

CITY LENDS MONEY AND BANISHES LOAN SHARKS

Kansas City's Experiment With Municipal Loan Agency Not Only Relieves Victims From Unscrupulous Dealers but Is Financial Success.



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KANSAS CITY, Jan. 20.—(Special.)—Six years ago Kansas City was a loan shark infested city. It was teeming with unscrupulous agents who preyed upon men and women of salary. Casting aside all regard for the law, these economic parasites competed openly with each other to get the greatest number of clients, or victims, into their clutches. They were not content with exacting a moderate pound of flesh by collecting 18 per cent a month interest from those forced to borrow from them, but gouged out 150 and even 180 per cent a year.

The Jack Rabbit Justice courts of the city were in league with the loan sharks. They aided the money lenders in every instance in which they needed at least a semblance of legality to force their collections. These petty tribunals issued attachments and garnishment proceedings, so that the wage earner found his salary tied up or taken away from him entirely and in many instances lost his job in the bargain. Employers did not care to have on their payrolls men or women who were in debt to such conscienceless agents.

Conditions soon became so intolerable in the city that a newspaper (the Kansas City Star) put a man to work investigating these conditions. The result was a series of "stories" that showed how unfortunate men and women salary workers were being hounded and persecuted by the sharks. Publicity was the only thing that touched them. It drove clients away from their offices, broke the spell of fear that led many to keep on paying when the original lender had already been paid many times. Their offices had been in Kansas City, Mo., for the most part, and when it finally became too hot for the loan agents here, they fled across the imaginary state line into Kansas City, Kan.

In diminished numbers they continued to ply their business from there. But the loan sharks were never entirely dislodged. Like a good many other public campaigns, when the people had learned from the newspaper that taught them, clients began to return to the money lenders. It was not until the city had a strong hold on thousands of city tollers.

But while there were formerly 25 loan sharks operating in the two Kansas Cities, there are now only six. Two of the largest and heretofore most prosperous of these agencies closed their doors in the last year and went out of business. A good many of these remaining ones are on their last business legs and soon must follow suit. This time it was not a publicity campaign that made the sharks quit entirely. It was the Municipal Loan Agency.

Kansas City is lending money. Kansas City itself has gone into the business of lending money. It does so in direct competition with the loan sharks. Instead of charging the exorbitant rates of interest ranging from 120 to 180 per cent a year, however, the city does business on an honest basis. It lends money practically at cost and beats the loan sharks at their own game.

Kansas City is the only municipality in the United States that has a loan agency which the city stands sponsor for. It is a department of the Board of Welfare, whose business it is to look after the paroling of prisoners from the city's houses of correction, to conduct the Free Legal Aid Bureau and do other things that really are other stories.

One of the first to point out the need of a municipal loan agency in Kansas City was Jacob Billikoff, a member of the Board of Welfare and managing director of the United Jewish Charities in the city. He wrote a letter to the board and told the members that:

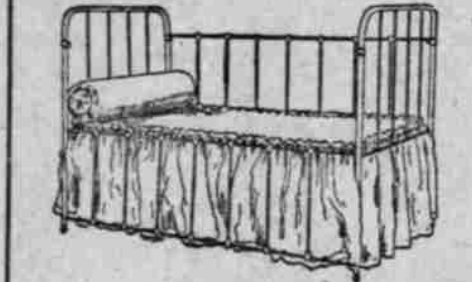
Every Day is Dividend Day at the Morgan-Atchley Store

Cotton-Felt Mattress at \$9.75



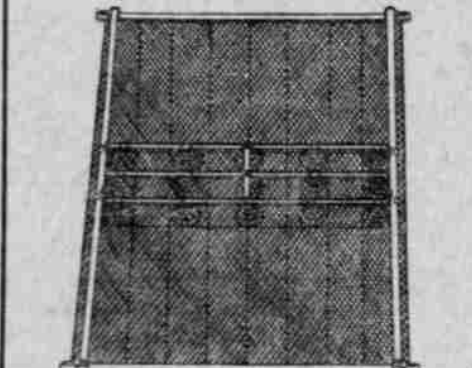
Filling of cotton layer felt, covering of art twill ticking, roll edge. Guaranteed not to get lumpy.

Child's Crib \$5.35

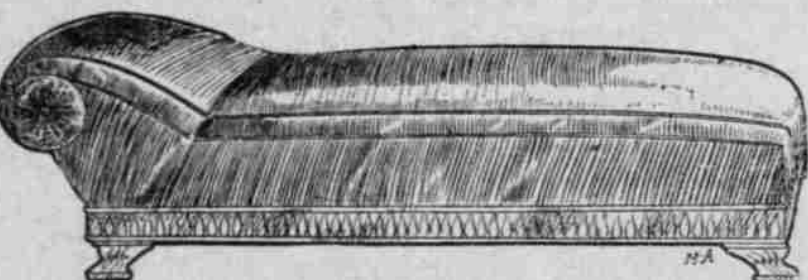


Full-size Child's Crib, cream enamel finish, drop side. Guaranteed against breakage for 25 years.

"Yum Yum" Springs . . . \$1.65



The celebrated "Yum Yum" Spring—has 3 rolls of coil supports on wire cables; perfect in construction, durable.



Velour Couch \$9.85

Your choice of covering of plain and fancy velours, full steel construction, spring edge, golden frame.

Every Day We Distribute a Portion of the \$25,000, Our Annual Savings in Taxes and Interest Because We Built on the East Side

There isn't a store in the land that doesn't claim to undersell any and all competition. We claim to do it and can prove it absolutely and conclusively to the most skeptical. So that you may become interested enough to put us to the test, to come to the store and see our offerings face to face, we will tell you why we can undersell. A store's expenses consist of rent, taxes, interest on capital, help, light and heat. We own our store; therefore, have no rent to pay. But we have a certain amount of money invested in the ground and building. If this were located on the West Side our taxes and interest would amount to \$25,000 more than they do now. We are occupying a most desirable economic position as regards expenses. This saving we turn over to you in the shape of reduced prices. A most painstaking comparison shows that our regular prices average at least 12 1/2 per cent under those of any competitor. But at present we are outdoing ourselves quite a bit, because

During Our January Clearance Sale Every Article Is Greatly Reduced

And the reductions are worth your while. They are worth coming for a good many miles, even if you want only an odd chair or a spring or a pair of curtains or a rug, for

We Guarantee You a Saving of 1/3

And a word about our partial payment system: You need not hesitate about starting housekeeping because you feel you haven't quite money enough. Come here and make your selection during this Clearance Sale, and take advantage of the splendid savings. Pay a little down and become the owner of your own home and stop living in half-furnished, cramped quarters. We have helped establish thousands of homes to the owners' entire satisfaction and stand ready to help you. So come as soon as you please and get in touch with the greatest homefurnishing store in this man's town.

Miter Rugs at \$1.50

Really worth while—made of velvet and Axminster carpets. Did you ever think of the possibilities of Miter Rugs? They are the most useful of the small rugs—for bedside, wash stand, dresser, passageway or vestibule, the Miter Rug is on the job. See window display.

Couch Covers \$2.75 up

Most of them are different from the usual things you see elsewhere. New two-toned effects in browns and greens and many soft Oriental reproductions.

Axminster Rug \$24.75

Size 9x12 feet; not the usual kind, but rugs of character with years of good reputation behind them. High, lustrous pile, with rich colorings and small allover designs. The kind you look for but seldom find.

\$33.00 Body Brussels Rugs \$24.85

A splendid line of standard goods, suitable for living-room, dining-room and bedroom, in up-to-date color effects. About a dozen patterns to close out. Size 9x12, \$31.50 and \$33 values, \$24.85.

\$50 Wilton Rugs \$34.95

9x12-foot size, all the newest and best things in color and design are included in this sale. Small allover patterns and Oriental reproductions in pleasing color schemes that will appeal to the most fastidious housekeepers. An unusual opportunity to secure distinctive rugs at commonplace prices.

Seamless Brussels Rugs \$13.85

Seamless, 9x12 size; popular designs and colorings, in arts and crafts effects, that fill the place of the high-priced imported rugs. Very special value at \$13.85.

All Cars Transfer to This Store



Grand Avenue and East Stark St. Open Saturday Evenings.

Kitchen Treasure Special \$3.25

Has 2 kneading boards, 2 drawers and 2 bins and is full size.



Quartered Oak Stand at . . . \$2.25

Made of solid quartered oak, 24x24-in. square top, square tapered legs, roomy shelf, golden finish.

BUCKS Exclusive Agents



All Heaters Reduced 20%

Quartered Oak Rocker at . . . \$2.45



Rocker of solid quartered golden oak, brace arms, cane seat, panel back.

DOUBTING KEEP MANY FROM CHRIST, SAYS PASTOR W. B. HINSON

Those Who Waver and Argue Over Word of Bible Are Held to Be but Wasting Time in This Day and Generation.

YOU are "almost a Christian." Intellectually you assent to the Gospel. When the great German, pointing to Jesus, says, "He is the holiest among the mighty, and the mightiest among the holy," you will become thoughtful, and then you will assent to the statement, and bear your witness that among all the mighty, the holiest is Christ, and among all the holy, the mightiest is Christ. When Glider sings: If Jesus Christ be a man And only a man, I say, That of all mankind I will follow him, And to him will cleave away, you declare the choice to be wise; for you admit that there is no one in sight more worthy to be followed than is Jesus. And when Glider goes on to say— If Jesus Christ be a God, And only God, I swear I will follow him through heaven and hell, The earth, the sea, or the air, you assent again, and you say, Whoso thus follows Christ is sure of richest and most successful issue to all right seeking.

many, are all forgiven; in no peace and sin no more"; beautiful when to Zacharias he cried, "Come down, for today salvation is come to thy house." You have watched it, and you are thankful that once in the history of the world a man walked on the green grass and the gray sand who had never sinned; who could look up into the eyes of God unafraid; who could walk unharmed amid the lightnings of Sinai, and dare them to touch him. "The one incomparable life! The unique life! You admire it. And that wonderful death on the cross, when he died for sin not his own; when he walked into the heart of the hurricane that others might have peace. When he drank the bitter cup of human condemnation, why then you declare that among the heroic souls of the ages, he stands the tallest of them all. And you are glad that he rose again from the dead; that he was deemed right to you had he not risen. For what you would expect of a life such as he lived, is that it should conquer death and destroy the grave.

man's friend." Intellectually you give assent to the truth of the Gospel. And further, emotionally you are moved by that same Gospel. How much you have heard of the life of Christ for religion because their mothers were Christians, it were impossible to determine. Over, and over, and over again I have had those men say to me, "Yes, that is all right, sir; my mother had it; my mother was a Christian; my mother was good, if ever there was goodness upon the earth." And you are moved in your soul as you remember that old Christian woman who years ago went up to God and glory. Child's Faith Teaching. And when your child to you said, "I have found Christ, and want to join the church," you choked down your emotion and then said, "I am glad"; and when your child was baptized, with the tears stealing down your face you witnessed the act; and when inadvertently you came upon your child saying her prayer, you moved away with moisture in your eyes; and when one day you thought your child was drifting away from that old religion of Gethsemane and the Cross, you said: "Child, you had better get close to what you have professed. God bless you." And you remember the time when that same gospel moved you as the moon moves the tides. I have heard of a man saying it is unwise for mothers to teach their children to say: Now I lay me down to sleep; I pray the Lord my soul to keep; If I should die before I wake, I pray the Lord my soul to take. And this I ask for Jesus' sake. But may God give America more of such women, be they stupid or not, and fewer of the kind who teach no prayer, and read no Bible message to their children. Do you remember when at her knees you said, "Create in me a clean heart,

security and the man threatened to foreclose if I did not pay what I could, so I paid him. He then made out a new assignment of wages, and my husband had to sign it. The new one covered the old interest and principal. "We went to work to save money again. This time we saved \$15. When we paid this man lent us \$5 more.

That was to help pay back interest so we could start out with a debt of \$25. We then paid \$7 and a few weeks later \$4. Nothing seemed to satisfy that interest. Finally, when the \$20 debt had become \$45, we decided not to pay any more. We tried that this Summer, but the loan agent came to us and demanded money or said he would pre-

sent that assignment of wages to the railroad company for which my husband works. Case Finally Settled. "I had some money to pay him, but the older children needed shoes and the younger ones needed clothes, too. I told this story to E. J. Fleming, the attorney in charge of the Free Legal Aid Bureau, and he told me to go home and not to pay any more. Mr. Fleming went to call on the loan shark, with the result that, fearing prosecution for usury, the loan agent cancelled the debt which we had already paid several times. This woman got the loan she asked for.

about the ark that would keep a man from being a Christian." He said, "Do you recall that Noah built an ark? And that it was very large, and held a great number of animals, and was very heavy? "Well, your Bible says a few Israelites bore that ark on their shoulders for forty years, up and down in the wilderness." What an intellectual difficulty that man had! What a fool that man was! When a Gladstone said, "In the Bible we find the green pastures and the still waters"; where a President McKinley said, "I hold by the faith of the Bible"; where a General Grant said, "Hold on to your Bible, it is the sheet anchor of your liberty"; it does not look well for a little pinhead like you to be talking about your intellectual difficulties in regard to the Bible, a book you have never even read! What is the reason you are not altogether a Christian? Go back to this book, Christ said, "What wilt thou that I should do unto thee? What wilt thou? He is talking not so much to the brain, or to the heart, as to the will. You are almost a Christian; and if at this moment you were to say to Christ, "I will be thine," you would be altogether a Christian. O do it now. For you may be near the door, and never enter; you may get within sight of salvation, and never possess it. Because the ship has gone two-thirds of the voyage in safety is no guarantee that it will reach the harbor. A ship came sailing, sailing Over a treacherous sea, And right in sight of the harbor Down in the waves went she, And the spar and the broken timbers Were cast on a rock-strewn strand, And a cry went up from the darkness, Not far from the land. Don't rest with being almost a Christian, but now, while the door is open, enter and be saved. O brother, you are almost saved, turn to Christ now, lest you be altogether lost.