

the Tenantry in Ireland

Mr. William O Brien writes as follows to the Freeman : "Pray give me space to remind men of the brutalities that can now be practised freely against the poorest of the poor Irish tenantry, and to ask has not the time come for sham ing the country out of the disgraceful lethargy that is again making the grabber and the baliff kings in the land? The Widow Sammon was tenant of a tract of mountain at Carrowkennedy, on the road to Leenane. Her husband, who had paid his rent punctually all his life. died two years and a half ago. The widow, to pay the expenses of his illness and support the family of eight young children lett on her hands, was obliged to sell the only cow that remained on the holding. Even this didenot enable her to keep her head long above the water. or the first time she was in arrears with her rent. On the 3rd December | tair public notice to all whom it may last she and her eight children were thrown out on the mountain side for an an arrear of two years' rent- $\pounds 14$ 14s in all. By one shift or another she bor-rowed one year's rent- $\pounds 7$ 7s, which she proffered at the rent office a few days before the eviction; but the appeal of the unfortunate widow of a tenant who had paid to the last farthing until death overtook him, was rejected, and the children cast homeless and without bread into the winter air. There was

NOT A TRACE OF POPULAR ORGANIZATION in the district, and the farm of the widow and orphans, in which even English law recognizes a property that ought to be as sacred as Lord Sligo's—a property for-feited by no fault of hers, but by the visitation of God alone—was promptly grabbed by an ex-game keeper, whose own holding had been evicted and taken by the bailiff of the estate The woman found shelter in a cabin adjoining her old helding, and the following is an ac count of her history sinco. On the 9th of February the Widow Sammon was sent to jail for a week for designating as a landgrabber the man who took the farm from which she and her children were evicted. In March she was sent to jail for seven weeks, with hard labour, for repeating the crime. A week after her release in May she was sent to juil for the third time for five weeks at hard Isbour for being of the same opinion still. The next time, a few days after leaving prison in June, she was prosecuted on a charge of knocking down a -wall valued at six shillings, for which the mother of the eight hungry mildren was consigned to the plank bed for four teen days more. She had scarcely re turned to her hut when she was bauled before the magistrates for the fifth time for throwing some sods of turf, valued at one penny, into a bog-hole, and for "abusive language." She was fined five shillings and costs, and in default of bail for her future good conduct, was sentenced to imprisonment for two months more; and the day before yes terday, in tears, and her spirit at last broken, she was

her from the sheller incar the evicted holding. I have never in the smellest degree counselled resistance to the rent office since the disruption of the popular forces. The new Marquis of Sligo is a man of ability, and has given more than one token of a liberal spirit since he came to the title. He cannot think it is windom, or even economy, for the sake of a debt of £1414s to bis great rental, to keep this sore festering in the midst of his estate. If he wold only with a stroke of the pen restore both the ex game keeper and the widow to their old holdings he would earn the thanks of the whole community and, not the least warmly, mine. It is not with a light heart that anybody. in the present distracted state of public feeling, can face the risks of a struggle against all the

POWERS OF LANDLORD GOVERNMENT.

with the dagger of coercion up their sleeves-pernals against more heartbreaking antagonists nearer nome. But nuthing can possibly happen that would be worse than allowing a wretched woman like this-poor, persecuted, and alone—to go unaided in her struggle for the lives of her eight orphans against fearful odds, under circumstances of hardship against which every instinct of human compassion will revolt. The division is studded all over with devoted priests. The people are astonishingly generous at every call of charity. Ninety-nine out of every hundred men in the country are in their hearts horrified at the growth of landgrabbing, and, I am confident, need only the right impulse to speak their lawful indignation out in tones that will surprise these who brag that any outrage, no matter how gross, upon popular tecling can now be perpetrated with impunity. A friend has given me £10 to begin with, and I will be happy to receive any further subscriptions that may reach me for the relief of this persecuted woman and her eight fatherless children. But whoever may help or hold aloof, the time has come to give concern, as I hereby do, that if any further proceedings of a persecutory character are attempted against the widow Shannon, she will not be left altogether friendless, and she will not be bunted by the mere brute force of wealth and landlord law from such refuge as is left to her little children without a struggle which will test once for all with Dublin Castle and the rent office the question whether Irish tenants, pressed to the earth as they are with misery, have not just as good an inbern right to combine against and to hold up to lawful public condemnation land-grabbing, which is the curse of Irish agriculture, as the Trades Unionist has by the tree confession of the law of England, to combine against and counterplot and picket the blackleg, who is the grabber's less guilty city brother."

WESTERN CANADA.

Anticipated Exodus From Hansas to the Cauadian Northwest.

(Winnipeg Free Press.)

"I am confident a very large number of farmers from Kansas will settle in the Canadian Northwest within the en suing twelve months," remarked Mr. S. Bricker, of Abilene, Kas., who returned from a visit to the Edmonton district. Alberta, with the appearance of which he is highly pleased, and has decided to settle there with the members of his family. "Partial and total failure of succeeding crops in Kansas have determined many settiers there to move, and the question with them is as to the direction," continued Mr Bricker. "We heard nothing of the Canadian North west until lately, when Mr. J. S. Crawford, of Birtle, visited Abilene, and one Saturday afternoon addressed a number of farmers on the street. An impromptu meeting was there and then organized, of which I was named chair man, and in a few minutes sever ty had attached their autographs to a requisition for another meeting and further information. The meeting offered to subscribe funds to pay the ex-penses of a delegation to visit this conntry, but as I was interested, having three sons whom I desired to settle. I volunteered to come, and am more than satisfied with my observations. I have already written to my wife and children; they, however, do not believe my description of the country, but I am taking home samples of grasses, grains, etc., that will convince them. In Kansas the soil is light and stony, little timber and difficult to secure water. Here things are different -plenty of water, timber for fuel and building purposes, coal in close proximity, and a sod that produces the finest vegetables I ever saw, and grain the qual of which was never seen in Kansas. While in the Edmonton district I visited and talked with the settlers, and one. Mr. P. Otwa, who had lived there for sixteen years, told me he had only missed one crop, and that was only a partial failure. and for twelve years in succession he had grown wheat on the same land. I se cured samples of wheat growing on this land, also on first breaking, as well as oats, which stood 6 feet 1 inch. which I have with me to carry back to Kansas.' Mr. Bricker was accompanied on the trip by a nephew, Mr. D. Bricker, of Missouri, who is also so well pleased with the Canadian Northwest that he intends to settle in the country. The geutlemen return south this afternoon to dispose of their surplus effects and

CATHOLICITY AND TEMPERANCE.

THE PROGRESS OF THE MOVEMENT IN THE CHURCH

Important Address by the Rev. F. C. Hays -- Monster Demonstration of the League of the Cross.

The Catholic Total Abstinence League of the Cross held its annual Festival and Silver Jubilee in the Crystal Palace, London, recently, and over twenty thousand people attended. The salient feature of the occasion was an address by the Rev. Father F. C. Hays, whose labors in the cause of temperance have won for him the highest position among the apostles of this great movement in England.

The Rev. Father Hayes said he rejoiced to be there. His life had long been consecrated to the apostolate of temperance. The noblest work of his lite, and that of which he was most justly proud, was the little which his poor limited abilities had enabled him to do in furtherance of that Christ like work It was a mighty problem with which legislators and philanthropists had struggled in vain. It was a question by which men and governments had been made and unmade. Like arsenic or other drugs, alcohol was a gift of God, but its pathway through the world was marked with the wrecks and ruins of men, with sullied virtue; deso late homes, and shadowed hopes, so that wise and thinking men had come to look upon it as the foulest and most dangerous foe of the nation and of Christianity. Opportunities for social happiness, for mental and moral culture, were perhaps never more plentiful than in the present age, but the great millstone about the necks of the people, bearing them down from the heights of these opportunities, was the mocking alurements of the liquor traffic. It scoffed at the gladsome hope of the children of toil. It fastened on the wrecks it caused of God's most promising children. Its prosperity and power were the most unmistakable evidences of the people's poverty, debasement, and sin. Its increasing power bore testimony to the degradation of man. It caters to morbid appetite and prospers in response to the follies and vain delusions of unthinking men. The work of the t mperance party was not merely the reformation of drunkards -not political triumph-not the denunciation of publicans and brewers, but the popularising of habits of sobriety and the abolition of irrational and dangerous social customs that were a prolific source of degradation. When temperance work was in its nursery-period the simple minded thought that only the in-te perate should take the pledge. Now they looked upon alcohol used as a bever age as being injurious to many and beneficial to none, and the vast majority of total abstainers were men who had never known what it was to abuse its use. They were labouring for the upbuilding of the people into a great social strength that will make them a blessing to themselves and to the nation. They must not lose sight of Religion More could be done by the influence of good example and kindly persuasion than by the strictest application of the law. They could not legislate virtue into the souls of men. They might enact the most stringent laws and create a powerful public opinion that would brand as disgraceful the slightest abuse of alcohol. Those influences act as breakwaters against the tide of intemperance and do good, but the tide may flow in part into other channels. Legis lation was most excellent, but there must be moral work, and morality re quired a sacrifice of selfishness, and that sacrifice required an adequate motive which religion alone could furnish. They had to appeal to the religious element in man, telling him drunkenness was a mortal sin which excludes from the Kingdom of Heaven; that it destroyed the image of God in man, and strikes down the trinity of his soul; dethrones his reason, claims his will, and hardens his heart; that strong drink wakes up the sleeping demons, the passions of the human heart, and that when he is dead he will still sin and blaspheme because of the bad example he has left behind. In this way, if men were brought to their knees before God, the mighty religious influence within them would do more than civil law or public opinion. With religion as their foundation, let them band together in the name of Curistianity, which was ever elevating man, ever striving for the sanctity and security of home, the preservation of social order, in the name of Catholic Faith, whose standards were ever unborne in the forefront of every civilising influence, and whose noblest conquests were made in defence of poor humanity.

should be to preserve souls from in the spoke of the great good that may be so complished by extra endeavor in the en rollment of inveniles, and assured his because that he would continue when hearers that he would continue when giving confirmation to advise and urge the children to join the temperance so-citics in their parishes.

TEN PROPOSITIONS.

The San Francisco Monitor belongs to the Church Militant and well is it doing its duty. For the past four years the Pacific Coast has held a hot-bed of Apaism, and Catholics have had to fight for their commercial life, even for the bread they ate. But in the Monitor and its editor they found a champion which nobly fought the cause of justice and truth. The A. P. A's have had to limit their nefarious work and the faithful have been permitted to breathe freely. The Monitor publishes the following article in answer to a statement in the New York Observer, which will prove interesting reading :---

Next to being truly good, there is nothing so comfortable as to have a good opinion of yourself. We remark that the preachers like to be comfortable. As virtue is too monotonous for them, they cultivate the next best thing. The ancient Pharisees were not in the same class with the modern preacher. The only thing that can compare with the parson's opinion of his own value is a San Francisco paper's description of a 'pocket" in Trinity County.

We are reminded of this, the first principle of our philosophy, by an editorial in the N. Y. Observer on Truth and Toleration. Saith the scribe :

" It is the glory of Protestantism that while here and there different sections of it have from time to time indulged in persecution of those of divergent views. it has yet been in its true theory, and on the whole, in practice the liberalizing type of Christianity. It is abourd to try o make out that because Roger Wil liams was banished from his early colonial home and witches were hanged in Salem, that, therefore, Protestantism has been no more tolerant of "heretics" than Rome, whose account of cruel persecutions far out totals the worst that a few Protestants have done in the line of aporadic persecution."

This is the preacher's version of his past He cannot get over the hard facts that he and his have been narrow, cruel, bloodthirsty and vindictive. But his excuse is, somehow we were working toward toleration, and, at all events, we were not as bad as Rome.

Lies cannot stand forever. The preachers have been compelled to admit that they did persecute. The day is coming when they must admit that the very foundation of their creed is persecution, and that they persecute to-day whenever and wherever they are strong enough.

Historical research has vindicated the truth of the following propositions :--1. In no country in the world was

Protestantism propagated by the Gospel method of preaching and persuasion.

2. In no country in the world is Protestantism able to thrive where the Catholic Church is free, under the law, to speak to the people. Protestantism, wherever it was established, was established by the arm of

the civil power, and was maintained by savage persecution. 4. Wherever any one sect of Protestantism was strong enough, it persecuted

Montreal School of Elocution. Y.J.C.A. Building, Dominion Sq.

MR. STEPHEN is now at the rooms daily, to enroll new pupils and give information. Pupils may nereafter have MR. STEPHEN'S personal instruction exclusively or Telephone 3418. Y.M.C.A. Bulleing. combined with MISS SIMPKING.

lic priests, aye, the Pope himself, rebuked barbarism, and counselled toleration. There is not, in the days of Pro testant persecution, the name of a Protestant preacher on record who even advised ordinary humanity toward On-10. In Catholic countries religious

persecution was kept up by fits and starts, and was always begun and carried on by politicians for political ends. In Protestant countries religious persecu-tion was systematised and continuous, and was carried on for the purpose of i preserving Protestantism which could not continue under a free government. We commend these Propositions to

tholics.

the N. Y. Observer. Murder will out and the world is realizing what an incubus on civilization, on freedom, on culture, Protestantism has been. The three hundred years are accomplished

and the ice is breaking up.

MR. ASCROFT INTERVIEWED.

What He Has Learnt About the Gombeen System.

The Weekly Nation of September 11th publishes an interesting interview with Mr. R. Ascroft, M.P., of Oldham, on the subject of the "gombeen mau." Mr. headquarters. The Jew money-lender Ascroft is one of the most prominent has gone to Dublin, Belfast, and Corr, to subject of the "gombeen man." Mr. members of the House of Commons Committee on Money Lending. He is now making a tour of Ireland, particalarly the West, to see for himself to what extent the ever present usurer 100 Lown Fund Offices which have been does evil in Erin. Asked whether he had been successful in obtaining data which would throw light on the gombeen system as at present carried on in Ireland, Mr. Ascroft replied: Yes, I have obtained plenty of information and I am bound to say it is hardly of the character I expected after all I had heard as to the evils of the system before quitting England. The conclusion to which the information I have, so far, gathered would point is that the gombeen man, as formerly known in Ireland,

is dead and gone, speaking generally. The districts in which he may still survive are exceptional.

HE FOUND TRACES OF HIM.

But you found traces of hi ... ?-Clearly. That he was a terrible affliction whilst living there is no doubt, and endless proofs of his former existence and depredations remain.

To what do you attribute his disappearance? To the banks. That they are responsible for his extinction I have no doubt. I chose as the field of my enquiries one of the poorest parts of Ireland-the North-West Coast, extending round Co. Mayo. The gombeen system it prevalent in the country ought to be found flourishing there as there is an absence of loan offices But I interviewed resident magistrates, lawy-rs, priests, clerks to justices and other public men, and I also came into contact with numerous tenant-farmers, tradesmen, and people representing the poorest class a, and there was only one reply

to my queries-that gombeenism was a

months, £5, 8s. They had not had occasion to sue four times in twelve months, they had never sold a man up; the charges for renewals were the same as for original loans, and they had had no losses with the farmers. You will see by that the amount of accommodation Riven in the district in which those four banks are situated. LOAN OFFICES SCANDALOUBLY MISMANAGED.

How far did your investigations extend? To Counties Mayo, Sligo, Roscommon, Galway, Leitrim, and Longtord. There are forty three banks and eleven agencies of banks open one or two days a week. You can, therefore, judge of the amount of business they do. There is no necessity to go to the gombeen man, as the borrowers can get the money for onefourth of the amount he would charge. The forty-three banks to which I refer are situated as follows : - Sligo, 4; Manorhamilton, 1; Ballymote, 1; Boyle, 2; Carrick-on-Shannon, 2; Longtord, 3; Armagh, 1; Belturbet, 1; Granard, 2; Ballyjamesduff, 1; Athlone, 5; Ballina-Ballyjameston, 1; Atmone, 3; Balina-sloe, 2; Galway, 3; Headford, J; Tuam,
2; Roscommon. 2; Cong, 2; Westport,
2; Ballina, 4; Dunmore, 1; Castlebar, 2; another. In the whole and | of district there are only three this Loan Fund Offices, two at Sligo and one at Galway, and they can only operate within a few miles of their advertise in the local papers. He has robbed numbers, and he it is who is now called the gombeen man. Most of the letters I received referred to those people. In other parts of Ireland there are over ecandalously mismanaged as you will find on reference to the report of the committee appointed to enquire into them. The transactions I have just dealt with are quite independent of commercial bills. The banks, as a matter of fact. really act as loan offices, charging very reasonable rates.

Have you concluded your enquiry ?-Well, I may run over again to Ireland. I have received many letters about gombeenism, but they all related to transac-tions which took place 17 or 18 years ago. There was nothing of recent date. You do not say positively that there is

no gombeenism in those parts of Ireland you have not visited, or it would be difficult to reconcile that statement with the views of Mr. T. W. Russell and Father Finlay, who has made the subject a special study and dealt with it at length in the "New Ireland Review" ?-do not wish to convey the impression that usury is altogether extinct in the agricultural parts of Ireland, and I can only speak as to those districts I have visited. Father Finlay and others may give evidence before our Committe. I only give you the result of my inquiries, which before next session I may have to amplify. I am corresponding with many people in Ireland and am determined to bottom the question; but there is a natural reluctancy to any publicity, and I have carefully avoided forming any opinion on hearsay statements. In every case I insist on seeing all letters and papers, and this renders my investigation very difficult.

ALWAYS FELT TIRED. "I suffered with severe headache and loss of appetite and I always felt tired. business had been supplanted by the and after taking one bottle my head-banks. I continued taking it until now I am never troubled with headache and my appetite is good."-LAURA GARLAND, 247 Claremont street, Toronto, Ont.

DRAGGED AWAY FROM HER CHILDREN BY THE POLICE

to undergo her new sentence, that is to say, out of nine months since her eviction she will have passed more than six months under punishment, and all for what President Kruger would call "moral damages" to the ex-gamekeeper's feelings. It was not pretended he had suffered any more substantial injury, and in any mere contest of physical force it would have been too grotesque to allege that the exgame keeper, with two strapping young men for sons and a special police escort, had anything to fear from the hunted widow, whose eldest son is but eight years old Mr. Lynch, R.M., in sending her to jail for the last time thought it decent to remark-"She appeared to be a lunatic" (Mayo News, August 28th). If Mr. Lynch, R. M., had been deprived of his only means of livelihood, without a penny of compensation for a debt of £14 14s, and left to support eight helpless children on 2s a week outdoor relief, he would probably have more charity for the "lunatic" way of look-ing at matters. His sympathies would be quickened if he found himself sentenced to spend six months out of nine on the plank bed for not being able to cultivate the temper and tongue of an archangel in his intercourse with the author of his miseries. I have just visited the one little room in the mountains in which the eight little children are lands, and prepare for removal to Alhuddled together, all by themselves. The sight of the oldest child, a girl of berta. twelve or thirteen, acting as father and mother of the lonely little household, lighting the fire, boiling the stirabout, dressing, washing and nursing the little group of brothers and sisters that clung about her, was exceptionally touching.

IT IS TIME TO FACE THE QUESTION. Is this poor creature to stand alone and defenceless in her lonely struggle with the tremendous powers arrayed against her and her young ones? Truth to tell, it is not easy to know in what direction to look for help, so lamentable is the decay of public spirit. Popular organization there is none in the district. I had never heard of Mrs. Sammon until after she had been evicted and several times sent to jail. On each of the two occasions when she came to me since, I urged upon her strongly that by breaking the law she was only playing into the hands of those who wished to drive | lodging, it would starve and die of itself. not to be despised, but the chief aim

and the state of the

THE following item clipped from an exchange is interesting : ---

An amusing illustration of the good effects of restraint is given in a recent letter received by a magistrate from a man who thanked him sincerely for having given his wife six months imprisonment, which had changed her, he said, from being a drunken scold to a steady sober woman, with whom, as in their early married life, it was a pleasure to dwell.

The Pope has directed that three hundred thousand francs shall be devoted to the completion of a great missionary college in India, the erection of which has been suspended for want of funds.

At a recent meeting of the Catholic Total Abstinence Union of Philadephia. Bishop Prendergast delivered an address on the objects of the Society, in the course of which he said :---

"It used to be an evidence of crankiness for one to be a total abstainer. Now you have the respect and sympathy of all classes. I would remind you that the fathers of the Council at Baltimore, in urging upon Catholics to unite in extirpating the pestiferous evil of drunken ness, urged priests and people to do so for love of religion and for love of country, two of the highest motives to be proposed to any right-minded man or woman. Drunkenness not only destroys religion in its victim, but brings disgrace on religion itself. It was one of the objections in the past (and, unfortunately, there is some of it left) urged against Catholics. It is an evil against the country. It destroys the citizen and the family. For love of religion and for love of country the Council of Baltimore urges priests and people to unite in ex-tirpating this evil."

The Bishop insisted that the ruling motive for work must be supernaturalthe salvation of souls. The material If nobody took calumny in and gave it good resulting from total abstinence, was

all other Protestant sects.

5. Wherever Protestants of all denominations were strong enough, they all combined to persecute Catholics. 6. In countries where Protestants are in the majority, toleration was extended to Catholics only when Catholics were strong enough to extert it.

7. In countries where Protestants are in the majority, toleration is extended to Catholics grudgingly, is limited as often as possible, and, every now and again. agitations to abrogate it altogether are started, fostered, blessed, (and thank the LORD), ruined by the Protestant preach-

8. Religious persecution in Catholic countries was never so bloody as religious persecution in Protestant countries.

9. Even in the bloodiest persecution in Catholic countries, Catholic countries, Catholic laymen, Catholic monks, Catho-



A SEA OF FLAME.

On the evening of November, 28th, 1878, a fire broke out in the British ship Melanie, loaded with 500 barrels of petroleum. An awful mass of flames shot up from the main hatch and the vessel quivered from stem to stern with explosion of the barrels. Her seams opened and the blazing petroleum poured out into the river, spreading a belt of fire around her. The master and seamen jumped overboard. Captain Sharp, whose vessel was lying close by, propelled a small boat through the blazing river and after a severe scorching and imminent peril, saved the seamen from a horrible death.

All over civilization there are thousands of men in more imminent danger than were those seamen. They are threatened with those seatmen. They are threatened with consumption or are already in the clutch of that deadly disease. If they only knew it, help is at hand. Dr. Pierce's Golden Med-ical Discovery cures 98 per cent. of all cases of consumption. It also cures bronchitis, asthma, throat and negative bronchitis, diseases of the air answare. It is the great diseases of the air passages. It is the great blood maker, flesh-builder, and nerve-tonic. blood-maker, fiesh-builder, and herve-tonic. It makes the appetite hearty, the digestion perfect and the liver active. The "Golden. Medical Discovery" is the product of that eminent specialist, Dr. R. V. Pierce, who, during the thirty years that he has been chief consulting physician to the great. Invalids' Hotel and Surgical Institute, at Buffalo, has treated more cases than fifty ordinary physicians treat in a lifetime. Thousands given up by doctors have tes-Thousands given up by doctors have tes-tified to complete recovery under this marvelous medicine.

Constipation causes and aggravates many serious diseases. It is speedily cured by Dr. Pierce's Pleasant Pellets. thing of the past. I ascertained that a few of the poorest people still dealt on credit for goods, paying the tradesmen an interest of, say, 20 ner cent, but on every hand I was assured that the old I concluded to try Hood's Sarsaparilla,

THE BANKS KILLED THE GOMBEEN MAN.

Did you satisfy yourself that the banks have supplanted the gombeen system ?---I did. I went to the banks and was allowed to examine their books and the bills given and saw the charges made to the borrowers. I asked for and obtained lists of the actions brought by the banks against borrowers; and I satisfied myself as to the charge made to the tenant tenant farmers and tradesmen when the bills were not paid and had to be renew-

ed. I cannot give you the names of the banks, but I can give you figures and facts from four banks. In 1896 one of these discounted nearly 4,000 small bills of from £2 upwards. They have not had to sue in five cases during as many years. The bank drew the bill and made no charge for so doing beyond the 1d or 2d for the stamp. I picked out a few of the bills at random and found that the charges on the bills for three months were as follows-For £10, 3s 2d ; £4, 2s ; £2, 1s; £6, 2s 6d; £3, 1s 6d; £5, 2s 5d; £16, 5s; £15 10s, 4s 9d. The charges were exactly the same for renewals as for the original loans-and I ascertained that renewals are never refused if a man is doing his best to pay. The general charge for discounting is 6 per cent, but if the surety is a depositor or a customer 5 per cent only is charged. Another bank discounted between 4,000 and 5,000 bills a year and had been obliged to sue in a few cases but had never sold up a man and had not lost £30 in 10 years rom small farmers. Their charges (on bills produced) were for £10 at 2 months 2s 6d; and at 3 months for £4, 1s 6d; £100, £1 8s ; £270, £4 1s 6 ; and £30, 8s. I found a renewal on the following terms: man borrowed £5 on the 30th June. 1897, on a 3 months bill, he repaid £3 and renewed a bill for £2 at two months and was charged 6d. In another case where £30 was borrowed at 3 months the charge was 10s with 4 renewals at 10s each. In the third case on a loan of £8 for 3 months 3s was charged and there were 4 renewals at 3s each. A third bank discounted from 5,000 to 6 000 bills a year, and had never had to sue, and had never sold up a man for over twenty years. The charges on bills shown were for one month, £2 10s, 6d; £15, 1s 9d; £35 8s, 3s 6d; for three month. £8, 3s; £5, 2s 6d; £6, 2s; £3, 1s 6d; £20, 6s 8d; £12, 4s 3d ; £14, 4s 9d ; and for four months (with no surety), £200, £3.9s. Many of tnese loans were renewed several times on exactly the same terms. In a fourth case a bank discounts 2 000 bills a year at such rates as these for two months £6, 1s 8d; for three months, £5, 2s 8d; ± £10, 3s 8d; £7, 2s 6d; £14, 4s 6d; £8, 1s 6d; £8, 2s 9d; £40, 11s 8d; and for four,

Hood's Pills act easily and promptly on the liver and bowels. Cure sick headache.



Is the best and the only sepuine article. Housekeepers should sak for it, and see that they get it. All others are imitations.