

THE USURER AND HIS WAYS.

Unparalleled Rates of Interest Charged by Money Lenders.

A Scathing Denunciation by Sir Henry Hawkins—Sir George Lewis is Sorry for His Jewish Co-Religionists—Evidence Before a Parliamentary Commission.

When Shakespeare painted his Shylock, he still left some traits of humanity and feeling in the blood-letting usurer, for, after all, taking one thing with another, this same merchant of Venice was the victim of much trouble, which he laid at the door of the Christian, instead of casting the blame on Jessica, who undoubtedly was responsible for the sudden development in the Jew of the tigerish taste for blood. Be this as it may, the usurer is the detested of mankind, and Shylock is his protonym.

Recent developments in London and the cases brought before the courts have been of such a nature as to thoroughly arouse public feeling and almost make it imperative that legislative action be immediately taken to check the inroads made on private purses and the destruction of youthful morals which are the outcome of the nefarious and seldom punishable practices of the money lender. The heartless cruelties and injustices inflicted under the protection of a villainous promissory note would be impossible in any civilized nation but England.

Fortunately, Mr. Labouchere was successful in driving some of the most offensive and daring criminals from their hiding places, and at last the agitation was so great that Parliament was forced to take a hand in the matter, and a commission was appointed to investigate the whole evil and draft suggestions for its remedy. This commission has amassed a great quantity of evidence, and the methods of the money lender have been brought to light, in many cases Shylock himself being forced to acknowledge with unwilling lips his own misdeeds. One of the witnesses was a John Kirkwood, who owned up to several very profitable deals. For instance, he

LENT AN IRISH LAND OWNER £300, taking a promissory note for £450, repayable in monthly instalments of £19. In case of default the whole sum outstanding was to become due, with interest at the rate of 1d a week on every shilling on the aggregate amount unpaid. The borrower also was required to sign a letter saying that he had read the promissory note and fully understood its nature and effect. Six monthly instalments were paid; several of them some few days late, but no notice was taken of this. When the seventh instalment was tendered, however, on the 18th instead of the 13th of the month, the check was returned, and payment of the whole of the debt outstanding was demanded. A claim was made for £342 as principal, with 21s 6s a week as default interest from the date when the last instalment was due.

Another species of money lenders was shown up by the public prosecutor. This variety is described as the "feesnatcher," and a Mr. Pickett was taken as a specimen for examination. His procedure was to send out circulars which stated that he was in a position to advance money at 5 per cent. per annum on note of hand, without securities or bills of sale, in town or country, distance being no object. The business generally began by Pickett taking a small fee. Then, though he had advertised that securities were not required, he asked for securities, and said he must take measures to satisfy himself as to their solvency. Further fees were charged, and in the end the money lender said that the securities were not satisfactory and declined to grant a loan.

At present the commission is taking evidence from lawyers with special experience in the matter with a view to getting suggestions as to how the law could best be amended to check the evils. Of these Sir George Lewis and the Judge Sir Henry Hawkins have been the most prominent. Probably no man knows more of the havoc wrought in society by the money lender than Sir George Lewis. Himself a Jew, Sir George was particularly severe upon some of

his fellow Jews. He divided money lenders into two classes, the men who spread a network all over the country and the West End usurers. As to the former, they generally traded under false names, pretending to be banks, and they issued circulars and prospectuses, which were fraudulent and false, for the purpose of entrapping borrowers. If the usury laws were not to be re-enacted, he suggested that the power should be given to judges of the High Court, to County Court judges, and to registrars of the Bankruptcy Court to fix a fair rate of interest in cases where unconscionable bargains had been made by money lenders.

THE WEST END USURER. But it was when he came to the West End lender that Sir George was most severe. The recent case of *Cobbe v. Lord William Nevill*, in which he had been engaged, gave him a good object lesson, of which he took full advantage. In his evidence he said that with regard to the West End money lenders he believed that they were the worst of the two classes, and that the extent of their usurious practices had become an absolute scandal. The system encouraged young men in betting, gambling and extravagance of all kinds, and led them to the commission of crime for the purpose of meeting their difficulties. Referring to some articles he published twenty years ago exposing a number of usurers, he said that although there were Christians among them, the greater number of the men he exposed were Jews. He wished to say that the Jewish community despised and loathed both these men and their trade. They were not allowed to hold any position in the Jewish community, and they were utterly ignored, while the Jewish clergy preached against them and their usury. He knew all this of his own knowledge, being himself a Jew. The Jewish community would be only too glad to see these men put down.

Then came the attack upon the famous Samuel Lewis. Twenty years ago cases had come before him when Samuel Lewis had discounted bills for young men, giving part money, part jewelry, and charging 60 per cent. interest, the amount of which was first deducted from the sum borrowed. After a time Lewis became rich and discontinued his practices, continuing, however, to lend money at high rates of interest. There was a notorious case the other day, and he believed that that particular crime, which was now being expiated by a young nobleman, would never have been committed but for the way in which the borrower had become entangled. Mr. Lewis and these other West End money lenders, before lending money to young men, satisfied themselves that the parents would be likely to pay the debt. Any man who could give good security could obtain a loan from his bank at 5 per cent., and yet a bill of Mr. Spender Clay, a young man who had just come into a very large fortune, was discounted by Mr. Samuel Lewis at 40 per cent. because the young nobleman who took it was already in Mr. Lewis's toils on account of other transactions. It came out in the trial that over £100,000 worth of transactions had passed between this young nobleman and Mr. Lewis. Another method of the money lender was to make the borrower sign a sworn declaration of his debts. The borrower did not tell the truth as the money lender pretty well knew at the time, and then if the money was not paid by the parents there was the scandal of proceedings on a charge of perjury. He would like to see a heavy blow struck with a stern hand at these West End money lenders. Legislation was required at once.

SIR HENRY HAWKINS SPEAKS PLAINLY. When Sir Henry Hawkins, the famous criminal judge, was examined he declared that with regard to the general question he agreed very much with Sir George Lewis. He gave an instance of a case which had been tried before him, in which the evils of money lending and the building up of interest were exemplified, and in which he had felt it his duty to give as light a sentence as possible. He had married an estimable lady, who was greatly attached to him. His income was a small one—only some £200 a year—and he set himself to do the best he could to make his wife comfortable upon this. The result of their house-keeping, however, at the end of the first twelve months was that he found he had exceeded his income—by some £40 or £50. He had had recourse to a money lender. Money was obtained at a high rate of interest, and the transaction had come before him (the learned judge).

At the end of the year following he found himself still worse off than at the beginning, and resolved to avail himself of the chances of the turf. He went to some turf establishment, where he was under the impression that he could raise a large amount of money by the expenditure of a small amount. He laid a sum of money upon a horse at large odds—100 to 1, or something of that sort. Many people who knew something of the things would have said that it was 100 to 1 that the man would not make anything of the transaction, but he thought he had a certainty. He lost, and of course his position was worse than ever. He was

PUT TO HIS WITS' END FOR MONEY. There could be no doubt that the man intended to be honest, but unfortunately he had the means of forging a name which gave him an opportunity of raising a sum of money—sufficient to satisfy his then immediate wants. He had explained to the witness, and Sir Henry Hawkins believed him, that his intention when he became a forger was to save and repay, not to steal the money. But he was overtaken. And that was forgery. Cases of this kind placed the Judge in a very painful position to know what punishment to award.

When one of the commission pointed out that in the United States if money is loaned at a usurious rate the lender forfeits not only the interest, but capital as well, and in some cases, is liable to more serious penalties, such as fine and imprisonment, Sir Henry emphatically remarked that he considered it a good system. He would like money lenders to have their names registered, would not allow them to use aliases, and would abolish enquiry fees. He would like judges to have the power when

cases came into court, looking to all the facts, of saying: "Your bargain is hard and unconscionable. I will give you so much interest and no more." In fact, if Sir Henry had his way, it seems pretty clear that in very few cases would a money lender be allowed to charge more than 10 per cent., and if you argued with him that this would put an end to the majority of money lenders and borrowers he would probably acknowledge that this was just what he would like to do.

A LITTLE THING.

On Flatiron Point, between The Ridge and The Avenue, there is a row of small and shabby stores. They are very shallow on the ground floor—and very shallow and very narrow, each with a disproportionate expanse of bulk-window and an accumulation of dirt, without and within, suggestive of future real estate. They are seldom occupied, and never all at one time. A roving cobbler apparently has a lien on them, and appears now in one, now in another, with his broken bench and scanty kit of tools. A locksmith occasionally hangs up festoons of rusty keys and forms arabesques and cornices of dilapidated locks and broken chains like nightmare dreams of the shattered Bastille. But no one rents one of the places with regular formality, takes possession, and gets in a stock—for better or worse. The whole neighborhood feels the oppression and depression of this forlorn outlook from dawn until dark.

And no one in the neighborhood felt it more than Miss Dolton. No doubt she was predisposed to oppression of spirits and depression of heart, for she had reached a period in her story that was not worth reading and less than worthless in the telling. There was nothing for her to do, nothing for which she cared, nothing for which she had any right to hope. Yet she had money; she was in excellent health and she was growing older than her first youth—the very time when a woman may, under these conditions, make life delightful as a dream. The trouble was that Miss Dolton made it nothing at all and was dissatisfied with it as she found it.

It was a spring morning—an ideal one. The sun was shining like a new sun, and the very streets glistened with freshness and cleanliness. If she were dressed for walking, thought Miss Dolton, as she passed the staircase window, it really might be worth the trouble of walking. But the dressing and—other things. She slowly crossed her room and looked from the window. At what? Those dreadful old rat-holes on the Point?

One of the stores was occupied since the night before. More than that, the window had been washed, the dirt had disappeared, the bricks in front of the sunken door had been scrubbed until they fairly shone, and the little hollow before the step had been mopped dry instead of standing in a sullen pool to bar the way. And more than all these, the store was crowded, and overflowing in even ranks upon the sidewalk with plants, living, blooming, healthy, hot house plants, all ready for Easter.

Miss Dolton's chill heart stirred a little strangely. It was curious, but something in those plants touched a chord that vibrated. She felt their beauty and she longed for their breath. So delicate, so fresh, so brilliant! Of course, it was the day—and the surprise. Anything on earth rarer than those dirty old sheds, staling and bare and hopeless.

While she looked on, purchasers began to come. The children stopped and the market-baskets gaped open-mouthed. The men, hurrying to business or in pairs, spoke to each other and pointed to the glowing welcome of the nodding blossoms. And, presently, appeared the merchant of the inviting wares.

He came forward very slowly, moving with difficulty. He was curiously bowed, and his pale face was lifted with a certain pathetic, silent entreaty. When he passed the screen of living bloom and came out into the open light of the brilliant day, she saw that he was deformed and dwarfed. But she saw, moreover, that he was wonderfully peaceful and beautiful. A light that seemed to glow from within so brightened his face that all who looked upon it once turned to see it again. Miss Dolton decided to go out.

When she crossed the street, there were several women around the plants, talking with an eagerness and interest she had never known in all the years since she had been old enough to feel or to do. They were flower-lovers and plant-raisers, and they had a thousand things to tell and to learn. In humble and make-shift ways, they had experimented, they had invented shelters, they had doctored the ailing and banished pests. There was infinite delight as they shared it all with each other, and there was not a selfish thought among them. Miss Dolton listened and wished—feebly, as yet—that she had plants in the window of her room. They seemed good company.

Then there was a lull in business. The talkers walked on, the children drew back to the curb and looked on from a distance. Miss Dolton faced the proprietor and he waited.

we are able to do it. There are so many lives that have all the work and not any of the beauty. We love the beauty. And the graving. Yes, that is worth all the hard work!

There was something in this man that made every word he spoke pass for more than its outward seeming. Miss Dolton was puzzled and a little out of place. She felt that—she who never felt before—that Anita Dolton could be out of place where she elected to go.

"Show me your plants and tell me about them. I could kill them with either kindness or cruelty if I had them. I know nothing about them, practically."

He walked slowly from one to the other, pointing out the special merits of each plant. His was a simple nature, clear and pure as a rock spring, and he made no difference in his gentle courtesy between Miss Dolton and a child. She had been spoiled and petted, and she had been snubbed—when she deserved it, too—but she had never before been treated "just as other people," with kind simplicity. What had happened to her? Only a score or two of Easter plants in a commonplace street, only the first real spring sunshine—and it seemed like a new day. This solicited stranger with the pathetic face, no, it was not pathetic. It was a face with the seal of a wonderful meaning stamped upon it. The face of a man who had lived as God willed—unquestioning, unmurmuring, biding God's time for happiness and rest. Miss Dolton had come to the time when, through the silence of her Godless life, there was to come to her a message by the unheeded way.

"Shall you be here long?" she asked, as they studied the plants. "No one ever stays in these stores."

"I have come only for the Easter trade. We work all the winter for the Easter bounty. It is the story within the story—death unto life, the winter unto the Easter." He did not seem to be speaking to her. It was a thought slipping out.

"I have no Easter," said Miss Dolton grimly. He looked at her steadily and sorrowfully.

"But I shall take a lily, all the same. If I have no resurrection before me, I want all the beauty I can get here, don't I?" In fact, I shall take more than a lily. Which shall I choose?

He set aside a little group, with short directions. This must have sunlight, that must have water plentifully; this must not be watered from above, and that must not stand in water. Miss Dolton paid great attention—she really had something, she knew not why, that interested her and seemed worth the trouble.

"I will send for them immediately," she said, pausing at last on the sidewalk for a final word. "Is there anything else I ought to know—any last suggestions that may be beneficial?"

The quiet pale face was lighted by a great light.

"Watch them! Watch them day and night, and note all they do. You will grow to love them—you cannot help it—and Easter will come for you as for others. The flowers are silent preachers, and the blossoms are eloquent now as ever."

Miss Dolton turned away. But she did not leave the voice or the words or the thoughts they awakened. All that day, she was thinking. She slept badly. It might have been the plants in the windows that disturbed her with an unseen influence. But when the morning came, she forgot to have them removed. She watched them.

USE ONLY

Finlayson's Linen Thread.

IT IS THE BEST

MONUMENT TO MEAGHER, Commander of the Famous Irish Brigade to Be Honored.

Montana Irishmen Form an Association to Erect a Monument to Him—Marcus Daly at the Head.

At a convention held at the Auditorium, Anaconda, Mont., on March 16, an association was organized for the purpose of raising funds to erect a monument to the memory of Gen. Thomas Francis Meagher, the first secretary of state for the territory of Montana, and the noted Irish patriot and soldier.

The movement to immortalize the memory of Gen. Meagher was instituted at Anaconda in the early part of the year among the Irish-Americans, and a meeting was called which was held in Butte, to take the preliminary steps to ward organization. At the meeting on March 15 the report of the Butte committee was adopted, recommending Mayor Harrington, of Butte, as permanent chairman, and D. F. Hallahan, of Anaconda, as secretary.

MARCUS DALY, PRESIDENT. John J. Grogan, of Helena, nominated Marcus Daly for president of the association. The nomination was received with enthusiasm and Mr. Daly was elected by acclamation.

John Caplice nominated Martin McGinnis, of Helena, for first vice-president, and he was elected in the same manner. Then followed after the same course the election of Mayor Harrington as second vice president and the other officers.

MEAGHER'S CAREER. Gen. Thomas Francis Meagher was born in Waterford, August 3rd, 1823. He was educated by the Jesuits at Clon gowas and Stonyhurst colleges, and entered public life in 1843, with a great reputation for his oratorical abilities.

He became a zealous repealer, and soon joined the Young Ireland party. His fiery eloquence was instrumental in stimulating the quasi insurrection of 1848. He was arrested and tried for high treason, and, on the 23rd of October of that year, was condemned to be hanged, drawn and quartered. This sentence was commuted to penal servitude for life.

In 1848 he was sent to Tasmania, from whence he escaped in 1852, coming to New York. In America he soon became distinguished as a popular lecturer and journalist. He was admitted to the New York Bar, but never practiced. When the war broke out he entered the Union Army, and soon rose to the rank of brigadier-general. He commanded the Irish Brigade, and won distinction in many of the bloodiest battles of the war.

THE IRISH BRIGADE. The deeds of Meagher and his brigade at Fair Oaks, Malvern, Fredericksburg, Antietam and Chancellorsville have become historic. At the fierce battle of Fredericksburg, Gen. Lee pitied the devoted valor of that heroic brigade, exclaiming, when he saw it sweeping up the slopes of Mary's Heights, that it was a pity to destroy such men! Even "Bill Run" Russell, correspondent of the London Times, expressed his admiration in these words of Meagher's troops at Fredericksburg: "Never at Fontenoy, Albuera, or at Waterloo, was more undoubted courage displayed by the sons of Erin than during these six frantic dashes which they directed against the almost impregnable position of their foe with a dauntlessness of a race which has gained glory on a thousand battlefields, and never more richly deserved them than at the foot of Mary's Heights on the 13th day of December, 1862."

Decimated at Fredericksburg and Antietam, "The Irish Brigade," dying like the Theban sacred band at Chancellorsville, was annihilated at Chancellorsville, after which, as "Meagher's Brigade," it disappears from history.

At the conclusion of the war Gen. Meagher was appointed, by President Johnson, secretary of Montana, and died by accidentally falling off a steamer in the Missouri, July 1st, 1867, while acting governor of that territory.—Catholic Citizen.

WAS WASTING AWAY. "I could not eat, sleep, walk or sit down for any length of time. I was all ways in pain and was wasting away. I grew very weak and had a bad cough. I tried many different remedies, but did not get relief. Since taking Hood's Sarsaparilla, however, I am able to attend to my business."—MINNIE JAQUES, Oshtemo, Ont.

HOOD'S PILLS cure all liver ills. Mailed for 25c. by C. I. Hood & Co., Lowell, Mass.

Whilst the foolish or frivolous, wicked man shall wholly perish, in the sense that he shall leave nothing behind in the general result of the labor of his species, the men devoted to the good and the beautiful shall participate in the immutability of that which he

loved. Who is he that sees today as much as the obscure Galilean, who, eighteen hundred years ago, threw into the world the glance which divides us and the words which unite us? The works of the man of genius and the man of probity thus escape alone the universal decay, for they alone are computed in the sum of things acquired, and their fruits go on increasing even when ungrateful humanity has forgotten them. There is nothing lost; that which makes for the good of the most unknown of virtuous men counts more in the eternal balance than the most insolent triumphs of error and of evil.

ST. ANN'S SCHOOL.

Roll of Honor for March.

- FIRST CLASS—Jas. Butler, Ed. Kennedy, J. Nolan, B. Healy, J. Kiely, J. Park, M. McMahon, J. King, T. Higgins. SECOND CLASS—E. Carbone, W. Kennedy, J. Driscoll, J. Walsh, M. Fenell, R. Lennon, R. Blackstock, M. Foley, F. Forriester, H. Manning, E. Cassidy, P. More, P. Kennedy, J. Ryan. THIRD CLASS—E. Curran, J. Cassidy, G. Gleason, F. Supple, R. Gatten, M. O'Brien, A. Brebant, J. Curran, J. Benoit. FOURTH CLASS—Wm. Madigan, F. Mahony, J. O'Brien, J. Meehan, T. Muehan, T. Conroy, S. Craig, M. Ryan, T. McEntee, J. Boyle. FIFTH CLASS—C. McDonnell, J. Callery, T. Sheeran, W. Everett, J. Manning, J. Moran, J. Birmingham, T. Lally, T. Conroy, J. Bland, D. McCrory. SIXTH CLASS—E. Shanahan, J. Hebert, P. Hebert, E. Lallemand, J. McEwen, J. Gerry, D. Mahony, G. Wilkinson, W. Hogan, R. McDonald, R. Tobin. SEVENTH CLASS—Ed. Murphy, J. Curran, P. Casgrove, R. Linton, J. Mahan, E. Kavanagh, W. Hanley, W. Murphy, P. McDonald, C. McDonald, S. Fogarty. EIGHTH CLASS—P. Dumpy, J. Kennedy, T. Fenell, M. Mooney, J. Kirk, J. Murphy, W. Black, W. M. Curran. NINTH CLASS—T. Clune, E. Lutz, R. R. Boyle, D. Neeson, M. Gleason, M. Meehan, J. O'Reilly, P. Gibson, W. Fosbre, J. Baxter.

MORE WORDS OF APPRECIATION.

This time it is from our bright contemporary, the Northwest Review, that kindly words of appreciation of our St. Patrick's Day Number come. It says:

The St. Patrick's Day number of the TRUE WITNESS is a splendid souvenir of March 17th, 1898. Beautifully printed on green glossy paper, it presents well executed pictures of Leo XIII., Archbishop Bruce, Prof. John Kells Ingram (author of the poem "Who fears to speak of Ninety-Eight" reproduced beneath his portrait), Wolfe Tone, Napper Tandy, Robert Emmet, Lord Edward Fitzgerald, Mr. Gladstone, D'Arcy McGee and Mr. William Davis, marshal in chief of the great Montreal procession. We have also very full reports of all the celebrations of the Irish national day in Montreal, a well written article by Mr. Ellison on "The Catholic Celt in Canada," a graceful tribute from the venerable and beloved Mrs. Sadlier to her gifted friend, D'Arcy McGee, a sketch of the Emmet family in America, an able article on the Pontificate of Leo XIII., a charming lecture by Henry Austin Adams, and several other taking features.

YOU CAN'T TELL. You don't know that cough will stop. The cough of consumption has just such a beginning. Take Scott's Emulsion now while the cough is easily managed.

The following statistics are given in connection with Christian missions in the celestial empire: There are just now at work in China eight Catholic orders, with 38 vicarships in 15 provinces. Their stations number 41 bishops, 604 European and 559 Chinese priests, with round 1,100,000 members, having 2,942 churches and chapels, besides 1,850 schools and 36 seminaries in which 28,000 pupils and 744 theological students are being taught and educated. The Protestant missions are far from showing a similarly successful result. There are 35 missionary societies, of which 6 are German, with 12 stations, 17 male and 11 female European missionaries, 17 native assistants, and little more than 3,000 converts. In addition to the foregoing there are 11 English and 27 American missions in China.

Youth is the season ordered by Nature for the training of mind and character. Then strong propensities, so easily converted into instruments of vice, may be regulated and counteracted by providing channels for their proper exercise, by giving high and pure objects their cooperation. Thus the feelings and passions of youth and manhood can obtain their highest gratification and be contributory to the best moral culture. If a youth be imbued with a love of pursuits that employ the intellect, and is furnished with refined pleasures, he is more likely to become a good man, a useful, honorable citizen, than if subjected to the strictest moral discipline and kept in unsuspecting ignorance of the vice and wickedness of life.

A pair of gloves passes through nearly 200 hands from the moment that the skin leaves the dresser's hands till the time when the gloves are purchased.

BETTER than cure is prevention. By taking Hood's Sarsaparilla you may keep well, with pure blood, strong nerves and a good APPETITE.



When a young girl develops the first evidences of womanhood, it is as if she were starting alone upon a strange journey beset with rough and dangerous places. A good and loving mother will not allow any false delicacy to prevent her from giving her daughter the plainest information and advice at this critical stage of her existence.

