle away and die? or are we to bend to the oar, at any cost almost, and grind out from ourselves the golden grains of Truth, reap our abundant harvest and finally look back up two life times - one, our own, firm and irreproachable, because the foundations were laid with precision, diligence and a thirst for understanding and the other that of Phi Sigma bright and sparkling as a fountain of many waters; attractive, because around its health stone are seated those desiring knowledge, and sacred because around its shrines the golden alters of tender memory fill us with rejoicing because there we see a reflection of our own being. May the present and future ever find within the precincts of Phi Sigma

warm and friendly greetings, hearty and active members, grand and noble purposes.

## Niagara Falls.

Nature charms and music soothes us; but when combined in such a majestic medley as that of Niagara the effect is inexpressibly grand.

The distant roar which attracts our attention upon first alighting from the cars also produced like affect upon the aborigines thousands of years before. History fails to tell us the discoverer of the Falls and not until the early settlements in Canada were made does she venture anything on this grand theme.

The Falls are located at the head of a ravine about 200 ft. deep and some three miles long through which, geologists tell us, it has cut its way through past centuries.

The rock formation there is singular and peculiar to that section of the country, known as the "Niagara granite." On the surface is found a thick strata of hard, white, granite, upon which the water rushes with very little effect. Under this strata, others are found of a softer nature and which crumble away by the continual wear of the waters. The result of this, as we should naturally suppose, would be the formation at the edge of the ravine of overhanging edges of rock, while below, is the cave like cavity to be seen most distinctly under the Falls.

Table rock, which was a prominent feature

into the ravine below  
at the Falls until 1850, when it fell, was a  
grand illustration of this peculiar formation.

The sight of the river above the Falls is  
one singularly impressive. The, what was once a  
quiet, harmless, stream, now becomes a raging,  
turbulent torrent and as the waves lash each  
other in their anger and dash against the  
rocks in the bed of the river, their anger seems  
to heighten in fury and the white foaming froth  
tells us of the death awaiting those unfortunate  
enough to accompany them on their march to  
the fearful precipice. We gain some knowledge  
of their fury when we remember that the velocity  
of the water here is 30 miles an hour and in  
one division of the stream, 34.

As the water approaches the precipice its speed  
seems to slacken as if in preparation for its  
terrible leap and then to the admiration of the  
world it spreads itself into a sheet 24' thick  
and makes its fall of 164'. Into the air, as a  
phantom, rises a deep veil of mist and softens  
the sight by its gentle, spirit like form.

It is estimated that, 000,000,000 tons of water  
pass over the falls every hour at a velocity of  
28 miles an hour. To gain a better conception of  
the fury of the water, and it seems almost  
impossible to conceive it, I have made a few  
calculations as to the amount of power

represented. Before the water passes over the Falls they would, if concentrated, produce a force equal to 30,000,000 horse power in the time of one hour - in passing the falls they gain 303,030,303 H.P. making a total of 305,030,303 H.P. in one hour. If we multiply these astonishing figures by 24 and find the total amount of power in 1 day and this by 7 for a week and again by 52 for a year we will soon be beyond even the limits of our comprehension.

This great force is wasted, lack of means for applying it alone preventing. One Paper Mill established upon Goat Island, consumes enough to supply its power and a few mills upon the American side of the river below the falls derive benefit therefrom by means of an underground canal from the rapids, & under the city to a point distance about 1 mile. Other than these no one dares to appropriate the wasting energy for mechanical purposes. It would be safe planeable as to transform the heat of terrors into a gentler form for usage in our ranges. It is safe to say that the ingenuity of mortal man will never be able to cope with this masterpiece of Nature's handy-work.

But the grandeur can only be seen fully under  
the falling water. Here one stands upon a  
narrow edge of rock scarcely as large as a man's  
foot with a back ground of solid rock and  
a frontispiece - the falling water. Under the  
Horseshoe one sees the falls to the best advantage  
as the cave is deeper than under the American  
falls. Under the latter the water seems to drop, with  
all its fury right into the Pilgrim's face, not only  
stifling him but rendering him for the time being,  
unable to hear the sound of human voice.

The sight here fills one with awe and fear.  
After returning from the cave the feeling grows upon one  
and upon reflecting at evening upon the day's  
trip a certain fear creeps o'er one when he thinks  
of his journey under the American Falls.

Travellers have been attracted here from every clime;  
poets have chanted the music of the rolling water in their  
songs; queens & kings & emperors have held it in admiration.  
Our own country feels proud to point to it as the grandest  
display of water in the universe. and well it may.  
The grandest of man's productions in art and sculpture are its  
inferiors, the music of the most divinely harp less enchanting,  
the flash and sparkle of the ruby and diamond less attrac-  
tive, the mountain sides of Vermont's guardian sentinels less  
majestic. Surely it may be justly termed, a  
masterpiece of God.

## Earthquakes.

On the 10<sup>th</sup> of August 1884 the people residing in that portion of the U.S. lying between Maine and Virginia and extending so far inland as West Virginia, including a greater portion of New York and Pennsylvania were treated to an unusual repast in the form of an earthquake. Few people in this country, outside of the Pacific states have ever experienced a shock of this kind. Its centre seemed to be somewhere east of New York city and some credit it as being under the Atlantic. Probably if the facts were known, we should find that the centre of the disturbance would be found to be at a point several miles nearer the earth's centre than any places yet mentioned. The duration of the shock according to the reports, varied from 5 to 20 seconds.

No damage appears to have been done except the dislocation of a few loose bricks and ceilings cracked. In New York and Boston the residents in the 5<sup>th</sup> & 6<sup>th</sup> stories of large blocks hastened to the streets and among the ignorant classes, confusion reigned for some time.

The state of the weather just preceding the shock, in the particulars of which are found so many portentous omens and neglected warnings in the other great earthquakes of the world, excited no comment here. It was simply a continuation of the cold, damp atmosphere, which we had had

for several weeks, the share of many weather  
seeming to have fallen to Europe's lot. The temperature  
at the time was  $68^{\circ}$  and the barometer registered  
30.082 inches.

Upon the water no motion was felt and vessels  
were relieved from a general upheaving, none  
suffering except those tied to the wharves where  
several broke their hawsers.

A rumbling noise was heard by many who in  
N.Y. city attributed it to the rolling of heavy  
trucks upon the street.

Nobody knows the condition of the earth's centre.  
It is supposed to be in a very highly heated state;  
whether the mass is in liquid form <sup>or not</sup> no one can tell.  
Geologists tell us that the surface of the earth is  
constantly cooling and, to reach its present  
state 25000 000 years must have elapsed.

During this period the mountains and wrinkles of  
the earth's surface were formed by the shrinking  
away of the interior and as the liquid masses  
and heated gasses contracted to their present  
shape. According to this idea the thickness of  
the crust of the earth is from  $10$  to  $40$  <sup>miles</sup> ~~feet~~  
and is ever under a high pressure from  
the gradual cooling of the interior thus  
forming cavities and allowing the super-  
incumbent earth to crowd down closer  
to its heated core.

The access of water from the earth's surface to these subterranean ovens may in some cases cause explosion and by dislocating vast quantities of material, work its way down deeper in the heated centre and by concentrating its immense force produce the most destructive volcanoes.

All these statements are hypothetical but they give us the best reasons why such subterranean disturbances should occur.

It is a certain fact that the temperature rises about one degree for ~~the~~ every 50 feet of descent into the crust of the earth.

In the Artesian wells which supply the city of Paris and which are 1800 feet deep, is sent forth water which has a temperature of 62°; and the lower level of the Comstock mines have a uniform temperature of 130° Fahr.

According to this rapid rule of increase in temperature the heaviest rocks would be melted in a distance of 10 miles.

Surely this world of ours is surrounded with mystery. We look into the heavens and behold the sun, moon, stars and constellations after constellation and upon reflection ask ourselves the simplest question regarding them and we must frankly meet the question I don't know. We gaze at things about

us. Touch, feel, smell of the commonest things  
that make up our earthly existence but we  
freely say that beyond our own finite conception  
there is yet remaining to us unknown,  
nearly more than we can conceive or think.

How can we then, as we look at  
the uprising fire and smoke and laver, or  
feel the tremble of the earth by such a  
mighty force as it requires to move it,  
expect to understand this most concealed  
mystery of all the natural phenomena!

We can study, conjecture and  
surmise, we can follow up research after  
research, we may form hypotheses upon  
analogous occurrences but after all we  
must confess - we know nothing.

## Building Societies.

by M. Harrington Beard

Monopolies - Capitalists - These and like dead words are beginning to be well understood in America.

But there are strong and effective weapons with which the masses may arm themselves in defense against the audacious advances of grasping money-kings aristocrats -

One of the most useful of these weapons is "Building Societies"

In several ways these associations are battering-rams against the accumulation of wealth by the few, at the expense of the many -

Some words about these Savings, Loan & Building Societies may be interesting - The purpose is mutual profit and help for those of small means, of both sexes & all ages.

The means employed is cooperation enabling <sup>any one</sup> to realize a profit on the smallest savings, without the risk attendant on money left with the Savings-bank, or (on larger ~~sums~~) <sup>of money</sup> loaned through the loan-lender, giving the people of moderate means that profit gained as interest on money, which

usually goes to pile up the already overful coffers of the man of money - The plan is as follows - Anyone may join, taking any numbers of shares from one to one hundred, but not more - These are paid for in installments of (usually) .50<sup>c</sup> per <sup>each</sup> share per month - The monies thus paid in, each month, are immediately loaned to members of the Society only - The amount accumulated or any part of it is loaned at 6% interest & to the highest bidder - That is - in addition to the 6% interest, a premium is paid for the use of the money.

It is loaned only to members who can offer good real-estate security. The sums loaned to any individual must not exceed the par-or full value of the stock which he or she holds. The premium money offered by the borrower, is deducted from the <sup>cash</sup> amount loaned - As each month comes round he pays with all the other members of the Society .50<sup>c</sup> for each share

he holds - and also the amount of interest, at 8%, which has accrued on the amount still due to the Society from him - In his case the payments on the shares go to reduce his indebtedness, while that paid in by other members not borrowing is a constantly increasing fund to their credit, but all whether paid in by a borrower as payment on shares, and interest, or simply by a depositor is <sup>as soon as possible</sup> immediately loaned out to the highest bidder. The result is that by thus constantly compounding interest the shares of all members mature in from eight to ten years. Or in other words by the time you have paid in \$48<sup>00</sup> to \$60<sup>00</sup> at the rate of \$5<sup>00</sup> per month your shares are worth \$100<sup>00</sup>.

This will then be returned to you in cash, or if a borrower your remaining indebtedness will be canceled. <sup>With scheme</sup> This seems puzzling, because you think well if I make so much, the man who

borrow must pay it - True but if he borrows any where he will pay it - only this that instead of the Capitalist getting it all, each one of the members of your <sup>of pup</sup> society have received their share including the man (or men rather) who borrowed your money, to this extent; - that by paying interest <sup>repaying</sup> & principal in monthly instalments he & his loan of say \$1000<sup>00</sup> has cost him \$1.047<sup>.30</sup> while if he had borrowed this at 7% and paid the interest half yearly and the principal at the end of eight years it would have cost him \$1.572<sup>.50</sup> - You look surprised at these figures perhaps, but such is interest. Why in these eight years the interest on the interest which the borrower would have paid would amount at 7% to \$147<sup>00</sup> - and it is this as one item which he would save for himself in part, by being a member of the Building Society. The details of the Associations' work cannot be given here but in closing there are some of the

<sup>They</sup>  
advantages gained - Primarily - It  
encourages the saving of small  
amounts which might otherwise  
be spent in a trifling way -  
2<sup>nd</sup> It <sup>they</sup> pays those saving a larger  
profit than usual, at  
3<sup>rd</sup> This profit is obtained with  
far less risk than with most  
other plans of investments of small  
sums <sup>they</sup>  
4<sup>th</sup> It <sup>they</sup> enables the small saver  
to immediately place his trifles  
when they will become "earning  
capital" <sup>they</sup>  
5<sup>th</sup> It aids in preventing large  
accumulation of wealth by a few  
by distributing the earning of capital  
to the largest possible number.  
6<sup>th</sup> It <sup>they</sup> materially ~~aids~~ <sup>helps</sup> the poor  
man to gain a home of his  
own with the least possible risk  
of losing it by not being able to  
pay the money he has borrowed  
7<sup>th</sup> It <sup>they</sup> is a bulwark of a country  
by increasing the number of true homes  
which all thinking men declare so  
necessary for a country's lasting  
greatness -

They

8th It aids in placing a large amount of money - in the aggregate in permanent improvement rather than its being spent only for transient wealth.

But you will grow tired if more advantages are named, if any are interested in what has been said, the writer can perhaps at some proper time answer any questions which this hurried sketch has left unsolved - and gladly will he do so, for profoundly does he believe that in this plan is one of the best roads to competence - to a home of one's own, & to the permanent wealth and characteristic development of this and all other cities.

Whatever other results may remain  
for our the citizens of this Republic  
to ponder over, after they have wielded  
their white swords in the coming election  
this at least may fairly be anticipated:  
All good and thoughtful even - irres-  
pective of party - will have had their  
eyes opened one degree wider, their con-  
sciences pricked one degree deeper, and  
and, in consequence, their selfish ease  
and indifference made one degree less  
enjoyable, by the determined, onward  
march of those grand principles now  
lying back of and inspiring the Pro-  
hibition Party. — Men may smile,  
if they will, at what they regard as the  
credulity of those who put faith in  
this "gleam of hope"; and despise, if  
they will, the so-called "folly" of those  
who see something even more im-  
perative than the keeping in power  
of a Party of only comparative good;  
but, despite their sarcastic smiles and  
derisive sneers, he who runs may see  
that "Plainly and more plainly

How through the gloom appears  
Far to left, and far to right,

In broken gleams of (dawning) light,  
A long array of banners, bright,  
A long array of spears."

Those 'banners bright' are the banners  
of a fervent love "for God and Home and  
Native Land"; those 'spears', the con-  
secrated ballots which follow on, through  
trial and discouragement to certain victory  
beneath that banner's sacred folds.

We do not think this extravagant.  
Whether Prohibition should, properly,  
be a National or a State measure;  
whether it is the only true remedy for  
the awful curse which overhangs our  
heads; whether it is immediately prac-  
ticable in all parts, — these, and many  
other questions of importance, are, and  
may well be, open to debate: but, back  
of all this, there is a fierce engagement,  
which forms a part of the long, long  
conflict between those things that  
are 'Forever and forever Right,' and  
those others that are forever and forever  
Mong; and in this conflict, and in  
this engagement, there is, essentially,  
but one side for every good & true &  
honest man, - and that side is  
sure to win. It may be that the

end will be accomplished by the election  
a few years hence, of members of the  
Prohibition Party, - and it may not.  
To matter. If the Republican or the  
Democratic Party is compelled by the  
New Power to take the same stand and  
do the same work, - well and good.

The victory is the same. Now, however,  
but one avenue is open, and the ques-  
tion - a most practical one - for the  
members of the Phi Sigma is: Shall  
we, by our voices and our votes, throw  
our influence into that one scale in  
American Politics, which, to-day is weigh-  
ing down the balance on the side of  
Everlasting Right. —

But if we cannot all "see eye to eye"  
in this, as yet; still let us hope, at least  
that so long as, week after week, and  
year after year, thousands upon thousands  
of fortunes are scattered, hopes blasted,  
homes ruined and hearts broken by this  
our national sin, - and our great and  
cherished country stands so fearfully  
imperiled thereby, while <sup>even</sup> among our  
best society, public sentiment is shame-  
fully low & indifferent, - so long, we say,  
let us hope, at least that the Phi Sigma

will not be called upon again by any  
of its 'critics' to hear in a 'report' that  
"We have given this topic sufficient  
attention, and - with all sympathy - (?)  
for the Temperance Cause - we hope  
that as a subject for essays and debates  
it is shelved."

Fellow Members: Let us "shove"  
our rifles when the foe is dead.

Meanwhile may a more practical  
"sympathy" among us, adopt the  
sentiment of that great and good  
man, who said : "Let false friends  
discountenance, let the worldly per-  
secute, let fools deride; but 'Mulae  
aut, timere sperno'; - I scorn either  
to change or to fear."

Gerald Hamilton Beard.

## Clippings -

A good motto for those who intend  
to vote the Prohibition Ticket this  
fall - "For the cause that ~~lacks~~ assistance,  
For the wrong that needs resistance,  
For the future in the distance,  
And the good that we can do."

Most of the original pictures for Magazines  
are not now drawn on wood as  
formerly but are made by the artist  
in a larger size on paper, from  
which they are reproduced in  
the desired size on the wood  
by means of Photography.

The "Century Magazine" is said to  
have a larger circulation in Great  
Britain, than any English Monthly.

When Samuel was young, instead of being obedient to the Heavenly voice, he used to fill his pockets with his neighbor's water-melons, and then take them to a safe place in order that the water-melon might do the same. Since then having seen him in the Phi Sigma, Prayer Meeting, and other good places we were led to believe that Sammy had reformed. But no. Last week he was caught at his old trick again, - this time, sneaking off with a fine melon which a poor little boy had wasted in and was counting on for his evening meal. Members of the Phi Sigma should beware of Samuel!.