

London Advertiser.

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Job Department176
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LONDON, MONDAY, JULY 9.
MONEY LENDING HERE AND IN
THE OLD LAND.

No measure brought forward in the Canadian Parliament in recent years has been passed with greater unanimity than the bill respecting money-lenders. It is an outcome of the recent revelations in Toronto and Montreal, where it was proved that a number of men were lending money at 10 per cent per month, or 120 per cent a year, or over, besides charging very considerable sums for examining the security. In some cases, women, without the knowledge of their husbands, obtained money in this way, to be frittered away on finery or luxuries that they could very well have done without, and having pledged their household effects were compelled to lose them all to make good the loans. It was at the same time proved that there were people borrowing money who really did not know the amount of interest they were paying.

The Canadian Government has called upon the legislators to declare that in a commonwealth there are some people who must be protected against themselves. The new anti-usury law enacts that any person who is in the habit of loaning money at a higher rate than 10 per cent, must come under its provisions. The interest on all negotiable instruments, contracts, etc., is in future limited to 12 per cent per annum, if the amount involved is under \$500, and the rate of interest must be reduced to 5 per cent per annum from the date of judgment in any suit arising for the recovery of the amount due. Where an instrument is negotiable, the act will not apply, but it is made applicable to all existing contracts, and to existing judgments. A money-lender who breaks the law is liable to be sent to jail for a year, or to a fine of fifty sum up to \$1,000; but the act will not apply to any transaction in which the whole interest charged does not exceed 50 cents, nor will it apply to the Yukon territory, where, like everything else, money comes high.

There are those who believe that the present legislation will in some way be dodged by those who are urgently in need of money, and are possessed of indifferent security, and the men who have the money and are willing to take risks. There have been many attempts by English kings and governments to control the money-lender. In the early ages, the Jews were given a monopoly of money lending in England. The reason for this differential treatment of Jew over Christian is graphically stated by the historians: "Under the Norman and early Angevin kings, the Jews were employed as a sponge to suck up the wealth of their subjects, and be periodically squeezed to supply the wants of the crown." "The king seemed to be absolute lord of their estates and effects, and of the persons of them, their wives, and children," says Madox, in the "History of the Exchequer." "At a time he let them enjoy their trade and acquiesce, but they seemed to trade and acquire for his profit as well as their own; for at one time or other their fortunes, or great part of them, came into his coffers." As to the Christian subjects of the realm, it was unlawful for them to loan money. Christian usurers were banished from the kingdom, and a man convicted of the crime of usury forfeited all his substance, and was to be treated as an outlaw. At a later date the effects of the Christian usurer, whether he made a will or not, were claimed for the king. By the statute 3 Hen. VII. and 11 Hen. VII., all usury is damned and prohibited, and there it is called dry exchange, and stated to be against the law of God, the laws of the realm and the law of nature. In 14 Ric. II., C. 2, it is enacted that "all unlawful chivalry and usury shall be extirpate; all brokers of such bargains shall be set on the pillory, put to open shame, be half a year imprisoned, and pay £20." Compared with this punishment, the penalty inflicted on Canadian usurers in the twentieth century is mild. By 5 and 6 Edw. VI., C. 20, it was enacted that no person, by any means, should lend or forbear any sum of money for any manner of using or increase, under severe penalties. But this attempt to prohibit it by statute, the taking of any interest whatever, failed in its purpose, and in the reign of Elizabeth the anti-usury law of Henry VIII. was re-enacted.

And so on down through the intervening years there has been a procession or enactments dealing with this question of money lending and the practices to evade legal pains and penalties. Although the British Parliament, in 1854, abolished the usury laws, and, according to Lecky, "gave what will probably prove a deathblow to a legislative folly that had been in ex-

istence for three thousand years," it was deemed in the public interest, in 1899, to once more pass legislation to prevent the taking of excessive interest for money lent, and to deal with such transactions as are "harsh and unconscionable." In some respects, the law just passed in Canada is on the lines of the British statute, but its provisions are plainer, and not likely to give rise to the legal tangles that have arisen out of the attempt to enforce the British act of 1900.

The Canadian act will probably have one good effect in restraining those who do not need to borrow, and who are not able to give good security, from entering into financial transactions that would land them in a hopeless mess of trouble. It will not affect that larger class of borrowers, who are in a position to give security, and who can get all the money they require, at reasonable rates, either from the loan societies or from the banks. To such persons money will never be denied, and the interest will never be as high as even ten per cent per annum. But the man who needs money very much, and is not able to put up tangible security, will doubtless still continue to look for a loan from the professional money-lender, and the money-lender, with the assistance, perhaps, of an agent, who will share, it may be entirely in a confidential way, in the proceeds, may be expected to meet the demand. The task will not be so easy, that is all; and there will be no legal compulsion to pay an exorbitant rate of interest.

THE COMING CONFERENCE.

Sir Robert Bond, premier of Newfoundland, was in a reminiscent mood when he visited Montreal on Dominion Day. He is looking forward with much interest, as all British people ought, to what has been named the "Colonial Conference," which takes place in the British metropolis in April next. There certainly could be an improvement on the name.

A noteworthy fact will be the transformation of the personnel of the conference. Sir Wilfrid Laurier and Sir Robert Bond will be the only premiers in attendance who were present in 1902. The imperial representation has, of course, been changed by the replacing of Mr. Balfour and Mr. Chamberlain by Sir Henry Campbell-Bannerman and Lord Elgin. Canada has additional interest in these delegates from the center of the Empire, because of the fact that Lord Elgin is a native of this country, while his father was the governor-general who did so much to influence British public opinion in favor of confirming that wide measure of self-government which Canada has now for over half a century enjoyed. Then Sir Albert H. Hime has retired from political life in Natal; Sir Gordon Sprigg has been replaced by another in the premiership of Cape Colony; Sir Edmund Barton, who visited Canada on his way home, has abandoned politics, and taken a seat on the bench, in Australia; and the other day the Empire lamented the sudden death of that noted statesman, Premier Seddon of New Zealand.

When the last conference was held, Sir Wilfrid was accompanied by the Minister of Customs, Militia and Defense, and Finance, and the Postmaster-General. It is not yet announced who will accompany Sir Wilfrid Laurier next spring, but it is well understood that Hon. A. B. Aylesworth, Minister of Justice, will be one of the delegates, in place of Sir William Mulock, who is no longer a member of the Ministry. The Minister of Justice was one of the Canadian arbitrators in the Alaska boundary award, and his stalwart defense of Canadian interests on that occasion will not soon be forgotten, though his contentions, which were supported by almost every Canadian, did not prevail. His eminent position as a jurist and as a student of imperial authorities, and the representatives of outlying portions of the Empire, of the important questions to be brought forward.

Birmingham is celebrating Mr. Chamberlain's 70th birthday. Mr. Chamberlain has done much for Birmingham, and Birmingham has done much for him. History may show that his most useful and permanent work was his record as a civic reformer. It required moral courage on the part of the Dominion Government to put through the Lord's Day legislation. In this city the slogan was "A vote for Hyman is a vote for Laurier, Sharrett, and the hierarchy." In the next election some Quebec newspapers may bear the headlines, "A vote for the Liberal candidate is a vote for Laurier, Shearer and the Presbyterian Church."

British Columbia has prohibited the shooting of mountain sheep in the southern part of the province for three years, and of moose in the big county of Kootenay for the same period. Not before time. There has been a senseless slaughter of these picturesque inhabitants of the Rockies, and soon they would have been as extinct as the dodo.

Mr. Fieschmann, the Cincinnati millionaire, has taken his wife on a million wedding trip. He is an enthusiastic member of the Arctic Club, and

he takes his wife and one or two friends on the steamship Laura, a converted whaler, for a cruise in the Baffin Bay region. Though only expecting to be gone about three months, the ship has been provisioned for a year. No sane Arctic voyager ever goes into these northern regions with a slim supply of provisions. It is only the political snobs, who stay at home and criticize, who profess to believe that an Arctic explorer requires no more equipment than an ordinary holiday taker on the lakes.

President Roosevelt gets \$50,000 a year for his work, and now he has been asked to put his signature to a measure, passed by Congress, making an appropriation of \$25,000 a year, for the traveling expenses, and has done so. It has been considered a proper thing that the chief executive should travel in reasonable comfort and be entirely independent of any corporation. When will the Canadian Parliament treat the Prime Minister of the Dominion with as reasonable consideration? Sir Wilfrid does not ask for this consideration, but it should be his.

THE MINISTER OF PUBLIC WORKS

[From the Stratford Beacon.]
It is the habit of certain alleged independent papers to sneer at Hon. C. S. Hyman as a practical politician. Mr. Hyman may be that, but he has splendid business ability and integrity as well. Note the fact that notwithstanding the public works department is the largest spending department in the Government, not one of the host of Tory muck-rakers has been able to discover the slightest evidence of wrongdoing in the work of which he has charge. If being a practical politician equips men for such valuable public service as Mr. Hyman is performing, we say let us have more of them.

ONE ADVANTAGE.

[Puck.]
City Man (carpingly)—Whew, but it's hot! I am told that the mercury frequently stands at 110 in the shade here.
Farmer Summerboard (cheerily)—Well, you don't suffer stay in the shade, ye know.

ALSO.

[Cleveland Leader.]
"What State does 'D. D.' stand for?"
"Swift Divorces."

CATCHING MEN.

[Yonkers Statesman.]
She—I see the number of marriages in England and Wales during 1905 was 280,483, a slight increase over the record for 1904. That would look as if the men were getting more sensible.
He—Getting more careless, I should say.

THE ENGLISHMAN IN THE COLONIES.

[London Morning Post.]
The blunders perpetrated in conversation by the English visitor to the "Colonies" are often mentioned in Canadian and Australian novels. The use of the term "colonial" is the most common of those betises and among the most irritating. Perhaps the worst of all was committed by a young Balliol man who, being asked to address a meeting of ranchers on the subject of "Preference," began his speech with the words: "Gentlemen,—and you who do not profess to be gentlemen..." But he was allowed to finish his speech. Another young Englishman, a Free Trader, made a speech on the same subject, in the course of which he quoted the utterances of certain dukes whom he professed to know intimately. Next day a small boy stopped him and asked: "How's the duke?" "What duke?" was the Englishman's reply. "Any duke," said the boy, and then departed swiftly and silently. Canadians and also Americans—often prefer "No, sir," to a plain "No," so that the negative may be less abrupt and more emphatic. "Please don't stir me," said a well-meaning English tourist to a Canadian statesman, "so-called distinctions ought to be forgotten over here." It is seldom that these blunders are resented; generally they are forgiven at once, though never forgotten. In an Australian crowd on some patriotic occasion the name of England was loudly cheered by a dark-visaged person, and an English visitor, next to him said in surprise, "Surely you've no English blood in your veins?" "No English blood in my veins," shouted the other, "why, my great-grandfather helped to eat Captain Cook!"

FLATTERED.

[Philadelphia Press.]
Miss Koy—He seemed to have a high opinion of my common sense. He said of all the girls he knew I was the only one he couldn't flatter.
Miss Koy—And did that please you?
Miss Koy—Of course! I was just like the other girls he knows.

MONOLOGUE.

[Philadelphia Press.]
"Someone told me today," said Miss Vane, "that I am the handsomest girl in our set."
"Oh!" exclaimed Miss Chellis, "that's not inaccurate."
"What do you mean?"
"Your habit of talking to yourself."

MACKENZIE BIBLICAL VICTORY.

[Saturday Night.]
Old-time Liberals still like to recall the way in which Sir John Macdonald once quoted scripture to the Hon. Alexander Mackenzie to his own discomfort. Mr. Mackenzie had brought up an inconvenient subject, and Sir John sought to close off the discussion. "Art thou he that troubleth Israel?" he asked, forgetting that he was using the words of Ahab the wicked king.
But Alexander Mackenzie was well up in his Bible and promptly replied, in the words of Elijah: "I have not troubled Israel, but thou and thy father's house, in that ye have forsaken the commandments of the Lord and have followed Baalam."

SAY THERE IS
A SEA SERPENT

[From the London Times, June 22.]
Since the return of the Valhalla it had been rumored that Mr. Meade-Waldo and Mr. Nicoll had seen a strange sea-monster, corresponding in many respects to that observed in 1848 by Captain Meade, of her majesty's ship Daedalus, though the facts of the case were known to very few. At the scientific meeting of the Zoological Society held on Tuesday there was an unusually large attendance to hear the extracts from the journals of these two gentlemen, both scientific naturalists and well-known as keen observers. Mr. Meade-Waldo said that first it had been his intention to prepare a formal paper, but he had thought it better to lay the two independent accounts before the society. On Dec. 7 he and Mr. Nicoll saw from the poop a strange creature at about a hundred yards, but going at a slower speed. He then saw a fin or frill, brown in color, and crimped at the top, like ribbon weeds. This he estimated to be about 8 feet long. He got his glass out, and saw a head and neck rising out of the water in front of the frill. The neck was about the thickness of a slightly-built man, and the head resembled that of a turtle in shape. Underneath the fin in the water he saw a large dark mass, which he took to be the body of the animal. The yacht was under sail and they quickly lost sight of the creature. Mr. Nicoll read his extract to the effect that on the date given above, after leaving Bahia and when off Para, in latitude 70 deg. 14 min. S. and longitude 34 deg. 25 min. W., they saw a most extraordinary looking creature about a hundred yards from the ship, moving in the same direction, but very much slower. At first he saw the dorsal fin, about 4 feet long and 2 feet high, brownish black in color, and resembling a piece of ribbon weed. Below the water there was a dark mass, but he could not make out the shape of the creature. Suddenly an eel-like neck, 6 feet long, and of the thickness of a man's thigh, shot out with a head like that of a turtle. The animal moved with a curious wriggling motion. On the next day the first and third mates saw a great commotion in the water. At first they thought it was a rock awash, but soon made out that it was something moving, and going slightly faster than the ship. One of the crew also saw it. They compared it with a submarine going along just below the surface. They both said most emphatically that it was not a whale, nor was it "blowing." Lord Crawford, who was present at the meeting, said he did not see the creature, but the occurrence was reported to him by Mr. Meade-Waldo. Mr. Boulenger (of the Natural History Museum), said he quite accepted the story, and mentioned that Professor Villant had described the creature, placing it among the Mosasauridae.

ALIVE IN HER COFFIN

Physicians Find Signs of Life, But Cannot Bring Out of Coma.

Newport News, Va., July 9.—But for the precautions of the attending physician, Miss Wallace, the young daughter of J. S. Wallace, of Foxhill, Elizabeth County, would probably have been buried alive.

Miss Wallace was taken ill two weeks ago and gradually became worse. She was attended by Dr. Howe of Hampton. Today, during the absence of this physician, the young woman grew worse, and to all appearances died. There were no signs whatever of respiration or pulse. The parents of the girl, believing she was dead, made arrangements for the funeral, going so far as to notify the undertaker and to have her body laid out in a coffin.

On his return, Dr. Howe discovered that the body of the young woman was still limp and warm, and that there were evidences of respiration. He immediately declared that the girl was still alive, and the funeral arrangements were canceled.

Since then Miss Wallace has lain in a comatose condition. The physicians have been utterly unable to arouse her or to produce any other evidences of life.

WENT TO SWEET MARIE

Readville, Mass., July 7.—In the presence of several thousand persons the California-owned and bred mare, Sweet Marie, today won the match race over the black gelding Wentworth. Only two heats were trotted, Sweet Marie winning both heats in 3:07½. The winning mare carried away a purse of \$7,500, and 60 per cent of the gate receipts.

Wentworth was withdrawn, having developed lameness. Sweet Marie drew the pole and the horses were away on the first score. Alta McDonald took Sweet Marie to the front, leading by a clean length at the quarter. The positions remained the same to the half turn, when Wentworth began to creep up. Entering the homestretch, he caught up with the saddle girth, but at the long-distance flag Sweet Marie opened up the gap in a few strides and won by three lengths.

In the second heat, McCargo, the driver of Wentworth, tried different tactics. Immediately after the start, Wentworth moved over to the pole at the turn and led by a length at the quarter. Sweet Marie trailed behind the gelding to the five-eighths mark, when she began to move up, and in the middle of the turn the horses were on even terms. Then Marie lost a length. Coming into the stretch, she rapidly overhauled the leader and passed under the wire four lengths ahead. Time: First heat—3:37½; 1:05; 1:36; 2:07½.

Second heat—3:11; 1:08½; 1:35½; 2:07½.

CRICKET.

OXFORD LOSES TO CAMBRIDGE.
London, July 7.—Cambridge today won the 72nd annual inter-university cricket match, defeating Oxford by 94 runs.

J. H. CHAPMAN & CO

The Great July
Clearing Sale Continues

The past week has witnessed a heavy selling of hot weather apparel, and the present week will doubtless surpass last week's activity in these lines. Our stocks are unusually large and well assorted and sufficient to supply in a most satisfactory manner this heavy demand. Patrons going away for the summer are reminded of the wholly inadequate store facilities in most summering places, and the wisdom of taking with them an ample supply of hot weather requisites such as may now be readily selected from our very complete stocks. Our July Clearance Sale will help you to secure these goods at a very great saving. Read on.

Ladies' Linen and Embroidery Hats, each.....\$1.00 to \$3.00
Children's Linen Hats.....75c
Children's Galateas.....17c
Ladies' White Dress Skirts.....\$2.00 to \$2.50
Ladies' Natural Linen Skirts.....\$2.50
Ladies' Blue and Natural Linen Skirts \$1.50
Ladies' Wash Shirtwaist Suits \$2.00 to \$8.50
Ladies' Wrappers and House Dresses.....59c to \$1.35
Children's White and Colored Dresses.....65c to \$2.00
Ladies' Black and Colored Undershirts.....49c to \$2.50
Ladies' White Cambric Gowns.....90c to \$3.00
Corset Covers.....25c to \$1.65
Drawers, per pair.....23c to \$2.00
Ladies' Ribbed Undervests.....10c to 50c
Corsets and Girdles, pair.....35c to \$3.00
Children's Buster Brown Collars.....25c
Ladies' Handkerchiefs.....5c to 50c
Windsor Ties, each.....20c and 25c
New Idea Patterns.....10c
Embroideries per yard.....5c to \$4.00
Val. Lace and Insertion, per yard.....3c to 35c
All-Over Laces, per yard.....50c to \$4.00
Embroidery Linens and Wash Embroidery Silks—All the newest ideas.

Ladies' White Lisle and Cotton Hose.....25c
Tan Lace Lisle Hose.....35c
Black Lace and Lisle Hose.....35c to 50c
Ladies' Lisle and Silk Gloves.....25c to \$1.00
Ladies' Handbags.....50c to \$5.00
Ladies' Belts.....25c to \$1.50
Neck Frilling, per yard.....25c and 35c
Ladies' Fancy Parasols at Half-Price.
Children's Parasols.....25c to 75c
Children's Muslin Bonnets.....25c to 75c
Ladies' White Waists.....75c to \$5.00
New Neck Ribbons.....10c to 25c
Wool Shawls.....50c to \$3.00
Boys' Wash Suits.....75c to \$1.75
Men's White Vests, worth \$1.75 for.....75c
Men's 2-Piece Suits.....\$3.48 to \$10.00
Men's Luster Coats.....\$1.50 to \$3.00
Men's Straw Hats.....25c to \$2.50
Boys' Straw Hats.....25c to 75c
Men's Cotton Underwear.....25c to 75c
Men's Cotton and Lisle Socks.....25c to 50c
Bath Towels.....10c to 50c

Watch tomorrow's papers for our Great Linen Sale.

J. H. Chapman & Co., 126, 128, 128½ Dundas St

A FOOL JOKE
NEARLY KILLS

Young Wife Is Told Her Husband Is Dead and She Cuts Her Throat.

New York, July 9.

—The World this morning says: When told as a joke that her husband, with whom she is very much in love, was dead, Mrs. Irene Duff, a young wife, living in West Thirty-seventh street, attempted to cut her throat with a carving-knife last night, and may lose her mind.

Mr. and Mrs. Duff came here several years ago from Nova Scotia. They appeared greatly attached to each other, so much so that it created comment among their friends and neighbors. Mrs. Duff was at her home last night talking with friends, when one of them came in and told her that her husband was dead.

Mrs. Duff fainted. She was revived, and became hysterical. She refused to believe the matter was a joke, and thought she was being deceived. She went to the kitchen, picked up a carving-knife and slashed her throat. Her friends caught her, and while they were trying to quiet her Mr. Duff returned. He was hardly inside the room when his wife again became hysterical. Her condition was so serious that he ordered a cab and took her to Bellevue Hospital.

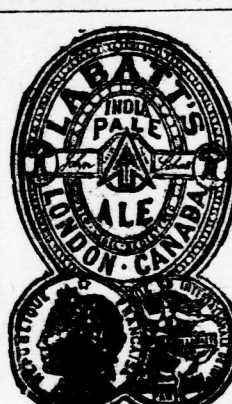
Mrs. Duff was still hysterical, after her arrival at the hospital, and force had to be used to restrain her while she was being dressed. Dr. Williams stated that while the wound in her throat was not serious, he believed it would be best for her to remain until she fully recovered. He said the shock to her nervous system was so great that it might impair her mental condition, unless she received the most careful treatment.

Township Councils.

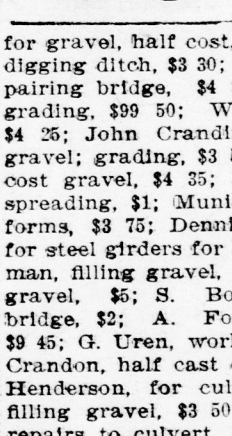
WEST NISSOURI.

The township council of West Nissouri met July 4. Members present: C. B. Hudson, reeve; Donald Urquhart, James Wheaton, John McFarlan and Wm. Spence, who has been recently elected to fill the vacancy caused by the resignation of Mr. John Hobbs.

Accounts were ordered paid as follows: Sawyer & Massey, repairs to grader, \$10; Perrin, for culvert, \$8 75; Wm. Wiseman, for overhauling, \$1; E. Henderson, for culvert, \$5; W. Evans,

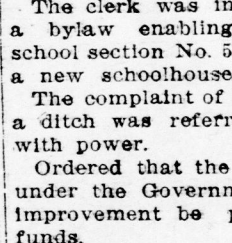
ASK FOR
Labatt's
(LONDON)
INDIA PALE ALE

The barley and hops used are the finest that money can secure. It is a prime favorite.
10 MEDALS—12 DIPLOMAS.

Give your children what
will build up and strengthen
them.Cowan's
Perfection
Cocoa

(Maple Leaf Label)
Is absolutely pure, very nutritious and very healthful.

THE COWAN CO., LIMITED
TORONTO



The clerk was instructed to prepare a bylaw enabling the trustees of school section No. 5 to borrow \$1,400 for a new schoolhouse.

NEWMARKET LIKE PICNIC

The complaint of Mr. Hartwick about a ditch was referred to Mr. Spence, with power.

Ordered that the moneys expended under the Government grant for road improvement be paid from general funds. W. LEE, Clerk.

The Weather Glorious and the Spectators Garbed En Neglige.

London, July 9.—Thursday was a great day at Newmarket. It was a gloriously bright, sunny day. One remarkable feature of the day was the unusually large attendance of foreigners. It seemed one could never get out of earshot of the French tongue or the American accent. All were loud in praise of the meeting, which they spoke of as resembling a picnic more than anything else.

It was a change, too, at this meeting, to see the simple attire which both men and women adopted—such a contrast to royal Ascot, with its elaborate toilets for women and its tall hats and frock coats for men. Ascot is as much a court function as Newmarket is a picnic, where men are able to enjoy their racing in flannels, straw hats and sun umbrellas and women dress more or less as they please.

All Smart Folks There.
Hardly a family in smart society was unrepresented there. The Dukes and Duchesses of Devonshire, as usual, had a large party. The Duchess of Newcastle was a guest of Lady Newen-

Bass, Consuelo Duchess of Manchester and Countess Essex were among those Americans who had parties with them. They had a house taken jointly for the week. Mrs. Montagu Tharp had six or seven friends staying with her at Clippenham Park.

Mrs. George Koppel, Mrs. Ronald Greville, and Mrs. George Cornwallis West also were entertaining there or being entertained.

One could not but be struck by the great number of automobiles, which brought hundreds to the course, and the few four-horsed and other coaches. There were at least ten or twelve automobiles for every one of the old-fashioned vehicles.

During a drive to town one counted only four private broughams, two landaus, and a victoria just as the hundredth automobile, either petrol or electric driven, went whizzing by.

Once more the story is revived of the Prince of Wales proposing to enter the ranks of horse owners. Years ago, there were rumors to that effect. Now there appears to be more room for its belief, for Lord Marcus Beresford, who manages King Edward's stud, on the outskirts of Newmarket, was an absentee from Newmarket last week. He has been a regular attendant at Rutland's blooded stock sales, where he made several purchases. Two of these were a pretty filly by Melton, out of Minerva, with several engagements, at 500 guineas, and a nice-looking colt by Diamond Jubilee, out of Tears of Joy, with engagements, at 1,200 guineas. These, it is understood, will form the nucleus of a stable to which the Prince of Wales will add from time to time.