

NEW YORK COURTS HIT LOAN SHARKS

Extortioners, Fighting All the Way, Are Held Under Usury Statutes.

RUSSEL SAGE FUND HELPS

Two Bloodsuckers Held Under Indictment Here as Nuisances, but Remedial Legislation Is Badly Needed.

Efforts of loan sharks to evade usury statutes by exacting "fees" instead of interest on loans made by them have received a severe jolt in New York where the courts in a recent case held that extortionate fees come in the same category as usury.

The decision is of great moment locally for the reason that a fight to drive the extortioners out of business is now being waged here and is at a progressive stage, with two of the money-lenders under indictment as common nuisances. The New York decision is based on a specific statute which has no counterpart here, but the trend of the courts on this question is shown by the decision.

The case on which the decision was made went up from Brooklyn, where a loan company manager had been convicted of exacting \$11 on a loan of \$25. He appealed and members of his craft flocked to his support, raising a large fund to carry the case through the appellate courts. Only a few days ago the question was determined finally, the conviction being sustained. The fight for the victims was waged with the assistance of the Russel Sage Foundation, which is interested in this work throughout the country. The decision is hailed by philanthropists throughout the country as a great step in the direction of protecting the small borrowers against the insidious clutches of the bloodsuckers.

Remedial legislation in Oregon is pitifully lacking, the only provision being that usury, when detected, shall work the forfeiture of the loan to the state school fund. When the District Attorney recently commenced a campaign against the loan sharks in the criminal courts, he was forced to resort to the nuisance statute, which is broad, but weakened by its very broadness. Two indictments returned under its terms are now before the court and are being attacked by the defendants on the ground that the statute does not cover the allegations in the indictments.

The hollow mockery of the "brokerage" tax on these loans has been exposed frequently. The usual procedure is that two loan sharks sit at desks in the same room and the destitute borrower consults with one of them.

"I can get you the loan," says the suave swindler, "but I must have something for my trouble."

Gripped by some pressing necessity and with hope shining in the future, the applicant is willing to pledge himself for almost any amount and readily consents to sign a note for \$30 or \$25 and receive only \$25.

Then the shark enters the difference by swinging his swivel chair around and "negotiating" the loan with his fellow at the other desk.

A month later the borrower has not thrived as he expected and is back for an extension. Sometimes he gets it by paying the "brokerage" again in real money; sometimes by giving a new note for a still larger amount. If he adopts the first course he is slated for a series of monthly payments which reduce his obligation not at all; if he elects the latter, his notes are pyramided until he owes an amount so large that all his chattels must go to pay it off, for the loan shark, despite his pretenses, never makes a loan without being thoroughly sure that his bread upon the waters will come back well buttered.

It is to break up this vicious, endless chain that public-spirited men are working, with little backing in the way of legislation, but sustained by an apparently lively public sentiment.

SEATTLE MAN MOTORS FAR

Lumber Merchant Comes Across Continent in 15 Days.

C. D. Stinson, a wealthy lumber merchant of Seattle, arrived in Portland yesterday morning, having crossed the continent from New York to The Dalles in a runabout, with a record of 15 days' running time. The mileage was 3729, daily average 248.

Mr. Stinson, who is the picture of health and wears an Indian coat of tan, was accompanied by a mechanic but did all the driving himself. His enthusiasm over the trip is unbounded. The weather was fine and the car did not have a mishap.

"We left New York on the morning of June 4 and traveled almost continually," said Mr. Stinson at the Multnomah Hotel yesterday. "We stopped one day in Detroit, half a day in Chicago, half a day in Marshalltown, Ia., and were delayed half a day at Kearney, Neb., on account of a heavy shower. We arrived in The Dalles June 21 and a poor road between there and Portland made me ship my car here. I will leave here for home tomorrow morning, by motor."

Our itinerary was changed owing to the Montague Pass being obstructed by washouts; the Albany and Salem passes were obstructed by snow and the Snoqualmie Pass was closed for work.

"Of the 13 states I have motored in nowhere have I seen as many good signs along the roads as have been erected by the automobile clubs of the Pacific Coast. The roads in Idaho and Wyoming were the worst that we encountered, and this was due to rocks, washouts and grades."

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SPAIN STOPS ALL GAMING

Even Most Aristocratic Clubs Hit by Ban on Gambling.

MADRID, June 22.—(Special.)—Following objections raised in the Chamber of Deputies against gambling at Barcelona, the government has adopted the most radical measure. Gambling has been prohibited throughout Spain, even in the most aristocratic clubs. Every town has been notified. All the clubs and gambling saloons have been closed. The San Sebastian Casino has closed its doors, and the employees have been dismissed. The government will study a system of regulation.

Spain is one of the countries where gaming is most prevalent, and the measure has produced an enormous effect. Popular opinion applauds the government. The authorities have orders to imprison persons who contravene the legal prohibition. The impresario of many casinos where roulette was played was a celebrated Belgian, whom the Belgian tribunals had already convicted several times. He has gained a large fortune from gambling at Ostend, Monte Carlo, San Sebastian and Barcelona.

Diamonds from the new fields in German Africa are softer and more easily cut than those from British territory and are more transparent.

PERSONAL MENTION.

C. L. Starr, of Salem, is at the Perkins.

Mrs. J. A. Holbert, of San Jose, is at the Annex.

E. G. Gearhart, of Astoria, is at the Multnomah.

J. E. Hunt, of Hood River, is at the Perkins.

W. U. Seale, of Vancouver, B. C., is at the Annex.

Charles Marienthal, a lumber mer-

RELIGIOUS CONVENTION TO DRAW MEN OF NOTE

World's Christian Citizenship Conference to Be Held in Portland Next Year Will Be Largest of Kind Ever Convened.

REV. JAMES S. MCGAW, field secretary of the National Reform Association, arrived in Portland late last week in the interest of the World's Christian Citizenship Conference, to be held in Portland in June and July, next year. He will be in Portland and Oregon for five or six weeks, and probably will remain in the West until the time of the conference, unless other matters should take him East. He will speak at the Hawthorne Park Presbyterian Church, and at the Commercial Club to further the interests of the conference and with the state committee at the Y. M. C. A. at 3 P. M. tomorrow. The members of the state committee are: Albert Ehrhart, F. D. Frazer, J. H. Larson, H. H. Bushnell, S. Earl DuBois and William Parsons.

Mr. McGaw outlined yesterday some of the aims of the world conference, saying it would stand for religious instruction in the public schools, the establishment of a legal day of rest, and uniform divorce laws. The state committee will be increased that every part of the state will be represented, he said. He will also visit Seattle and other parts of Washington, Idaho, Montana and California, and organize committees in these states.

"We have been conducting a campaign of education, beginning in the East and extending to the West," he said. "We have held conferences in the most of the states, bringing the religious forces into line for this conference, which will be the largest yet held by religious forces in the world."

"We have made definite arrangements for the attendance upon the conference of 35 men of National and International reputation. Portland is the speaker of his state yet to be named. Dr. J. A. MacDonald, editor of the Toronto Globe, will be here."

Mr. McGaw will have publicity headquarters at the Commercial Club.

He had arranged to speak yesterday at the annual United Brethren conference, at the First United Brethren Church, East Fifteenth and East Morrison streets.

The cornerstone of the new Westminster Presbyterian Church, at East Sixteenth and Schuyler streets, will be laid at 3 o'clock this afternoon. Those in charge of the service will be Dr. John H. Boyd, pastor of the Westminster Presbyterian Church, and Rev. W. D. Forbes, who 20 years ago established the nucleus of the present church organization. The new church is to cost \$100,000, and is to be the second largest Presbyterian church in Portland. The material used in construction will be Roger Butte stone and Tennesse sandstone.

The dedicatory services of Lents Baptist Church, here, will be held today. Dr. C. A. Wooddy, Coast superintendent of the American Baptist Home Mission Society, will speak at the morning service. At 3 o'clock in the afternoon Dr. W. B. Hinson, of the White Temple, will preach the dedication sermon. Rev. F. C. W. Parker, secretary of the Oregon Baptist State convention, will preach in the evening.

The former church building was burned, necessitating the rebuilding of the church. The new church is well built.

St. Paul Methodist Episcopal Chapel is to be dedicated today. Rev. James Moore will preach at the morning service. Rev. Robert Brymer is pastor of the church. T. S. McDaniel will assist in raising the balance necessary to pay for the structure.

Dr. E. H. Todd, vice-president of Wilamette University, will preach at Centenary Methodist Episcopal Church this morning and tonight. Dr. H. H. Trimble, pastor of the church, is in Toronto, Canada, having been called East by the death of his sister.

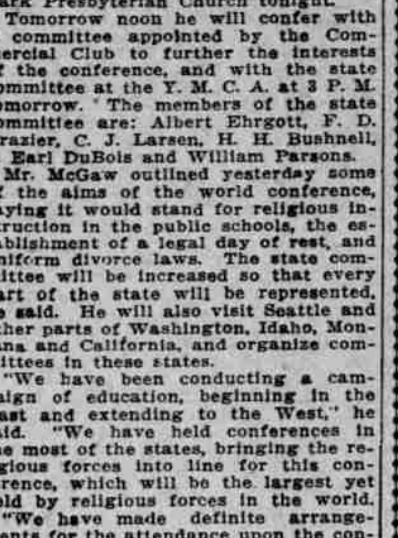
Dr. Fletcher Homan, president of Willamette University, is attending the Y. M. C. students' conference at Columbia Beach.

Grant K. Lewis, general secretary of the American Christian Society, with headquarters at Cincinnati, O., and Mrs. M. E. Harlan, corresponding secretary of the Christian Woman's Board of Missions, with headquarters at Indianapolis, Ind., will be the guest of Mr. and Mrs. W. F. Reasor today. They are on their way to attend the annual state convention of Christian churches in Oregon, being held at Turner. It opened last night, and will continue eight days.

Bishop Scadding will preach on "Masonry the Handmaid of Religion" at St. Stephen's Pro-Cathedral at 8 o'clock tonight. The service will be especially

PLUMBING SUPPLIES OF QUALITY

COMFORT "S" Car



Lavatory Castiron, White Enamel \$3.10

Tub, 3-in. Roll White Enamel \$12.50

Toilet Golden Oak \$10.40

Get Off Car Grant and Front Walk One Block East

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NEW STATE ASYLUM HOSPITAL TO BE ONE OF BEST EQUIPPED INSTITUTIONS IN UNITED STATES.



ADMINISTRATION BUILDING UNDER CONSTRUCTION AT SALEM.

SALEM, Or., June 22.—(Special.)—The handsome new administration building and receiving hospital of the Oregon State Asylum for the Insane is nearing completion and Superintendent Stinner believes it will be ready for use by August 1. There is still one wing upon which no work has been done. The building will cost \$176,000. It is of reinforced concrete, fireproof throughout and every department is equipped with the most modern appliances.

At this hospital only the incoming patients will be treated. They will be retained there until they can be classified and turned over to other wards, or if not too chronic or violent they will be kept until cured and discharged. The hospital will have a capacity for 150 patients.

This building contains one of the finest structures in the United States.

GUARD TO BE INSPECTED

Third Regiment Quarterly Review Will Be Thursday.

The quarterly inspection of the Third Regiment of Infantry, Oregon National Guard, will take place next Thursday. Lieutenant-Colonel John L. May and Majors Rylan O. Scott, Loren Bowman and Charles T. Smith will inspect the out-of-town companies. As the Third Regimental Band has been mustered out for refusing to play for less than union wages, the bands of the Coast Artillery Corps will furnish music for the inspection.

The review will be witnessed by officers of the Twenty-first Infantry, which has just returned from the Philippines.

Auto Races Planned for July 9-10.

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The Kansas Public Utility Commission on February 5th of this year reaffirmed the rulings of the New York, Wisconsin and Massachusetts Commissions regarding duplication of investment in public utilities. It was in the city of Parsons, where an application had been made for an electric light franchise by a new company. The Kansas authorities stated, in their opinion:

"The whole controversy in Parsons seems to be one over rates. From the showing made, it does not appear that public convenience would be promoted by permitting another light and power company to engage in business in Parsons."

"It is therefore ordered that the application be denied."

In other words, the Commission took the broad ground that a duplication of investment acted as a preventive to effective and efficient regulation of rates.

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Warner's Safe Remedies

Strengthen the Nervous System

The nerves control the action and vitality of every muscle and organ—they are the life of the body—and must be kept up to the mark. Headache, sleeplessness, neuralgia, and listlessness are all nervous ailments.

Warner's Safe Nervine has a direct action on the nerve centers. It allays irritability, produces healthful and refreshing sleep and leaves no unpleasant after effects.

The OLD ORIGINAL Warner's Safe Cook Book, used in thousands of homes, will be sent postpaid on receipt of 50 cents.

Warner's Safe Remedies Co., Dept. 225, Rochester, N. Y.

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