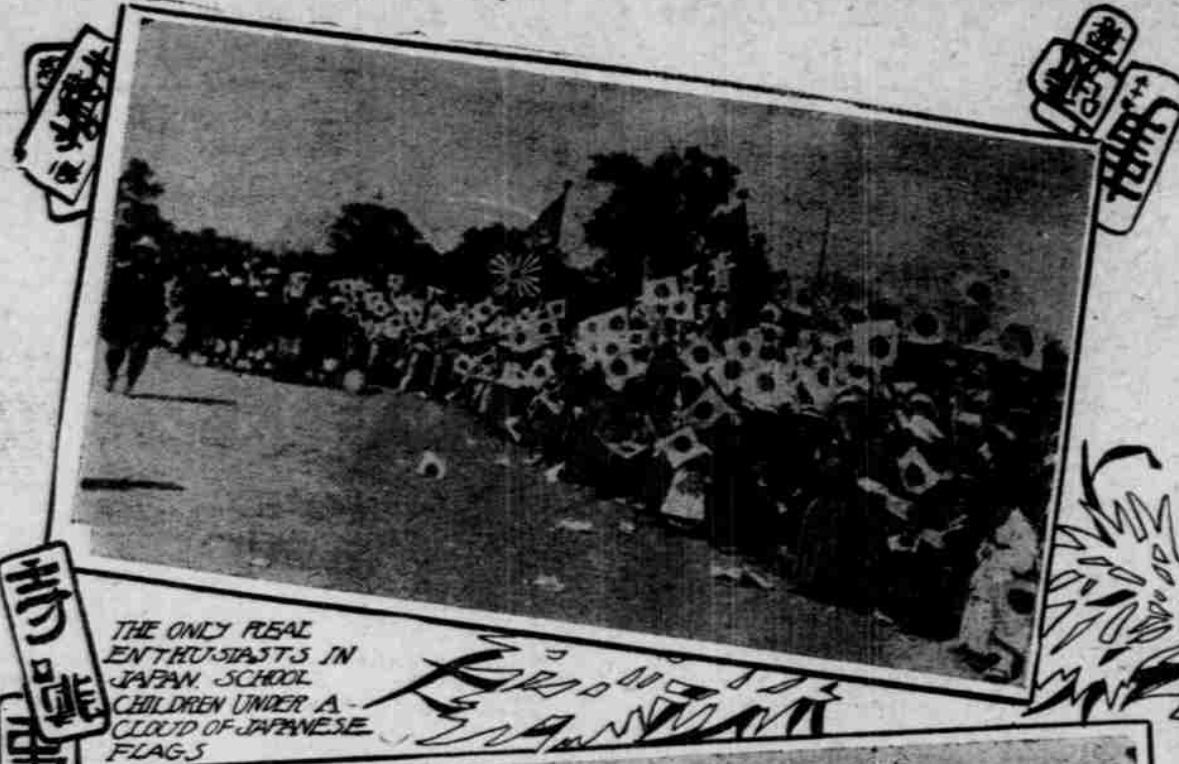


HOW JAPANESE CELEBRATE MILITARY VICTORIES

REFINEMENT OF DELIBERATIVE SERENITY WHICH THE AMERICAN MIND CAN NOT FATHOM



THE ONLY REAL ENTHUSIASTS IN JAPAN SCHOOL CHILDREN UNDER A CLOUD OF JAPANESE FLAGS



TRIUMPHAL ARCH ERECTED ON THE OCCASION OF TAKAGI'S RECENT VICTORY IN TOKYO

FLAGS AND BANNERS WERE HUNG OVER THE ENTRANCE OF HIBIYA PARK IN TOKYO FOR A FEW HOURS

THE KIND OF CROWD THAT CAN DISPERSE IN TOKYO IN THE LENGTH OF TIME IT TAKES TO WALK A BLOCK

ONE is constantly hearing nowadays about Japanese stolidity, which makes this people expressions in the face of events that would turn any other nation upside-down with joy, and I spend much time wondering whether this is a deep-rooted national characteristic, or merely a pose for the benefit of a world that fully expected Japan to lose her head in case she was victorious over mighty Russia. I know if the United States Army had done what those little brown men up in Manchuria have put to their credit, and the credit of their country, there would be a "Dewey arch" over every street corner from Maine to California, and we would all be going about shaking hands, waving flags and congratulating ourselves upon the fortune that made us God's own and only people. But I cannot imagine such demonstration of enthusiasm taking place in Japan, and if it did I suppose we should all begin to cry about the "yellow peril," and to accuse this little people of too much self-appreciation and ambition.

But this little people goes on winning great victories and celebrating them with the utmost modesty and decorum, until this little people has won for itself a reputation for stolidity which I hardly believe it merits. Last year I was in Kyoto when the Japanese army crossed the Yalu, and taking my interpreter, I went one night for a riksha ride into the city just to "get away from myself," to see if I could not find some of the interesting strangeness of the little narrow streets, from the ennu and home-sickness which possessed me. I remember I was on the point of taking the next steamer back to America because I was finding Japan so deadly dull. Well, in my notebook I find joyful writing about the night, and I think it was the turning point in my Japanese experience, the point at which I began to really appreciate as human beings these little people who had before seemed to me incomprehensible creatures of another sphere.

Patriots Gone Mad.

We hadn't gone far that night, Takaga San and I, before we came upon a marvelous lantern parade, led by a brass band that was playing "Marching Through Georgia" in all the keys at once. It was the most joyous thing I ever saw, and my heart leaped into the instant sympathetic vibration with the jubilant note which rang in every voice as they shouted: "Banzai! Dai Nippon Banzai!" "A thousand lives! To great Japan, a thousand lives!" It was the first time I had ever heard anything like it, and it brought me to my feet with a response that made me instantly one of them, joying in their joy, and blessing all the gods at once for the deathless glory of Japan. Oh, it was a wonderful thing, and nobody who felt its vibrant power could ever again think of the Japanese people as stolid. They were patriots gone mad that night, and as I rode along under the thousands of red and white paper lanterns made in the pattern of the victorious sun flag, I wondered what the end would be, and how this dancing crowd would take the defeat which I and all the world thought was ultimately inevitable for them. The army had only just then crossed the Yalu, and down at Port Arthur the great siege had little more than just begun, which was to cost the nation \$9,000 men or more and such suffering at home and in the field as can never be

written down for the eye of man to see. Liaoyang was many weeks away, and the most sanguine of us could not hope that the Japanese success would continue without a single interruption or defeat. But it has been so, and, curiously enough, the public rejoicing has seemed to diminish with every victory the nation has won, until now the attitude amounts to something which looks like indifference, but which, I believe, is undoubtedly a deep appreciation of the vast responsibilities of the situation into which the country has so valiantly fought her way. When Liaoyang fell I was in Yokohama. The town, the whole nation, indeed, had been holding its breath for weeks, expecting every hour to hear a decision from that great battlefield. I remember every time a "fogal boy" went jingling his little bunch of bells through the street, everybody would jump and run to see if it might be the great news.

A "fogal" is a Japanese extra, and is published on a wet sheet about the size of a bit of newspaper, and the boys who carry these around to the people have a little bunch of bells of varying sizes and tones fastened to their belts, which, as they run, make a most excited clamor. They say nothing, these boys, they only run swiftly along, scattering the important little sheets, and nobody can ever mistake their jangling small announcement for any other note peculiar to Japanese street life. Well, one day there were more "fogal" boys than usual, and the whole town seemed filled with their jinglings and jinglings; whistles blew in every direction and temple bells boomed sonorously across the city, all out of their usual stately measure. Excited people ran hither and yon, and there was more chattering and gesticulating on street corners and at the entrances of shops than I had ever seen before. By the signs we knew that Liaoyang had fallen and from these signs we gathered that there was to be some great rejoicing.

Cold Celebration.

But days passed without any indication of an intention to celebrate. I was annoyed. It didn't seem healthy to me, and I longed to see the whole population turn out and hug each other in untrammelled joy. But that was not the Japanese way. They met each other and bowed very low several times with their hands hidden away in their big kimono sleeves. They drew their breath in sharply through their teeth and murmured honorifics and humilities, but nobody shouted and nobody sang a joy song. Then one day we heard that they were waiting for Port Arthur to fall, and as soon as that happened, which must be in a day or two, there was to be a great Banzai, as a Japanese celebration is called. But Port Arthur didn't fall, so Japan finally decided to celebrate Liaoyang. It really wasn't many days, but it seemed an age to us who would have filled the entire interval with one long cheer if it had been our army that had done so great a thing. At the time, in the midst of the excitement, I thought the Banzai was a splendid affair, and I remember indulging in much hyperbole, which the grammar says is a Greek word signifying exaggeration, as I wrote an account of it. It was fine really, but if I hadn't thought with everybody else that it was only a foretaste of what would happen when Port Arthur should capitulate, I should have considered it quite mild and altogether inadequate under the circumstances.

There were 4,000 people in a parade, and each one of them carried a bobbing dipping paper lantern on a long bamboo pole, which created a decidedly brilliant effect. Then the town was decorated with mil-

lions of flags and pennants and banners and lanterns and there was much shouting of "Dai Nippon Banzai!" and beating upon big brass drums with an energy that was far from Christian, but through it all ran an undercurrent of expectancy, an impalpable something which seemed to promise of a real outburst of enthusiasm when the great news should come that was supposed to decide the fortunes of war. It was as if the people were afraid of doing injustice to the men who were fighting so bravely at Port Arthur, as if it were unseemly to rejoice when so important a victory hung aloft against the struggling army, when the very life of the nation seemed balanced upon a bayonet's point in that fortified peninsula in the Yellow Sea. So our shouting was very much by way of "Just wait a day or two and see what will happen." We waited.

Refined, Deliberate Serenity.

The preparations for great rejoicing went forward. Hotels advertised special dinners and reserved tables weeks ahead for what was supposed to be only days ahead. The whole country was cocksure of success, and the foreigners especially did a great lot of anticipating events. Indeed, come to think of it, the foreign population was creating most of the disturbance, while the Japanese, with that refinement of deliberative serenity which we call by various names under various circumstances, went on their way as usual, and planned their jubilation, if they planned at all, behind closed doors. Weeks passed after Liaoyang, and still the great conflict went on at Port Arthur. I was called back to New York in late October, and was sorry as anything because I should be in mid-Pacific when the great event should take place. I didn't doubt for a moment that when we arrived in America we should be greeted with this, so important, news. Well, of course, we were not, and many more weeks went by until really the word ceased to hold its breath and assumed an attitude of expectancy expecting nothing. But at last the great struggle terminated, and on Broadway, New York, the bulletin was posted and the "fogal" was printed which made me long to get back with the joy-mad crowd in Tokio. I pictured the people forgetting the restraint which Nature herself seems to have put upon them, and for once really congratulating themselves upon their triumph. Not so.

No Demonstration of Feeling.

I am told that the great Tenshi, the Heaven Descended in the Palace of Mystery within the Inner Most, had caused an intimation to go forth that he did not approve of much extravagant decoration, nor too much expression of exuberance. Firstly, because the decorations cost a great sum of money, which could and should be more judiciously expended, and secondly because Japanese rejoicing must of necessity be at the expense of a noble enemy grimly bearing reverses in every engagement, together with the awful loss of nearly 300,000 men. And this nation, trained to obedience of the imperial wish, as no family of children was ever trained to obedience of the paternal command, ceased forthwith to spend its money upon flags and burning and banners and lanterns by the tens of thousands, and settled itself to await the end with as little demonstration of jubilation feeling as possible. The other day Mukden fell into the hands of the Japanese and was followed very shortly by Tieling. These were the first great events since Port Arthur, and one naturally expected to see some evidence of intelligent appreciation in Tokio. I left the hotel, in fact, a number of times and went down through the Ginza, the Broadway of Japan, just to

see if I couldn't find some indication that this country is at war and winning such a succession of victories as would keep any other country in the hands of decorators week in and week out. Nothing happened. Nobody said a word, and this time it looked indeed like stolidity or stupidity. But it was not. It was deliberation. Early on Saturday morning I looked out of my window, which commands a fine view of Hibiya Park and the moats surrounding the Palace grounds, and I saw a thousand banners and pennants floating in the air.

"Glory be!" said I, "we're going to have a Banzai!" and I hastened to get out into the crowded streets. But it was more or less nothing at all, and after taking a few photographs of the decorations that were confined to the little square of Hibiya Park I came back to the hotel wondering. It was a most deliberate affair. All the flags and things were put up in the morning, and a few speeches were made in a stand erected for the purpose at a certain hour in the afternoon, and by 4 or 5 o'clock there was not a single banner nor bit of bunting left in the air, and the crowd had quietly dispersed. It was merely an arranged meeting to offer public thanks to the army and navy for the splendid work they were doing for the nation, and it was carried out with as much dignity and decorum as if it had been some hero's funeral instead of celebration. Perhaps this is as it should be. Perhaps this is the correct pose for a victorious nation to assume, but I hope I shall be here at the end and see some such demonstration as we indulged in in New York after Admiral Dewey destroyed Spain's

paper mache navy in Manila Bay. There was enthusiasm that was worth living for, even if it was a bit overdone, and an infusion of some of that spirit into the Japanese people would relieve it of that characteristic which is most expatriating to whole-souled Anglo-Saxons, a characteristic which a big, hearty American friend of mine in Tokio says makes him feel constantly like breaking something or "picking a row with somebody."

ELEANOR FRANKLIN.

"Easy Payment" Debt and the "Loan Sharks" Propaganda

Edna Edwards' Talks With Men Who Get Entangled—One Sure Way Out.

NEXT to gambling and drink the toughest game a man can go against is the loan-shark proposition, and to the man lacking in business balance it is as alluring as either, and its effect in some cases even more disastrous.

Why spend money before you earn it? Did you ever get tangled up in the money-lender's net? If so, do not blame him, no matter how willing he was to divide with you. He is not in business for his health, and the exorbitant interest you pay is charged mainly because there are other borrowers who may, and do, get away with his money. If you have ever tried paying 10 per cent a month for the use of money do not begin now. School children know better.

Becoming Tangled in the Net. The lending of cash "without security, or the consent or knowledge of your employer, or any one else," has grown to enormous proportions during the last 20 years.

One firm boasts that it does business in 31 cities, and there is not a city of any size in America in which money is not being loaned at a rate exceeding 100 per cent per annum. School teachers, policemen, firemen, railroad telegraph and other employees are involved to the amount of millions of dollars, and young men on comparatively small salaries are paying interest aggregating millions a year into the coffers of the money-lender.

In some cities the competition for this class of business is so great that school teachers and others are reminded "the bringing of this letter is all that will be needed to secure a sum ranging from \$50 to \$200." The applicant calls, presents the letter, shows other bits of identification, is looked up in the city directory and in the salary list, on which are the names of those who have in the past filed petitions in bankruptcy, or failed to pay their bills, signs the necessary papers, receives the money and walks out with assurances that any of his friends will be accorded like courteous treatment should they be sent in. In some cities, and with other classes of employees, the money is not so easily obtained. Some lenders want an indorser whose name is good at the bank. The usury in this case is a clear steal, for the borrower could himself discount the paper at legal rate.

But it is in the papers signed be-

fore receiving the money that you pledge your peace of mind, even though you give no tangible security. You assign your salary for all future time, no matter in whose employ you may be. You also sign a statement as to your total liabilities, and write a brief history of your life.

Some of the concerns doing the largest business are getting as high as 19 per cent a month for their money. This means 228 per cent a year! Can they hope to lend money to honest, people at this rate? Is it a wonder that so many default in their payments?

The method of getting this high rate is a specious one. The borrower comes in and must have \$10. In response to questions he says he is paid his salary weekly. He is told that it is a rule of the company to have something paid on all loans every pay day. This is so as will not "notice" the payments because they are small. He is asked if \$3.00 a week payments will embarrass him, and the coming \$50 looks so big that he thinks your interest paid up you may be told to pay 50 cents, which is to cover the cost of "looking him up." In case the report is unfavorable he loses the 50 cents and gets no loan. If favorable he still loses the 50 cents, but gets the loan. He is told that the rate is 10 per cent a month, which makes \$15 interest for three months. Dividing the principal and interest into 15 weekly payments will make \$5 a week, and he can make it or leave it alone. Having gone thus far he usually takes it, needless to say, at the end of the term almost double the rate of interest. The equivalent period of interest "would be but one and one-half months."

No Hurry About Return of Principal.

The manner in which you are treated depends on your generosity. If you continue to be a "good fellow," and keep your interest paid up you may keep the principal as long as you wish—and that will be a long time if your interest you get no receipt therefor. This is to lessen the chances that you will plead usury. When you finally do get the principal paid the signatures are cut off your notes and application and returned to you. This keeps you without tangible evidence that the transaction was illegal, and makes it impossible for you to recover what the law says you should not have paid. The assignment on your salary is filed only as a last resort. First, the concern does not like to have prospective victims believe they would do such an embarrassing thing, and second, they lose all their usury if forced to bring their books into court.

As a last resort, however, they have no hesitation in filing their assignments, and if the debtor leaves the city their system of espionage is so far-reaching that it is improbable that he can work anywhere in the United States without being found unless he ignominiously abandons his name.

If you are involved with loan sharks beyond your ability to ever pay out, you have but two safe alternatives—bankruptcy or usury. Bankruptcy may involve innocent persons and should never be resorted to save in extreme cases. The sum originally borrowed may be tendered, together with all interest legally due, to the presence of a witness. If the money is refused it may be deposited to the credit of the lender and he may be notified. He will come and get it and give a receipt in full of all demands.

Some Have Hearts, but Most Haven't.

Some high rate money lenders have hearts, but most haven't. I know of an instance in which a man had paid more interest for the services of the bogus official who had hounded him, the whole matter culminating in a free fight in the office of the loan man.

It is bad enough to be tangled up in a mesh of commonplace debts without owing at a sieve-like office where all you can scrape together passes through, leaving the sieve empty. There are women in the employ of loan sharks who deal with women borrowers, whose number is legion. Cassie Chadwick is not the only woman who has paid large bonuses for loans. Then there are both men and women who claim to be lending other people's money, and who cut the regular loan shark rates to 5, and in some rare instances even to 3 per cent a month. These are not in the combine, and are more liable to get caught by men in desperate financial circumstances than the big lenders who keep in close touch with each other by means of telephone and messengers.

The enormous profits more than make up for the losses, but the loan shark is nevertheless a hard loser, and will go further to collect than will the grocer or the dry goods man. I do not advocate dishonesty. I believe that if a man signs his own death war-

rant he had better stand ready to deliver the goods. What I would advocate is that men cease doing business in such a recklessly extravagant manner.

If you are in these meshes that are holding down thousands of America's brightest young men, by all means pay out—if you possibly can. But do not pay Peter to pay Paul. Do not continue to pay exorbitant interest and at the same time get behind in your rent and grocery bill. If the crash must come, let it come now, but why need any crash come? After you have paid the lender interest amounting to the principal let him go to court if he must. He will get nothing, and the man who is supplying your children with food will not suffer unnecessarily. The lender will make a strong bluff, but he will never take his books into court if your receipts show you have paid a sum equal to the amount borrowed—and if you have not receipts for what you have paid him, why haven't you? It has always been your privilege to get a receipt, no matter what the policy of the loan sharks may be, and you need never part with a cent without one.

Easy Borrowing Keeps You Poor.

There are thousands of men who have earned good salaries for years and are now penniless on account of the ease with which they have been able to borrow money without security at high rates of interest. Their poverty is not alone due to this borrowing. It is due to other poor business management, for a man who will pay such interest for the use of a little money for any length of time is defective some where. Then, again, money obtained with such ease frequently is used in drinking, gambling, and other extravagant excesses.

The confused borrower feels he simply must have money. He borrows of several lenders, concealing the fact that he owes the others, if their system of espionage be lax enough to permit it, and then they all have him where they want him. The allurements of "easy payments" apply more forcefully to money borrowing than anything else. How easy to promise to pay a few dollars a week when you have the full amount of the loan in your hand! Then loss of position may be succeeded by inability to hold another amount of threatened garnishment. Don't think you must have the money. You do not need it. Besides, isn't it easier to go without \$50 now than without \$5 in three months from now?

EDNA EDWARDS.