

# A PAGE OF SPECIAL FEATURES FOR TIMES READERS

## PEER TRYING TO SUPPRESS USURER

Lord Newton's Bill Would Disclose Real Names TOUTING MONEY-LENDERS

Intelligence Service That Enables the Sharks to Know When a Man is in Difficulties—Fleeing of Wealthy Young Men

(Times' Special Correspondence)

London, July 31.—No one who has lived long in London at what is known here as a "good address" can fail to be impressed by the fact that the English aristocracy is the most philanthropic in the world. It is just burning to lend you money, without security and at a ridiculously low rate of interest. Hardly a past arrives without a letter offering any sum from £25 to £25,000 on your note of hand alone and if you happen to have a birth or death or engagement or any other expensive emergency in the family, your letter-box is fairly choked with missives on thick cream-laid crested paper begging you to accept a small loan.

In the bill which has been introduced in the House of Lords by Lord Newton, and which has passed its second reading, becomes law, there will be a great change in the signature of these aristocratic letters. Lord Newton has set himself to deal with the professional money lending evil, one of the most difficult and persistent in England today; and the method which he has adopted is publicity. His bill would compel every money lender to use his own name in all correspondence and furthermore would forbid him to send circulars to any one who had not asked for them. Newspaper advertising under their own names would be permitted to money-lenders.

Some idea of the extent to which aristocratic names are used by these money sharks can be gained by the following list, which is taken from the files of Somerset House, where all money-lenders are compelled by the present law to register themselves. The first is the real name of the money-lender and the second the name under which he trades.

Eliza Abraham—E. Graham.  
Henry Abraham—H. and S. Russell.  
Abraham & Marks—Stosely Stuart.  
Joshua Abraham—Rostly Stuart.  
Abraham & Jacob—Henry Stuart.  
Agnes Abram—Henry Arthur Pearson.  
Jacob Baron Cohen—E. Charles.  
Jacob Baron Cohen—Henry Lawrence.  
Jacob Baron Cohen—George May.  
Benjamin Cohen—H. and S. Russell.  
Daniel Cohen—John Fletcher.  
Edward Cohen—T. Cowan.  
Jacob Cohen—Henry Mason.  
Meyer Cohen—James Carter.  
Rose Cohen—Charles Russell.  
Lewis Isaac—Maple & Co.  
Nettie Jacob—John Cooper & Co.  
Hannah Jacob—James & Co.  
Sarah Jacob—C. Small.  
Louis Nathan Levene—R. Leslie.  
John Levi—John Lever.  
Meyer Levin—Arthur Graham.  
Herbert Samuel Sanguinetti—Herbert Ester.

An amusing reference to this state of affairs was made a few days ago by Lord Newton in the House of Lords. "Moses and Aaron," he said, "trading as Crewe and Lansdowne, should be compelled to disclose their identity. A money lender sent a circular to a daughter of mine, under twenty-one years of age, offering to lend her £200,000 in bank notes, unknown to me. He gave the name of 'Harnsworth Limited,' and turned out to be named 'Levine.'"

One of the Lords involved?

That sometimes, however, a plebeian name is used to cover the identity of an aristocrat was admitted by Lord Newton in the same speech when he said: "One of the most insistent people sending out these circulars is the representative of a noble lord who is a member of this house. Therefore, if this bill passes, it is possible that some interesting disclosures may be made. It may possibly be a consolation to some unfortunate young man when paying 100 per cent to discover that instead of paying this exorbitant interest to some Scullie plebeian, he is really in debt to some patrician of distinguished and ancient lineage." No one has succeeded yet in identifying the Shylock peer. If he was present at Lord Newton's speech he had not the courage to vote against the bill.

The evil with which Lord Newton has set himself to deal is one which has puzzled English law-makers for generations. It is hard to protect an adult fool from the consequences of his folly, and the minor fool is already protected. It is admitted, too, that the money-lender has a certain legitimate sphere. There are plenty of people in good positions who are sometimes urgently in need of money and to whom the professional money-lender is a godsend. They have no ill-gotten securities on which they could raise money from their bankers and they do not care to borrow from their friends. They are willing to pay high rates for temporary accommodation, know perfectly well what they are doing and are usually able to drive a fair enough bargain.

It is not such customers, however, that the touting money-lender is keen on securing. The young man who needs money urgently to conceal an escapade from his father, the girl who has lost heavily at bridge and fears disgrace if she does not pay, the bank manager who has "borrowed" for a flier on the market that has gone wrong and is faced with prison if he cannot make good the

deficiency—these are the customers in whom the money-lender delights and whom he makes pay "through the nose" for his services.

Then the country clergyman and the widow or spinster in a small town who find themselves temporarily embarrassed too often are caught by the alluring letters which are sent broadcast, and sometimes fail to extract themselves before they have repaid three or four times the sum borrowed.

Sample Letter

Here is an actual letter received the other day by a clergyman in Derby:—  
Dear Sir:—The fact that bankers are unwilling to allow one to overdraw their account without security is what can only be expected owing to the business methods in which banking is conducted.

To those unable to meet the requirements of bankers I shall be pleased to advance cash in sums from £20 upwards for a short or long period at a special reduced interest to the clergy only, without security. Repayments by monthly or quarterly instalments or upon my own special system to suit clients' own convenience—business completed by post—no interview necessary. No charge of any description unless business actually completed.

All communications absolutely private and confidential.

It has become necessary to state that my special reduced interest is quoted only to the clergy.

Yours faithfully, J. MOSS.

As a rule the victims seldom dare to resist Shylock's demands in the courts for that means the exposure of the fact which was the reason for the loan. When they do the judges usually reduce the claim to the repayment of the principal and interest at 60 per cent per annum, holding that 60 per cent is fair remuneration for the risk undertaken.

A Case in Point

Even this, however, is taken advantage of by the lenders while dealing with inexperienced people. How this is done was told to me the other day by a London County Court judge, who continually has suits against small borrowers in his court. He cited a typical example which came before him the other day in which a small shopkeeper was tempted by an alluring letter to borrow for a loan. The circular stated that fifteen monthly payments of £1 18s. 4d.—about \$2.83—would pay off a bill promissory note for £25—\$125.

This looked, of course, like a philanthropic transaction, in which interest was charged.

When the time came for an interview, however, the lender explained to the borrower that he would only receive £17—\$85—for his note for £25, but that this deduction only represented about 80 per cent interest on the loan, while the courts allowed 60 per cent.

"I was told," said the lender, "that I was to see what happens. The borrower has the use of £17 for one month only, at the end of which he pays £18s. 4d. This leaves £18s. 8d., of which he has the use for one month when a second instalment is due of £18s. 4d., and so on. When all these sums are added together we find that he has had the use of £205. 6s. 8d. for one month which is equivalent to the use of £7. 19s. for a year. But he has paid £8 for the instalment reduced to £18s. 4d., and so on. It is said that the London money-lenders are not content with alluring circulars to entrap their victims. There are said to be regular gangs working in the West End clubs who fasten on a young and foolish son of wealthy parents, introduce him to a stage girl, who is well paid for her work as a playmate, and run him heavily into debt for jewels, dresses, etc., which are supplied by other members of the gang. It is possible that he is persuaded to gamble and when he is at his wit's end for money he is introduced to the money-lender, who, of course, drives a hard bargain. When the young man has finally reached the end of his tether, his family usually pays up to save his honor.

One of the most notorious of London money lenders was the late Sir Lewis, who left an immense fortune when he died, much of which eventually came to his son, Sir Lewis, who was the widow. Lewis made a specialty of bleeding wealthy young sons of aristocracy and he was referred to by Lord Newton, who declared that a young relative of his fell into Lewis' clutches and got out only by paying more than three times what he had borrowed. Sir Lewis, however, was regarded as one of the straightest money-lenders of his day in London, and cases are on record in which he refused to accept more than ordinary commercial rates of interest in cases of real hardship.

Keep Up a News Bureau

One of the most iniquitous phases of the money-lending evil is what may be termed the money-lenders' intelligence service. I know of a case in which a money lender actually approached a bank manager and offered him a handsome commission if he would supply the names of customers of the bank which had borrowed their accounts or were in difficulties. In this case the offer was indignantly refused, but there can be no doubt that in others it has been accepted. The touting letters too often come to the psychological moment to be the result of mere coincidence.

This also opens up another phase of the business which Lord Newton's bill will not touch. The publication of the money-lender's real names will not in any instance disclose the real lender, for the lender often is only an agent. He is usually financed by some highly respectable bank or individual who discounts his paper—making a handsome profit in doing so—and, of course, leaving the handsome profit of the spot. Technically, these persons and institutions are not principals, and cannot be reached, but they are the persons drawing bank dividends, who would be shocked if they knew that these dividends in part at least are built on usury.

## PHOTOGRAPH DIRECT FROM MEXICAN REBEL CAMP



An adventurous American photographer visited the camp of Gen. Eufonio Zapata, a famous Mexican rebel general who controls all of the state of Morelos in southern Mexico, and took this picture. The arrow points to Gen. Zapata, who is seated at the table. Zapata is against President Huerta and declares he will fight to the death against Huerta's order allowing a Japanese colony to be established in Morelos.

## HOW HOME RULE WATER NOW STANDS

Bill on Statute Book Next Year, Writes T. P. O'Connor—Rapid Action Then and Redmond First Prime Minister of Ireland

(By T. P. O'CONNOR, M. P.)

London, Aug. 7.—It is now admitted by everybody that the home rule bill will find its way next year to the statute book. This involves the beginning, at an early date of all the preliminary arrangements for setting up the new system of government in Ireland.

This is a question which I may say, is not so. Their Lordships have yet another opportunity of dealing with the bill. Innumerable forms have to be drafted, officers have to be reorganized to meet the new conditions, proclamations have to be prepared, many important dates have to be fixed. It is well then that the bill will take next year and the enactments with regard to the setting up of the new government and of the new parliament.

And first it is necessary to correct a wide-spread error. Many people are under the impression that the House of Lords exhausted their opportunity of dealing with the bill when they rejected it recently for the second time. This is not so. Their Lordships have yet another opportunity of dealing with the bill. They can either reject or accept or amend it. It may be taken then that rejection, in some form or other, is the most probable course by the Lords.

Rapid Action Next Year

The bill after the third rejection by the House of Lords goes to the king for his signature and becomes law. I need scarcely say that nobody in his senses believes that the king could reject the advice of his constitutional advisers and refuse to give his signature to the bill. Things will proceed, I believe, with rapidity next year. The home rule bill, I am pretty sure, will be introduced quite early after the meeting of parliament, which will be early in February. It cannot take more than three or four days altogether and it is possible that it may be in the House of Lords towards the end of March or the beginning of April.

There is an idea that the House of Lords will attempt some postponement of the measure by dilatory and obstructive tactics, but I don't know that that is going to be the case. It is clear that the bill is going to pass into law. It may be taken then that the bill will become law on June 11, 1914.

Then will come the stage of reconstituting the new administration of Ireland. The period during which that can take place is represented by a minimum and maximum in the home rule measure. The minimum is one month after the royal signature has been given, the maximum is fifteen months. It is quite possible that the minimum will suffice. By that time, the Irish office will have got through all the preliminary arrangements, including the many documents necessary.

The first thing of course to be done in reconstituting the new administration is to appoint a provisional executive. This executive will hold office until the new parliament, and will, of course, re-

tain office if it meet with the confidence of the new assembly.

Redmond at Head

The head of the executive will, of course, be the prime minister of Ireland; and, equally, of course, that position will be offered to Mr. Redmond. I may note in passing that Mr. Redmond will, of course, when this decision is made, be invited to Buckingham Palace to receive his mission from the hands of the king. And, parenthetically again, I may observe that such a summons will give the seal of efficacy and solemnity to the new Irish ministry.

The next step is the choice of the date for the general election and the summoning of the new Irish parliament. On the other hand, the Liberals coupled with the labor men, are, without Irish at all, thirty-nine of a majority over the Tories, and thus with twenty members of the new Irish parliament, there are eighty-four Irish Nationalists and the support of the O'Brienists and of the two independent members is rather slight, they may for the moment be counted among those who would vote for the plural voting bill.

There are nineteen Unionists from Ireland. Assume that thirty of the forty-two new Irish members were twelve, and that the Unionists were twelve; that would still leave a majority of twenty in the Irish representation for the ministry and the ministerial bills. On the other hand, the Liberals coupled with the labor men, are, without Irish at all, thirty-nine of a majority over the Tories, and thus with twenty members of the new Irish parliament, there are eighty-four Irish Nationalists and the support of the O'Brienists and of the two independent members is rather slight, they may for the moment be counted among those who would vote for the plural voting bill.

I have said that the date of the appointment of the Irish cabinet has not yet been fixed, and that the date of the Irish parliament has not yet been even debated. But if I were to hazard a guess, I should say that the date of the Irish parliament has not yet been even debated. But if I were to hazard a guess, I should say that the date of the Irish parliament has not yet been even debated.

As to Obstruction

There is one further scheme suggested in some recent Irish speeches for preventing the creation of the Irish parliament. Lord Middleton, formerly Mr. Brodick, has indicated—as did Bonar Law—that rather than see the home rule bill passed into law, the Tories are ready to smash the parliamentary machine, as they put it. That must mean that when the bill is proposed next year in the House of Commons, the Tories will prevent its being discussed by kicking up such a disturbance as will make it impossible to carry on the debate, and that the speaker will be forced again and again, to adjourn the house because of disorder.

I cannot imagine the speaker of the House of Commons allowing that assembly to be thus degraded and indeed destroyed. He might resign; and then the Tories might make an attempt to dilatory tactics on the election of his successor. But these are the tactics of beaten and desperate men and I cannot think that they are such as would commend themselves to the democracy of

## ENGLAND'S GREAT EDUCATION SCHEME

Universities For All Is The Basic Principle  
ALL ENGLAND 'BUS SERVICE'  
Deputation Urges on Government The Encouragement of Cotton Growing in India—A Village Where Babies are Red-Haired

POST SPENCER HEARS FROM AN OLD FRIEND

Writing from Tokio, Japan, to his old friend, H. L. Spencer, on receipt of a copy of Mr. Spencer's poems, The Fugitives, Rev. C. K. Harrington, himself a poet, says:—

"The volume of your poems which came safely to me a few days ago I have read with much pleasure, and I am very glad to be able to add it to the small collection of Canadian poets which I have in my library. It is a pleasure to see your poems collected and published in so suitable a form. The poems have a musical sweetness and softness which appeals to one who sometimes tries to express his thoughts in verse. I especially appreciate the love of nature which characterizes them, and the keen sense of the sweetness of friendship which many of them exhibit; for a delight in nature and in friendship forms very large part to me of the value of life."

Dr. Harrington enumerates a number of poems and sonnets which especially appeal to him. Referring to Mr. Spencer's advancing years (he is 84), Dr. Harrington writes:—

"If the shadows lengthen and hide some of the beauty of the world as the sun dips down the west, I trust it may only be to bring out in fairer colors the glory of the coming day. Tennesson is still to come, and that it is our privilege to look beyond the shadows to a fairer morning."

Dr. Harrington encloses copies of several of his own poems, including the following, which will be read with much interest by his friends in the provinces:

THE PINES OF KOSE  
(Written for a very young lady, over-seas.)

"It is fresh and sweet in Kose wood  
This golden August weather;  
So sunlit the world and life was good;  
When walked we here together.  
The careless hours tripped light along  
Till evening's skies were rosy.  
And all the birds made vesper song  
Amid the pines of Kose.

The trees their solemn sages said,  
Which limit the power of local  
authorities to raise money by rates.  
The jays flew screaming overhead,  
The squirrel chattered near us,  
Beneath the wide boughs' grateful shade,  
Where close we sat, and cooed,  
The butterflies about us played,  
Amid the pines of Kose.

A mossy mound our rustic board  
We spread our fragrant feast,  
No banquet halls such feast afford,  
Nor in such goodly feasts are found  
Up stole our camp-fire's fragrant smoke  
To kiss the branches dry,  
While peered and peeped were rosy  
Amid the pines of Kose.

But now for you the morning's shine  
O'er Horton's stored meadows,  
While evening's penive drams are mine  
In broad Assam's shadow.  
So take I pray, this homely bloom—  
This poetry, this prose,  
It bears a woody faint perfume  
From 'mid the pines of Kose.

Our hearts may have their Kose woods  
Or there or there, God's planting,  
Where tranquil summer ever broods,  
And happy birds are chanting.  
When dawn December sulks and lowers  
And earth grows poor and prosy,  
We'll live again those shining hours  
Amid the pines of Kose.

"Grand Firs, the House of Evangeline."

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Will clean your hair thoroughly, leave it soft, silky, glossy and full of vitality, and do it in fifteen minutes. Washing the hair dry, hard, brittle, metallic and difficult to manage. It takes half a day to do it right, and costs much more to dry it properly and untangle the snarls caused by scrubbing, toweling, rubbing and fanning. Save your hair, your temper and your time by writing to ELMER'S HOME PRODUCT CO., Windsor, Ont., for full free particulars about this most delightful preparation.



Orange Lily is daily curing the most obstinate cases of Female Disorders, such as the Womb, the Ovaries, the Uterus, and the Fallopian Tubes, etc., etc., all of them relieved from the start by its use, and a few weeks' or months' treatment accomplishes a complete cure. This remedy is a positive scientific preparation, and is used on the discoveries of Pasteur as to the life of bacteria. It is applied directly to the affected parts, and it, therefore, acts with the certainty of the known laws of chemical action. As it comes in the form of a cream, it is perfectly safe, and so sure that it will do what is claimed for it that I will send, absolutely free, a 50c box of Orange Lily to any woman who will write for it. Write to Mrs. FRANCES E. CURRAN, WINDSOR, ONT.

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Universities For All Is The Basic Principle

ALL ENGLAND 'BUS SERVICE'

Deputation Urges on Government The Encouragement of Cotton Growing in India—A Village Where Babies are Red-Haired

(Times' Special Correspondence)

London, July 30.—The colossal education scheme vaguely foreshadowed by Lord Haldane months ago, has been unfolded by the education minister in the House of Commons. It was only brought out by the country in discussion, and with no idea of even proceeding as far as second reading this year. The basic principle of the scheme is that the measure is universities-for-all; great new education grants from the state; more medical treatment and free meals; and special money for the poorer districts. The bill can be passed and the money found there is to be a possible university career for the slum boy, a larger, lighter, and arier schools, with increased physical and mental advantages. Further, there is an attack on the "single-school area," fed by church schools.

The "Universities-for-all bill" is to contain the following proposals:—  
Enormous extra grants from imperial taxation to enable local education authorities to draw up schemes for a much improved system of education.

A golden road for the smallest child in the elementary schools up to the universities.

The districts of greater poverty to have more money from the state, and the wealthier districts to have less. The universities, the technical schools, the secondary schools, and the elementary schools to be co-ordinated into one great scheme.

Baths, playing fields, gymnasia, medical instruction, nursing, housework, cookery, and other domestic subjects to be encouraged and developed, and supported with extra money.

The single-school area problem to be swept away by a method under which, where there is a public elementary school in a neighborhood, "a public elementary school shall be brought to the child, or the child shall be brought to the school."

Intermediate education for all who desire it, and for all classes.

Duty to be imposed on county councils to provide schemes for the development and maintenance of a national system of education with the duty of affording children opportunities of obtaining instruction of an advanced character.

The repeal of those sections of existing acts which limit the power of local authorities to raise money by rates. Means to be provided for school children on Sundays and holidays.

All-England Motor Bus Service

The charm of the peaceful countryside of England is threatened with extinction. Experiments are about to be made under the guidance of a government department, which will menace the comfort, the safety, and the life of all who dwell in rural districts. A national system of motor buses will be introduced, which will menace the life of all who dwell in rural districts.

The success of the motor omnibus in London is being exploited to suggest that the time is now ripe for the establishment of a network of motor omnibuses services between the provincial cities and great centres of population. The railways are to undertake part of the duties of the railways, and are to undergo this change without the safeguard of special acts of parliament. Hundreds of private motor vehicles, weighing with freight, are to be turned loose into country roads, and are to be turned loose into country roads, and are to be turned loose into country roads.

The prospectus contains no definite assurance on a very important point, viz. as to whether the authorities of the cities and boroughs which it is proposed to serve will permit the running of the company's vehicles within their respective municipal areas. The attitude of provincial municipalities towards motor omnibus traffic is not so complacent.

That of the London County Council, in particular, is not so complacent. In fact, many of these provincial authorities absolutely forbid the running of such vehicles within their areas, and it is not inconceivable that the advent of fleets of motor omnibuses in provincial rural areas would result in not such enterprise.

(Continued on page 9, first column)

## MIANUS OIL ENGINE

KEROSENE—GAS OIL—FUEL OIL  
GUARANTEED FOR LIFE  
NO HEAT IN CRANK CASE  
NO KNOCKING  
NO EXTRA TANKS  
SIMPLE  
POWERFUL  
NO CARBON  
EASY TO START  
NO HEAT NECESSARY TO START ENGINE  
SAME ENGINE AS GASOLINE ENGINE  
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A development resulting from years of experimenting. Operates on the principle of completely breaking up the kerosene and therefore does not require heat to start and does not carbontize. Much simpler than old-style kerosene motors requiring the cylinder head to be heated red hot before starting, or to be run five or ten minutes on gasoline to heat up the kerosene. Patent is now pending in the United States Patent Office, and persons making, selling or using apparatus which infringes on our patent claim will be rigorously prosecuted. Write for Descriptive Circular.

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