



Dog days and here are cool  
togs and some money saving  
opportunities.

We offer many interesting  
items throughout the store.

If you have not visited this  
sale yet, these inducements  
should at least warrant an in-  
spection. If a regular custom-  
er, you know how good the  
value are.

Two Piece Suits, a few left  
at \$5.20 and \$6.40. Truly  
bargains.

Light Weight Overcoats,  
these seem to meet a want; \$12  
for \$8.50; \$15 for \$10.50; \$18  
for \$12.50.

Waterproofs Coats, one  
third off regular prices, \$5.33  
and up.

**Gilmour's**  
68 King Street

TOO LATE FOR CLASSIFICATION

**Women's Exchange, New Tea and**  
158 Union Street  
Substantial Lunch, 15c. to 35c.  
Special rates to daily patrons. Only home cooking.  
Served at tables. Best places for general dining.

**COOK WANTED, 62 Park Street,**  
Mount Pleasant. 1204-L.

**GIRL WANTED—37 Peters Street.**  
8401-8-8.

**TO LET—Small flat 5 rooms, newly**  
renovated, electric lights. Apply 40  
Millidge Ave. 8486-7-29.

**WANTED—Maid for general house-**  
work, good references. Apply Mrs.  
Clarke, 17 Horsfield Street. 1209-L.

**WANTED—A reliable and energetic**  
man for delivery wagon, American  
Laurel. 1200-L.

**WANTED—A boy for delivery wagon**  
and one for errands. McRobbie  
Shoe Co., 94 King Street. 1207-L.

**WANTED—A competent housemaid**  
at once. Apply Mrs. Stetson, Mount  
Pleasant Ave. 8475-2-8.

**WANTED—Maid, Apply**  
Mrs. T. Batley, Robinson, 110  
Stanley Street. 1206-L.

**WANTED—One or two rooms for**  
light housekeeping in central local-  
ity. Address "207" Times office. 8475-2-8.

**WANTED—A brickman and two sec-**  
tion men for the St. Martins street  
work. Apply by letter or in person to  
G. W. Vaughan, Superintendent, Hamp-  
ton St., N. B. 1202-L.

**WANTED—An experienced sten-**  
ographer for two weeks commencing  
August 4th. Apply by letter, giving  
references, care Box "17". 8472-7-28.

**LARGE MAIL ORDER HOUSE**  
will pay \$60 monthly on yearly contract  
to one man in each locality to collect  
names and addresses to whom we can  
mail our catalogues. Work can be done  
in spare time. The Consumers Associa-  
tion, Windsor, Ont. 8450-7-28.

**LYING ON HUSBAND'S GRAVE**

**Young Kentucky Woman Found Un-**  
conscious, and Died Soon After—  
Kept Vow.

Louisville, Ky., July 26.—Dying on the  
grave of her husband, in and in a family  
at Cave Hill Cemetery, Mrs. Olivia  
Hemphill, 32 years old, was found un-  
conscious. An empty bottle which had  
contained poison was within a few feet  
of the woman. A cemetery guard carried  
her to the cemetery office, where she  
died a few minutes later. Mrs. Hemphill's husband died about  
two years ago and her relatives say that  
at his grave she vowed she would fol-  
low him soon.

**A DELIGHTFUL TOUR**  
(Bangor Commercial)

After an enjoyable trip to the Bay of  
Chaleur and the Gulf of St. Lawrence,  
Mr. and Mrs. E. M. Blanding of Bangor  
have returned home.

They went by rail to Van Buren,  
crossed the St. John river on the inter-  
national highway bridge to St. Leon-  
ards, N. B., and continued over the  
newly-opened International Railway of  
New Brunswick to Campbellton, pic-  
turesquely located at the mouth of the  
Restigouche river. By steamer they  
proceeded to the quaint resort town of  
Dalhousie, and then down the Bay of  
Chaleur and into the Gulf of St. Law-  
rence to Gaspe, 550 miles from Bangor.  
The steamer touching at more than a  
score of unique and picturesque ports  
along the Gaspé peninsula. Of the 1100  
miles traversed in the journey 400 miles  
were by water. The scenery along the  
Gaspé peninsula is bold and impressive  
the crowning feature being the world-  
famous Percé Rock which rises perpen-  
dicularly from the waters of the Gulf  
of St. Lawrence nearly 900 feet, 1200 ft.  
rugged beauties of this interesting sec-  
tion of North America were greatly en-  
joyed.

**PRESIDENT SUSPENDER**  
NONE SO EASY

## IN THE HANDS OF MONEY LENDERS

Shylocks Get Young Men Into  
Their Clutches

SOME ENGLISH CASES

Hold Secret Over Heads of Vic-  
tims and Extort Usurious Inter-  
est—Threat of Publicity is What  
Gives Them Their Power

(Chas. E. Hands in London Daily Mail)

There is a story which a famous mon-  
ey-lender, now dead, used to tell which  
illustrates the human nature of both  
sides of usury.

One day—it was at the end of a black  
Ascot week—a young officer came to  
negotiate a loan. The young man belong-  
ed to a titled family, and was kinsman,  
with a very remote chance of accession,  
to a very great nobleman of immense  
possessions, but was, in fact, quite a  
poor man. He told how much he want-  
ed—it was a four-figure sum—and what  
he wanted it for. The money-lender wrote  
a check for the amount, handed it  
across the table and named his terms.

"You will pay me back, each week, such  
sum as such and such a date," he said.  
The young man signed the document, a  
little surprised. "But, er—don't I  
have to sign something?" he asked.

There was nothing to sign except the  
endorsement, he was told. "But then I  
don't quite see," he went on, "what se-  
curity you have that you will get your  
money back?" "I have the security of  
the word of an English gentleman," said  
the money-lender, "and I want no better  
happy to oblige."

The young man went away with the  
check, settled his accounts on the Mon-  
day, and resolved never to have any-  
thing more to do with betting. Before  
the date of repayment of the loan ar-  
rived the intervening heirs had died, the  
great nobleman had died, and the young  
soldier had succeeded to the title and  
estates and had discharged his obliga-  
tion.

Judges of Character

The money-lender, of course, was a  
judge of character. He usually takes his  
long to reckon up his man. He was not  
gambling on the chance of the borrow-  
er's succession to great wealth but on  
a certainty. The borrower's scrupulous  
regard for the obligation of a debt of  
honor was complete security, so he made  
the loan a debt of honor. Incidentally,  
he got a higher rate of interest than  
otherwise he would have been able to  
secure. This was an unusual case, but  
able rascal but a philosopher. He knew  
that the young man could have raised the  
money from his family at the time of  
confessing gambling debts, but would  
rather pay exorbitant interest than make  
the disclosure. Similarly, he knew that  
his client would somehow find means to  
pay his own extortionate interest. He  
used to say that the unexpectedly early  
death of the great nobleman, and the  
consequent extinction of the loan was  
one of the unluckiest strokes that ever  
befell him. Otherwise he might have  
seen his claws well fixed into a great  
estate as he had managed to do in many  
another case.

The money-lender's chief asset was his  
knowledge of the secret purpose for  
which the initial loan is usually made.  
Thus he can demand extortionate  
interest and obtain firm hold of his vic-  
tim. That is why the worst of the  
stories of the blood-suckers have never  
been told and never can be told.

The Dread of Publicity

Men and women go to irreparable ruin  
rather than seek the relief which the  
money-lenders afford them, since relief  
would involve exposure of the circum-  
stances under which the first transac-  
tion took place. The worst case of ex-  
tortion is settled in solicitors' offices. It  
is not a mere coincidence that all the  
circulating Shylocks, and the money-  
lenders Lord Newton's Bill is designed to  
check, use such expressions as "utmost  
secrecy" and "the strictest confidence  
guaranteed" in their pestiferous com-  
munications, it is because the customers  
they most desire to catch are those who  
want a loan for a secret purpose. It  
is one afternoon at the City of London  
Court not long ago forty money-lenders  
plaints were dealt with, and in no in-  
stance did one of them did a defendant put  
in an appearance.

The act of 1900, which gives power  
to the courts to review the conditions  
of a loan and nullifies loans to persons  
under age, is of no service to the bor-  
rower who fears exposure of some cir-  
cumstance connected with his indebted-  
ness of which the usurer is aware. It  
may not be any very serious matter,  
but the act of indiscretion or folly which  
places a young man in the money-lend-  
er's clutches might be a very trifling af-  
fair in the public eye and would pass  
unnoticed in the courts. But it is not  
public exposure that the borrower fears.  
It is only from his own intimate knowl-  
edge of his borrowings and their  
purpose.

The young heir to a great estate and  
the junior clerk in a city office are alike  
in this respect, that they are in the pow-  
er of the lender, not because of the con-  
ditions of their indebtedness but because  
he is aware of the purposes for which  
they contracted it. All the circulating  
Shylocks are blackmailers. Blackmail is  
the basis of the business. Their circles  
are ingeniously contrived to attract those  
whom it will be possible to blackmail.  
The conditions existing before the pass-  
ing of the act of 1900 exist still. "Of the  
clients who come to us in money-lend-  
ing cases," said an eminent family solicitor  
of London, "I should say that a young  
man of high position who had contracted  
a loan before he was of age, and after-  
wards held the knowledge of this false  
statement of his head for blackmailing  
purposes. The young man when he  
came into his property paid up the  
extortionate claim rather than face  
with the accusation of having been  
guilty of misrepresentation. He was  
about to be married.

Tragedy of Young Borrowers

There was another recent case in  
which a young borrower was induced  
to commit himself to a statutory decar-

ation to the effect that he had not pre-  
viously encumbered his estate. To a  
small extent he had, and the money-  
lender knew that he had when advanc-  
ing the money, and used the knowledge  
later to involve him in terrible difficul-  
ties. In this case the full amount of the  
money-lender's claim was paid. The  
debtor dared not go to court to resist  
the claim because to do so would have  
revealed to his family circumstances  
under which he had made the first en-  
cumbrance upon his property.

There was a case in which a young  
country gentleman had received £200 in  
return for his bill of £700. He repaid £200  
by three monthly instalments, and then  
was unable to find at the moment the  
£2400 remaining. Then he was led to ac-  
cept new bills and a new loan, and in a  
little while his entire possessions were  
in the money-lender's hands.

There was the case of a bank clerk  
who borrowed £7 and three years later,  
having paid back £24 12s. still owed the  
lender £23. It was only fear of his em-  
ployer learning of the purpose for which  
he required the original loan that caused  
him to submit to these exactions. "Strict  
confidence," was the bait that in each  
one of these cases brought the victim  
into the trap.

It is by the secret circular suggesting  
strictest secrecy that the money-lend-  
er hooks his most profitable dupes, the peo-  
ple with some little secret that can be  
used to terrify them.

Every time Big Ben rings at Pidgeon's  
he announces a bargain that means  
money saved to every person who hears  
and heads. Store open tonight until 11  
o'clock. Come, get your share; corner  
Main and Bridge streets.

Wanted—Chambermaid. Apply Royal  
Hotel. 8404-7-28.

Rev. H. E. Thomas will preach in the  
school-room at Little River, Sunday af-  
ternoon at 2.30 o'clock.

St. Paul's (The Valley) Sunday school  
will meet at Westfield Beach, Wednesday,  
July 30. Trains leave 9.15 a. m. and 1.10  
p. m. Returning leave the beach at 7.30  
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If you want sunshine on a rainy day,  
try Duff's umbrella shop; umbrellas  
recovered, selected fittings for repairs.  
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## LOCAL NEWS

Never say die while Duval's handy  
shop is so handy, 17 Waterloo Street.  
8453-7-28.

See our fittings before buying else-  
where; most exclusive line in town—  
Maritime Electric Co., Coburg Street.  
8455-8-1.

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