

The Chatham Daily Planet.

VOL. XV.

CHATHAM, ONT., THURSDAY MARCH 8, 1906.

NO. 55

New Spring Coats



The new Spring Coats are simply "chic"—no other single word so aptly describes them—natty, stylish and becoming. A good variety of new types is here waiting your selection, including tight fitting and the new "Pony" styles. The prices are \$5.00, \$7.50, \$8.50, \$10.00 and \$12.00.

Ladies' Spring Jackets made of extra quality Fawn Covert Cloth, with the new sleeves, seams strapped and double stitched, same style as cut, very special value at. **\$8.50**

Ladies' New Spring Skirts made to your order of \$1.00 a yard Tweeds and Homespuns in any of the new tones you wish to select, in the most correct and newest styles, similar to cut, very special value. **\$6.00**

WALL PAPER

No establishment in Ontario can show you a more complete range of Wall Papers than we do. Styles and colorings to suit all rooms, prices to suit all pocket books.

The work of the designers in America is well represented in our stock and the best taste possible has been exercised in the selection of colorings. If you cannot come to see us we will be glad to send our sample books to your home.

WALL PAPER 5c. A ROLL UPWARDS

Thos. Stone & Son

Carpets and Rugs

You Have Heard

About the smile that won't come off. Such a smile must be proof against adversity, trouble, and all the "slings and arrows of outrageous fortunes."

That smile suggests the PAINT THAT WON'T COME OFF; a paint, proof against wind and sun, and all the arrows of outrageous nature—the name Sherwin Williams Paint.

WESTMAN BROS.,
SOLE AGENTS.

YES!

Mistakes that have influenced the lives and fortunes of many have been made by saying "Yes" when we should have said "No." We ask you for your Grocery Order. You will make no mistake in saying

YES!

20 lbs. Granulated Sugar for \$1.00.
1 doz. Cucumber Pickles for 12cts.
(special).
5 Cans Salmon, 25c.
7 Bars Morse's Best Soap, 25c.
25c Wash Board for 20c.
22 lbs. Best Yellow Sugar for \$1.00.
3 lbs. Prunes for 25c.
1 Tin Sunlight Baking Powder for 10c.
3 doz. Bottles of Extract Vanilla or Lemon, 25c.
10c Boxes of Magic Starch Polish for 8c.
Smoked Shoulders, 12½c in the whole.

NO

mistake will you make if, looking for dishes, you see our stock being sold at cost. We have a large assortment of Dinner, Tea, and China Sets, China and Glassware. The bargains are yours. They must be cleared out.

John McConnell
Park St. Phone 190

1891-2 PER CENT CHARGED

A POOR HELPLESS WIDOW WOMAN ON CHATTEL MORTGAGE FOR \$30.

Modern Shylock Gets a Poverty Stricken, Illiterate Woman in his Unmerciful Grasp, and After Wringing From her Many a Hard, Honestly Earned Dollar, Threatens to Sell her Furniture—A Good Samaritan Interferes and Takes Over the Mortgage

A cruel and unjust hardship to the poor people, on which practically no criticism has hitherto been made, for the lack of proper information, has recently come under the attention of The Planet. This is with reference to the exorbitant rates of interest charged by some of the local money-lenders.

In many cases rates of interest have been charged that are enough to make even ancient Shylock gasp at the monstrosity worked on illiterate, and often poverty-stricken persons.

This tyrannical practice is by no means new, but has been carried on by local usurers in flagrant style for years, and uneducated persons have been bled all along by these pitiless loan-sharks, who carry on their nefarious business, if not in direct violation to a law, at least in a manner that is simply contemptible to the conscientious man. Cowardly advantage has been taken of these unfortunate people, whom once the money-lender gets in his greedy clutches, he bleeds till he can bleed no more. Then the bailiff is called in, the man's chattels are disposed of under his nose, and the owner and his family turned out in the cold.

The attention of the press has been called to many glaring instances, but sufficient to show that the practice, as the loan-sharks have taken good care to cover up their tracks. Besides advantage is most often

taken of uneducated persons, who are not aware of the manner in which they are being cheated—nay robbed of their hard-earned cash.

Pity or sympathy for the afflicted appears to be an unknown characteristic of some of these sharks. Not content with levying most exorbitant rates of interest, when the sum has not been promptly paid on the day specified, they have not scrupled at turning unfortunate families out into the cold world.

Often widows and orphans are the unfortunate victims of these soulless men, whose only aim in life apparently is the hoarding up of gold, no matter how tainted may be the means of securing. They have no hearts and apparently no conscience, else they would surely be haunted by the suffering and misery they promote.

Instances have been cited where rates of interest have been charged all the way from 32 to 189 1-2 per cent. This refers mostly to cases of small loans to the poorer and unsophisticated classes.

CHARGED 189 1-2 PER CENT.
The Planet has in its possession, the actual proofs of one loan, on which a competent accountant has figured the rate of interest charged was 189 1-2 per cent. The facts in this case are briefly as follows:

A local woman who was in business for herself in a small way, found it necessary to raise the amount of \$30 cash to meet current expenses.

To do so, she had a mortgage taken out on her chattels by a local money lender. The mortgage was taken out in November of 1904. On this mortgage she was told she must pay the sum of \$12 in three installments, and the amount to be paid in full on the tenth day of February, 1905.

The woman was unable to meet all of the payments, but says that she paid \$6 on three different occasions, making a total of \$18 in all.

On November 10, 1905, she was threatened with a seizure at which chattels would be sold to the amount of \$35.03, which, it was claimed by the mortgagor, was still due from her. The mortgage was, however, redeemed by an outside party, who could not stand by and see the woman so unfairly treated. This gentleman is at present allowing the woman the loan at the fair rate of six per cent.

One noticeable feature of the mortgage form is that the amount of interest to be charged is not mentioned, the space for that quotation being left a blank. The woman was simply told that as she had borrowed \$30, she was obliged to pay \$12 every three months on the sum of \$30, which it would seem was made the principal from the start. The amount in full was to be paid on the tenth day of February, 1905.

Fair minded and honest men will admit that there is a call for a rigid investigation into the methods used by local money-lenders.

LOOKING UP LAW

Ald. Potter is Investigating the Dispute Over the Signs on King St.

Ald. Potter is looking into the by-law referring to the signs projecting over King street, which matter was referred to him at the last meeting of the Council.

The police have ordered all these signs removed and, as a result, complaints have been made to the Council by those who have had to take their signs down.

In all cases, excepting where there are illuminated signs, the orders of the police have been complied with; mostly of course, under protest. Mr. Potter has been instructed to secure the city solicitor's opinion on the matter, and find out what is his interpretation of the law in this respect.

The main contention is in reference to the interpretation of that clause referring to these illuminated signs. The by-law reads that the signs must be placed at the top of the building. The question is what is meant by the top of the building. Is it the extreme top or the highest point of that part of the building occupied by the man who owns the sign?

Judge Houston has held that it means the highest point of the whole building. This means that the signs in many cases will have to come altogether, as the man who occupies the upper part of the building, in some cases, will not submit to a sign being placed on his property, especially when that sign advertises another business.

Ald. Potter visited 'Chief Holmes yesterday and secured a copy of the by-law, and will now interview the city solicitor. In the meantime the signs will be allowed to glare out on the pedestrians on King street, until the city solicitor gives his opinion on the matter.

If the law is strictly enforced, according to the present ruling, the Garner House electric sign will have to be either placed at the extreme top of the building or taken down altogether.

Chief Holmes has sent to the City Clerk of Toronto asking for the Toronto By-law governing illuminated signs, which seems to give satisfaction in that city.

LECTURE TO-MORROW NIGHT

Miss Ermatinger, who is the guest of Mrs. J. B. Pringle, of this city, recently returned from an extended visit in Japan, and while in that country devoted considerable time in studying the manners and customs of these very interesting people.

A solicitation of some friends, she has consented to give a talk upon these subjects in the Garner Parlors to-morrow evening at 8 o'clock, in aid of the Japanese booth, the proceeds of which will be devoted to the hospital fund. A general invitation is extended to the public to attend, and they may feel assured that the address will be highly interesting and entertaining.

It takes a long time to forget the scars which are made through wounded vanity.

DISMISSED

SECRETARY

W. K. A. Appoints New Man in Mr. Robinson's Stead

NO REASONS ARE GIVEN

A hurriedly called meeting of the West Kent Agricultural Society was held at McGavin's livery barns yesterday afternoon. The meeting was held for the express purpose of supplanting the recently appointed secretary-treasurer with another man at a lesser salary. No definite reason for the change has yet been made public.

Henry Robinson was appointed secretary-treasurer of the society at a meeting held on Feb. 14, at a salary of \$300 per annum.

At the meeting yesterday afternoon, this motion was rescinded, and A. H. White was appointed secretary-treasurer in Mr. Robinson's stead, at a salary of \$150, provided he would accept.

Robinson was not notified to be present at the meeting, and a number of the members of the society express keen regret at his dismissal. Mr. Robinson for years devoted much of his time to the affairs of the society, and the present flourishing condition of affairs is said to be greatly due to his efforts. During his term the mortgage against the society has been reduced from \$6,000 to \$4,000, with \$600 to its credit in the bank. He has been secretary of the association for over six years.

Those present at yesterday's meeting were John Dowling, John Houston, Frank Sutor, John Clements, S. Stone, J. W. Fleming, W. W. Everitt, and A. J. Dolsen, one of the provisional directors.

Mr. Everitt was appointed secretary pro tem. He is one of the members who objects strongly to the change being made.

EACH ONE A HIT

A full house will assemble at the Grand on Saturday night when that funny German dialect fellow, Al. H. Wilson, and his merry company of genuine comedians, will tickle the public's fancy with the new laugh provoking comedy, "The German Gipsy." The song hits are "Under the Harvest Moon," "Gretchen," "No Love Like Thine," "The Love Trust," "The Girl for Me," "My German Rose," "Katie Krause."

Al. H. Wilson Company played in Toronto at the Grand all last week. Next week they play at Detroit. This should be sufficient guarantee for Chatham theatre-goers.

Never was a man too poor to give a smile and a kind word and never was a man too rich to receive them.

A NEW BUILDING

Chatham Fruit Growers' Association will Erect a Warehouse and a New Factory

The Chatham Fruit Growers Association held their organization meeting in Harrison Hall yesterday afternoon, President Backus in the chair. About forty-five or fifty members of the association were present.

The meeting yesterday afternoon was held for the purpose of electing the new executive. The election resulted as follows:

President—M. Backus.
Vice-President—W. J. Dolsen.
Secretary-Treasurer—W. D. A. Ross.
Board of Directors—James McCormick, W. W. Everitt, J. Johnson, Samuel Smith and W. D. A. Ross.
Auditors—W. A. Chrysler and A. J. Dolsen.

The meeting gave the board of directors power to purchase a site for the new building which the association purposes putting up. This building will consist of a warehouse and a factory, and will be 200 feet by 20 feet in dimensions.

The association has several properties in view but have not yet definitely decided on a site.

The by-laws of the association were read and confirmed.

The association asked that 200 shares be taken in the project when it was originally floated. Already 125 shares have been subscribed and the balance have been promised.

The association has been incorporated under the co-operation of the Cold Storage Act, to be known as the Chatham Fruit Growers Association. The association started from a very small beginning and its present flourishing condition is a matter over which the promoters and directors may feel justly proud.

MOVED TO DETROIT

Mrs. Orr, one of the oldest and most respected residents of the city, has gone to Detroit, where she will reside with her daughter, Mrs. J. A. Watmore.

Mrs. Orr is 75 years of age and is becoming quite feeble, and so decided to give up house keeping. She was very well known in this city, where she has lived for so long, and she will be much missed by a great many. Her husband has been deceased for a great many years, but is still remembered by a great many Chathamites. At one time Mrs. Orr kept a hotel on the market square near the site of the Rutley House. During her latter years, she has lived on the street between Lorne avenue and Gray street. She left for Detroit on Tuesday.

DECLARE DIVIDEND
The annual meeting of the Chatham Manufacturing Company was held yesterday afternoon. The old directors were re-appointed and a dividend of five per cent. was declared.

A SNAP... ..IN.. CUSHION TOPS...

I bought the exclusive control of a line of Cushion Tops when in New York, the greatest snap I ever saw. The top and material to work it for **25c.**

We usually sell the top alone for 25c. With this line we throw in the material. We have

Five Beautiful Patterns

And the quantity we have will only last a week. Come early and get your share. This line has been advertised in the Ladies' Home Journal and several other periodicals, and is a great bargain.

SULMAN'S BEEHIVE,

King and Sixth Streets...

P.S.—This is the last ad. we will have in of bargains till after Wall Paper Trade is over. We are going to tell you something about Wall Paper next week. We have the stock and it must be sold.

SULMAN'S BEEHIVE,

KING AND SIXTH STS.

Everybody Entitled to a Guess

FREE!

How many slips of paper in the dish?

To the lady or gentleman guessing the nearest will be given a pair of our best

\$3.50 SHOES

For School Children

To the school child guessing the nearest will be given a pair of our best school shoes valued at \$2.00

Contest Closes Saturday, March 10th

See Window for Dish of Paper

Wm. Somerville & Son
4 Doors West of Market

A DIRTY STREET

General Complaints are Raised About the Filthy Condition of Paved Streets

Merchants and business men along King street are very much provoked that the authorities do not take some action to have the thoroughfare properly cleaned up. In some places there is almost a foot of mud standing on the pavement.

Complaints have been frequent, but seemingly without any effect. Just now there are many of the corporation laborers without work. These men would be glad of an opportunity for work.

Any stranger passing along the main streets these days would never know that they were paved, so covered with mud and filth have they become.

The chairman of the Board of Works should certainly see to it that the street is properly cleaned up at once.