

doubt the first thing she said when she got out of the door was, 'Thank goodness! that's over; I thought we should never escape.' Then, again, Dr. Gong likes to hear himself talk; so he gives a lecture, and professes pure philanthropy in doing it, and the company invited overload him with thanks and praise till their backs are turned, when they do as you have done."

"But if one always said exactly what one thought?" said Mrs. Constant.

"To suppress what we think is kind sometimes; to tell all would be equally unnecessary and unkind; but the evil is in saying what we don't think. There is no necessity for that at any time, and if a little more regard were had to truth, I am sure much discomfort would be saved."

"But could I tell Mrs. Treddles not to gail again, and show her the door when she did; and could I say to Dr. Gong, 'You are tiresome and droning to the last degree, and never ask me to listen to you again;' and to his nephew, 'You miserable boy, you have given me a headache?'" inquired the lady.

"Certainly not," said her husband; "but you need not make complimentary speeches that you don't mean, nor profess feelings that you don't entertain. Whenever you do, you are as bad as Bright and Brown's nuts without kernels."

### BURIED YEARS.

Sing me the golden past: its noon-tides' splendor,  
Sweet summer walks, soft partings 'neath the stars;  
But waken Mem'ry's soul with music tender,  
And gently free Love from Grief's prison-bars;  
For pensive musings but renew my pain,  
And buried years can ne'er come back again!

Sing me days o'er which hope's rainbow bending  
Cheer hearts at present fainting 'neath their cares,  
And strike me joyous chords, their burden blending  
With longings which will break forth unawares.  
Marsh showers bring autumn crowned with precious grain,  
And buried years may yet come back again!

But yesternoon,--nay, do not look! I'm blushing--  
One entered, and my sadness changed to bliss;  
Against his heart my maiden shyness crushing,  
He whispered, with the well-remembered kiss,  
"Tears have but ripened hopes, like spring's soft rain,  
"And buried years will now come back again!"

—Cassell's Magazine.

### THE GENEROUS MONEY-LENDER!

BY JAMES GREENWOOD.

The unfortunate individual in humble circumstances who has no relative or private friend wealthy and willing enough to advance him the wherewithal to overcome his temporary pecuniary embarrassments, need not look far afield before he may discover signal lights of succor. It would really seem like an encouragement to thriftlessness, the abundance of cheerful beckonings from persons of means, who are above all such paltry considerations as interest for their vested capital, and who are at the expense of keeping offices and clerks, and advertising in the most expensive of newspapers with the sole and single aim of assisting their downcast fellow-creatures. It is a satisfactory sign of the advancing philanthropy of the age that these benevolent lenders are increasing rather than diminishing in number—satisfactory both as bespeaking that the spirit of simple confidence of man in the integrity of his fellow keeps pace with the progress of civilisation, and that instances of abuse of the said confidence are rare. Of course it is not to be expected that all who are blessed with wealth can afford to give it away. It may be all very well for such splendid fellows as "A. Z." and "R. B. D.," and one or two others who take a delight in occasionally astounding needy asylums of charity whose directors are at their wits' ends how to meet the current expenses of their establishment, with an anonymous gift of a thousand pounds, included in a brief note to the effect that the donation may be acknowledged in the second column of the *Times*. One may picture the awful amazement of the corresponding secretary of some struggling home for cripples or asylum for sick children, almost on its last legs for want of funds, on receipt of such a startling enclosure. There are letters enough every day to open: business letters, letters from candidates for admission, letters in polite intimation of big accounts overdue, and letters with small post-office orders and with postage stamps sent in answer to the last pathetic appeal to the public for help. Then turns up out of the heap a letter that is registered, and the secretary in doubt and fear breaks the seal. Some folks are so careful of their donations, that if they send five shillings they take the precaution of registering it; but it is more commonly done when the enclosure is a bank note. Perhaps this is a bank-note for five, ten, maybe twenty pounds! Such plums as the last-mentioned are by no means common, but they have been known to find their way into the asylum's letter-basket. And then the letter is opened, and there appears the cheque, and the bewildering words "Pay to A. B., secretary of the Neglected Babies' Home, the sum of One Thousand Pounds." It would be worth double the money to noble-hearted "A. Z." could he see

that secretary's face as he reads and re-reads the miraculous scrap of paper. He folds it up, and takes a turn up and down the office with it held tight in his fist, and then carries it to the window and opens it again—as people do, who, in dreams, pick up purses stuffed with bank-notes and diamonds, slowly and with bated breath, and thinking that despite that first peep surely it must be a delusion. No! it's all right. "One thousand pounds" are the words, plain and unmistakable. Acknowledge it in the *Times*! Why, if he were permitted to do so, the grateful secretary would sit down there and then, and in the thankfulness of his heart pen an acknowledgment that would fill a couple of columns at least, exclusive of the double row of signatures of the helpless little ones whom the money of happy "A. Z." had made glad.

But, as before mentioned, we cannot be all "A. Z.'s," and the best that we can do is to be charitable according to our means. Such, according to their own showing, are the amiable men of money who advertise their willingness to assist their fellow-mortals in distress. They are even at the pains to invent ingenious "catch-lines" to head their advertisements, each one trying to outvie his fellow-philanthropists in this respect, in order that he may gather to himself the greater number of subjects for the exercise of his sovereign healing. Every morning, all the year round, do these charitable ones call aloud from the newspapers; and there are so many of them all of a row, that if each had sounding voice instead of a typographed one, there would ensue a din that there would be no such thing as paying proper attention to the police reports or the parliamentary debates. "MONEY! MONEY! MONEY!" one calls out in letters so large and distinct that they seem almost to chink like sovereigns in the pocket. "To all in want of money, apply immediately at the Houndsditch Financial Discount Office. Interest, five per cent. per annum. Payable by instalments to suit the convenience of the borrower." And the next: "TO THE EMBARRASSED. If you wish to obtain a loan of from five to five hundred pounds, all that you have to do is to out this advertisement and send it to our office, stating sum required, etc., and four stamps for reply." Why four stamps? Why? He must indeed be a stupid person who cannot divine the reason at a glance. Does not the registration of a letter cost just fourpence? and would it be safe to send a money enclosure, especially to a stranger, without taking some precaution? All that you have to do is to state the amount of money you require, "etc.," and you may rely on a crisp little parcel of bank-notes by return of post. To be sure it is somewhat difficult to define the requirements of that brief "*et cetera*," but for that matter one's necessities must be pressing indeed if he cannot wait the space of two posts for the wherewithal to relieve him of his anxieties; and there can be no doubt that the obliging clerk of the office will be but too happy, on receipt of an extra stamp, to enlighten him as to what "*etc.*" in loan-office parlance means.

It can scarcely be that the philanthropist who so frankly appeals to "the Embarrassed" intends by his indefinite promise to subject those who apply to him to the trouble and inconvenience of looking up anything in the shape of tangible security he may happen to be possessed of, and which the lender might like to hold, or that he will be expected to procure a signed bond for the amount from two or more substantial householders. It cannot possibly be so, or the "Friend to the Embarrassed" would do no business at all. The good Samaritan who figures next on the list would cut him out as neatly as ever an intending borrower cut out the advertisement as invited to. Here is proposition number four copied just as it stands in the newspaper. This is an explicit announcement if you like. There can be no concealed meaning here. No doubtful phrase that can make a borrower half resolved still further hesitate. "DO YOU WANT TO BORROW MONEY? If so, apply at once to Mr. —, at the office, Kingsland. Any amount under fifty pounds granted next day, after application, on borrower's own note of hand. Repayments may be made monthly, quarterly, anyhow that is suitable to our clients, and by post-office order to save the trouble of attending at the office. No inquiry! No office fees! No security required!"

In the name of all that is generous, what can a man who wishes his fellow-creatures to enjoy a little of that which he has in such superabundance say more to induce the needy to apply at the office in Kingsland?—an office, bear in mind, that the advertiser himself provides without fee or reward; for he particularly mentions that though you are welcome to its use you are not called on to pay as much as a penny towards gas, coal, or clerk's wages. As for inquiry fees, he is scarcely the man to impose them, since his nature is so confiding that he never makes inquiry at all. He prefers not to make inquiry; if he did so he might have his eyes opened to the fact that there are in this wicked world a certain class of persons so utterly heartless and depraved as to design to abuse the child-like trust of a loan-office keeper. If there is a plan to cheat him, he would rather be in ignorance of it, even until after the base purpose is consummated, so that he may enjoy the sweet consolation of reflecting that possibly the borrower meant well, but that circumstances over which he had no control prevented him from acting up to the terms of the agreement. Anything, anything, rather than that the loan-office keeper should be rudely shocked to wide-awakeness as regards the world's iniquity, and should feel compelled, however regretfully, to give up business altogether, or do violence to his

nature by making inquiries as to the solvency of those who seek his aid.

Another kind of public benefactor who proclaims his disinterested desire to benefit his species, is a person who, having money to lend, is by no means disposed to be confounded with professional financial Samaritans. This person heads his advertisement in an amateurish, unbusiness-like manner, that one would think would expose him to the machinations of those unscrupulous ones who are perpetually roaming about seeking what in the shape of guilelessness they may devour:—

"A PRIVATE GENTLEMAN, with a few thousands at his command, is desirous of negotiating loans of small amounts,—say from five pounds to twenty-five,—with persons of integrity who are temporarily embarrassed. Tradesmen, clerks, and others must be prepared to furnish credentials as to their respectability, as the system of inquiry adopted by the principals of ordinary loan-offices is dispensed with. The gentleman has no connection with professional money-lenders, and makes the offer as a *bona fide* boon to the public, on a New and Improved System, whereby all respectable persons can have immediate cash accommodation. The rate at present charged, and until the alteration is publicly announced will so remain, is five per cent. Prospectus free. No office fees. No preliminary charge of any kind."

And yet poor folks talk about the difficulty, they at times experience in tiding over their temporary troubles, and of how hard they find it to make both ends meet. Likewise they are not unfrequently heard to grumble about the proneness of the rich to grind and oppress their brethren in distress, and of the monstrous difference there is in the rate of interest exacted from the humble compared to that which is cheerfully accepted from the well-to-do. Why, here is an individual who expresses his willingness to lose by every monetary transaction he engages in. With the Bank rate at seven per cent, he comes forward, with his cheque book in his hand, and invites "all respectable persons" to come and borrow of him at five per cent. All that an unfortunate tradesman has to do is to look up a few evidences of his respectability,—a copy of the registration of his legitimate birth, a duplicate of his marriage certificate, and any old receipts for the payment of pew-rents or income-tax he may happen to have by him. These, it may be presumed, will suffice,—these and the tradesman's note of hand, to the effect that, as soon as it may be convenient, he will refund the amount of the loan advanced, and the Private Gentleman will forward the money at once.

The most wonderful part of the business is that despite the vast number of "embarrassed ones" who must be constantly on the look-out for a friendly-disposed person, such as the "Private Gentleman," and the certainty that thousands must ere this have found him out and profited by his munificence, he has not tired of his good-natured task. He still advertises in the newspapers,—nay, it is a fact, that whereas a year since he modestly confined himself to one or two of the cheap and popular "weeklies," he now appears every morning of the week and every week of the year in the dailies as well. Surely he must be ruining himself,—unless, indeed, his business is like that of the Cheap Jack, who lost by every separate article he sold, and whose only hope of his making any profit lay in the enormous extent of his dealings. Either this, or the majority of the "respectable public" to whom he so candidly appeals, must have discovered that the Private Gentleman is an arrant humbug, the most objectionable humbug of the whole loan-office fraternity, who as a rule, are merely wolves in sheep's clothing, while Mr. "Private Gentleman" appears as a lamb—innocent and tender, and with a blue ribbon round his neck. His great card is this affectation of simplicity, and he deliberately lays himself out as a noodle, who has money and don't know what to do with it. This answers a double purpose. He catches the timid borrower,—the really respectable, bashful, poor fellow, who never in his life borrowed money before, and who would sooner die almost than reveal his temporary destitution to his friends. This is the individual who is shy of the ordinary loan-office. He has heard that there is a bond of brotherhood amongst the whole gang of loan-office harpies, and that the ledgers of each are open for inspection for the mutual protection of all. This being so, it is possible, despite all he may be able to do to the contrary, that his secret may leak out and become known. But the Private Gentleman who fearlessly tells the company of loan-mongers that he has not, nor desires, any connection with them; that he eschews their method of business altogether, and has one of his own that better agrees with his conscience—there can be no harm in applying to such a one. No one need ever know it. As the advertisement says, the utmost secrecy will be observed, and repayments may be made by post-office order. This is the sort of customer the Private Gentleman prefers to any other, as affording safer and more tender picking. But he relies as well for a goodly share of his profits on the many who come to bite, and find themselves bitten,—on persons of the Micawber breed, who, in order that the steed may not starve while the grass is "turning up," will borrow at every available opportunity,—men who have dabbled in "loans" obtained at the regular offices until their names are no longer good for anything at those establishments. True, there is not very much got by bagging this kind of game, but with the Private Gentleman it is merely a question of powder and shot expended

in bringing such birds down, compared with the value of their carcasses. He lures them to him, these old birds, and they come to his call meek as pigeons. It must be an instructive spectacle to witness a passage of business between the two,—the Private Gentleman protesting against the abominable ways of the vulgar professional loan-negotiator, and the other agreeing with every word, and asserting that he never could have been induced to apply for assistance to such a ravenous horde, and that it was only because of his implicit faith in the Private Gentleman, &c., &c. But the Private Gentleman gains something by the interview. The wolf peeps out of the lamb-like eyes, and discovers in the applicant a fellow-creature of prey though of meaner capacity than himself, and from that moment there is as much hope of his obtaining a loan from the Private Gentleman, as of that individual turning honest. Still, the latter cannot have his time wasted completely. "Oh, yes, he has no doubt that what is desired may be done. He cannot say off-hand, of course, He must submit the proposition to his lawyer, without whose advice he never acts, and his lawyer's fee is ten shillings—a mere trifle only, in fact ninepence in the pound, but it must be paid in advance. It is not for the Private Gentleman's benefit. He is prepared to act strictly in accordance with the terms of his advertisements, and to charge not one farthing for his personal expenses or for inquiry, but these legal men, my dear sir—"

And twice out of three times the would-be borrower, wide awake and experienced as he is, is taken off his guard by this eccentric and decidedly un-loan-office-like way of doing business, and parts with the ten shillings, and there is an end to the transaction.

But it is the *bona fide* willing-to-pay borrower who is best worth fishing for. The loan-office shark has invented a beautiful and perfect system of late years. So safe! There is not a loan-office in London and for twelve miles round that is not perfectly well acquainted with the transactions of every other similar establishment. Every night of his life the Private Gentleman doubtless receives from the other offices a list of all applicants on the preceding day, together with the results of enquiry into their past lives and future prospects. Were it not for this, the same individual, the borrower and his surety or sureties, might make successful application at every establishment in the metropolis, and so do an immense stroke of swindling business. He must be, however, an extremely clever person who can "raise the wind" at anyone's expense but his own, if he ventures to take the owners of a loan-office in hand as his bellows for the purpose. He is a very lucky person if, having meddled with the limed twigs that the rapacious villains hold out so temptingly, his wings are not so utterly crippled and clogged as to be useless for free flight for many a year afterwards. The newspapers have of late revealed many instances of the heartless behavior of money-lenders towards their victims, but where one of the latter find courage enough to go to a magistrate and explain the wrong they have endured, there are fifty who are so completely crushed and ruined, alike in spirit and worldly estate, that they sink and are passed over and heard of no more. It is appalling the amount of mischief these petty loan-office people work. It is a fact within the writer's knowledge that there is a broker and auctioneer in only one district, a district at the east of London, who is kept constantly going, and has as much as he can do to sell by auction at his "rooms" the seizure made on bills of sale, and which are provided him by only three loan-offices. The "bill of sale" is the weapon that the modern lender of small sums at an interest of from forty to seventy per cent. wields with such deadly effect. It did not use to be so. If a loan-office borrower failed in the payment of the agreed-on instalments, his creditor sought no other remedy than the county court, but it is different now. The security insisted on is much more substantial than a promissory note with two or three names appended; the money-lender will have, by hook or by crook, or by both—for his daring in this respect is very remarkable—a document that shall enable him, in the event of the terms of the contract being in the least disregarded, to swoop down on the household goods of the defaulter, and cart them away without a moment's notice; and right and left the whole tribe of extortionists are making hay until such time as the sun of knowledge shines and disperses the haze of ignorance that at present envelops the minds of men of humble station as to what a terrible scourge in the hands of an inexorable enemy a bill of sale is. The amount of ignorance prevailing on this subject is astonishing. It may be safely said that in no one case brought before a police court as it been shown that the victim was aware of the power that the loan-office proprietor held over him. In the majority of cases, by some sort of sleight of hand and bamboozling, the borrower and his unlucky surety have been induced to sign a document improperly filled in; and, incredible as it may appear, in four cases out of five, what the dupe signs is merely a blank stamped paper. It has been said so many times that it is scarcely worth while repeating here, that men who do such rash things are unworthy the sympathy and condolence of men of sense; at the same time it should not be forgotten that it comes fairly within the functions of the law to protect fools from the machinations of rogues. It is common for a magistrate to remark to a poor fellow who comes to him to declare that the loan-office vultures have pounced on his house and cleaned it out