THE ACE OF HEARTS

By Fritz Reutter.

HAVING graduated from college and anxious to begin my career as a lawyer, I had rented an office with adjoining living rooms on Richter Plaza 3 in Berlin, in one of the large, old-fashioned houses and was now waiting for my clients to come. To get more room for my old books and manuscript I had the scrub woman clean an old closet in which the former tenant had left a mass of old letters, papers and bills all torn into small pieces and scattered all over the shelves and floor.

The woman told me that these two rooms which I now inhabitated had been empty for more than three years. When I questioned her further she said she didn't remember the name of the last tenant, but she knew that it was a foreign name which she had never learned to pronounce. She didn't know what his business had been, but she said that he was always writing and that very often other foreigners came to see him. That he didn't attend any regular business she judged from his quiet retiring way of living. While she was telling me all this she swept all the paper together, but suddenly she found something which she handed me.

"Look at this," she said, "he received this the day he left, I remember when I brought him the mail that he picked out this card first, put it on his table and stared at it as if he did not understand it. Probably he has thrown the card with the other letters into the closet."

I took the card and looked at it, it was a common playing card, the ace of hearts. Of course this was nothing extraordinary. But through the heart somebody had drawn a stiletto so natural that it looked as if it had been printed at the same time as the single heart.

I kept the card in a drawer of my desk and often when I had nothing else to do I looked at it and wondered what it might mean. It seemed to me as if it had been a message of evil tidings to the man who had lived in these rooms before me. It was certain that he had left the room in a great hurry immediately after receiving the card and had never again returned. Perhaps he had been tangled up in some mysterious affair and the card had been a warning to him that he might save himself.

A year passed and I began to get quite a good practice, so that I had less time to think of the card and the man to whom it was sent. During the first days of December I was very busy and stayed later than usual at my office where I no longer lived. Suddenly I thought I heard a noise as of stealthily steps in the hall outside. I looked up and noticed that it was already late. I took my lamp and opened the door quickly and as I did so I received a shock, for outside stood a man dressed in rags and looking as if he were in the last stages of consumption. He was a man of middle age whose face showed that he suffered much. His hair was almost snow white and I immediately knew when looking at him, first that he was a foreigner and second that he must be starving.

I was so surprised at seeing this unexpected visitor that I was speechless for a few moments. The man kept on staring at me and at last I was able to control my voice once more.

"Are you looking for anybody here?" I asked, "at this hour there is nobody in this building."

"No," he replied and shook his head, "I was looking for you."

"For me? Why?"

"Will you kindly let me step into your rooms for a moment? Just for one moment. Oh, you needn't be afraid of me. I'm not dangerous, although I may look as if I were."

I hesitated but he looked at me calmly and continued: "I once used to live in these rooms."

"Is that so?" I said and the thought came to me that this man must be the mysterious tenant and I told him to step inside.

When the door had closed behind him I asked him to sit down and offered him a glass of wine which he refused saying:

"First I must tell you why I came here. For more than an hour I have been standing outside on the stairs thinking of how I should get your permission to come into this room. You know I once used to live here and I had to leave here in a great hurry some four years ago. Undoubtedly the other people in the building were surprised at my sudden departure."

I opened the drawer in my desk and produced the mysterious ace of hearts.

"Did this card have anything to do with it?"

As soon as he saw the card he jumped to his feet, great beads of perspiration came on his forehead and his whole body seemed to tremble as he looked at the stiletto piercing the blood red heart.

"Where did you get this," he asked, drawing a deep sigh and sitting down again.

"I found it among a lot of torn letters. But may I ask you what does this card mean?"

"What does this card mean?" he replied. "It meant that my life was at an end, that I had been sentenced to death, and that the executioners were at my heels. I am a Russian and I have been connected with the revolutionists ever since I was very young. I was the agent of a secret service in this city. I happened to offend the leader. I was sentenced and this was the warning."

"And then you ran away?"

"Yes, like a fool, I fled, only to come back as you see me now. A beggar without a home and dying from starvation."

I again asked him to take a sip of wine and eat a little for I wanted to heart the whole story.

"No, sir," he replied. "I am not going to eat or drink until I have told you everything and especially why I have come here. I have come to get something which I left behind when I fled and I left it behind because I know that I should never find a safer place for it. I fled without knowing where I should go, perhaps I was to be in constant danger among people who think nothing of snuffing out human life as you do a tallow candle. At last I came back to Berlin, drawn back by a longing to see the old places. Tonight I come to your door intending to ask you to let me enter this room. The picture is here and I shall find it."

He stood up, went over to one corner of the room, lifted up the carpet, took out a loose board in the floor and underneath found a package wrapped in paper.

"You do not know what has been so close to you for a year," he said, stepping over to the table with the lamp, brushed the dust from the package and opened it. "Now look at this."

An exclamation of surprise escaped my lips, for in front of me I saw the portrait of a young and beautiful girl painted by a great master, framed in gold and crusted with turquoise, sapphire and diamonds. I estimated the frame alone to be worth a small fortune, but I hardly looked at it, so exceedingly charming and beautiful was the face of the girl.

The stranger held the picture in front of him for a long time, then he lifted it up and kissed the face while the tears came into his eyes.

"She is dead now," he said, "and she died as a martyr. In her heart there lived all that is good and noble in this world and still she had to die banished from her country in poverty and misery. She was my sister."

He once more wrapped up the picture and put it back into the old place under the floor. He refused to accept my invitation to eat something and said he had no more to tell.

Then he stood up, thanked me and left. I followed him to the top of the stair, looked after him as he went down. I could no longer stand it in my room, but I had to open the window to see if he had really left the house. I came out into the street and I saw how suddenly two men appeared and followed him. There was no time for me to warn him—all three disappeared immediately.

What had happened this evening had made me so excited that I didn't close an eye all night. I was sorry that I had permitted the stranger to leave the picture in my office and intended to do all I could to find him and make him take away the picture. I went down town the next morning. As I entered the narrow streets of the old city I noticed a crowd of people standing in front of a house, held back my a number of policemen. I hurried to the house, and as I happened to know one of the policemen, I asked him what was the matter.

"A murder was committed in this house, doctor," he replied, "a foreigner was found in the empty house killed by being stabbed through the heart. Do you want to go inside? The chief of police and the physician are there."

I followed the policeman into a small room bare of any kind of furniture. The dead man was lying on a bench which had been carried in from outside. I was not even surprised when I saw him. He was my visitor of the night before and the stiletto had been driven into his heart through a card now all soiled with blood, but still to be recognized as the ace of hearts.

"A foreigner—probably a Russian," the physician said. "This is the work of one of their accursed secret societies."

I went to my office and as I came my clerk came rushing out, crying, "There have been burglars here tonight, for the office door was open when I came this morning."

I went inside and found everything as usual and entering my private office I immediately went to the corner, took out the loose board, but the portrait had disappeared.

In my excitement I thought it better to inform the police of everything that had happened. The chief of police listened to my story with interest, but without any surprise. There was nothing to do for the police in a case like this, he said, for it was very seldom that murder of this kind is found out.

"ARE YOU LOOKING FOR ANYBODY," I ASKED.

Several months passed and I was so rushed with business that I had very little time to think of what had happened. I was conducting my first great legal battle, which occupied my mind day and night. When vacation time came I drew a breath of relief, for I had won the case and had been praised by several legal lawyers as a promising young lawyer. During my vacation I took a trip into Switzerland, came one night to Zurich and walked slowly through the narrow streets without any particular object in mind. But here I found another link in the chain of my mysterious stories. In front of a show window were all kinds of curiosities exhibited. I stopped and was surprised to see the portrait which had once been buried under the floor of my office. I looked at it closer and there was no doubt it was the same painting, the same beautiful face. The gold frame had disappeared and the edges of the painting seemed to show that it had been torn violently out of the frame. The face, however, was the same that had made such a deep impression upon me that I could never forget it. I went into the store and a dirty looking man, evidently a foreigner, appeared from a den in the background and asked what I wanted.

"Oh, I just want to see if I could find some little thing among all these curiosities to take back with me to Berlin as a souvenir of Zurich. I'm always looking for antiques and curiosities."

He replied that all I had to do was to look around and said that he had many valuable things, especially in old paintings and chronometers. While he was praising his goods I leaned over the partition between the store and show window to look at the portrait from this side. I was absolutely sure now and I decided to buy it at any price. After some talk I finally got the picture and a Turkish vatagan for 20 francs.

When I had come back to my hotel I carefully examined the picture. It was small, probably 20 by 30 centimeters and a piece of canvas had been stretched across the back, probably to keep out the dust and dirt. Otherwise there was nothing peculiar about the picture at all. I returned to Berlin and locked the picture up in the drawer of my desk. In time my business grew so that I was forced to rent more offices, but I never could decide to give up my old private office for it always seemed to me that in this room the solution of the mystery would be revealed to me, if there were a solution at all.

About two years after the murder I was once more obliged to work late one evening at my private office. A client kept me there until after 10 o'clock. Just as I was about to turn out the light I heard outside slow soft steps. As the door of my office was ajar I could hear it quite plain. I turned on the light again and waited. At first I thought it was my client who had forgotten something but the closer the steps came the quicker they grew and at last the unknown came upstairs two steps at a time. I went to the door and looked down the sairs. A tall well-built man stood there in the darkness. His beard was unusually long and turning gray. The stranger addressed me in very good German, but in spite of this I thought him a foreigner. He asked me to tell him where in this house a man by the name of Alexis Vitrefsky was living. Then it was clear to me that he was looking for the man who lived there before I rented the room.

"Was the man you're looking for a Russian," I asked.

"Certainly he was a Russian," he replied quickly. "He was a man about my age, though he may have looked a little younger than I do."

"Will you please step inside a moment," I said, "perhaps I can give you some information."

I pointed to a chair and he sat down. As the light fell upon his face I saw that he was an unusually handsome man, but that suffering and privation had ruined his regular features.

"I should be very thankful to you if you could give me even the smallest information about Alexis," he said, "and I thank you beforehand. Perhaps I ought to tell you who I am. I am Prince Demidoff."

This was the name of a famous prisoner who after many years of exile had escaped from the mines of Siberia and who had shortly before published a book about his sufferings there.

I sat down and told the prince everything I knew about Alexis: His sudden flight, his return, his death and the theft of the portrait. He listened to me full of anxiety and when I told him that the portrait had been stolen, he jumped to his feet, paced up and down the floor greatly excited.

"Then everything is lost to me," he cried, "I tell you, sir, this portrait was everything to me. Of course, it belonged to Alexis, but it meant more to me and my children than I can tell you. You don't understand me, but if you will allow me I shall tell you part of the sad story of my life."

I was just about to tell him that I had found the picture again, so grieved I felt at the sight of his sorrow, but I hesitated for after all he might be a clever swindler and it was then better first to hear what he had to tell, and then act according to my best judgment. I, therefore, asked him to tell me his story.

"What I have to tell you," he began, "is not very pleasant to listen to. As you know I belong to that party in Russia which is struggling for liberty. Ever since I was a young boy I have worked for my country. I have struggled and suffered and for that reason I am not in high favor with the czar. In fact, the emperor and his family hate me. But until a few years ago they let me alone and allowed me to live my life comparatively free. From time to time I was warned by the police that I had written something in my books which was rather beyond the limit of what was permitted by the law, but as I belonged to one of the noblest families in Russian and was rich and influential, I was never molested. At last, however, neither my wealth nor my family could protect me any longer. One day I received an anonymous message that I was to be arrested and punished. Luckily I was prepared for a surprise of this kind. My wife was in Berlin, my two boys at school in Germany and I had placed in trust for them enough to keep them until they should be able to make their own living, if anything should happen to me. That everything that I possessed was to be confiscated I had never thought of. According to an order signed by the czar, I was deprived of my whole fortune, my estates and possessions and made a beggar.

I talked matters over with Alexis Vitrefsky, an old university chum who had always been my best friend. He was at that time still unknown to the police and was about to leave for England. We went to an English banker at St. Petersburg and upon his advice I exchanged all my bonds and stocks for English bank notes. The banker gave me 50 notes on the Bank of England, each worth 1,000 pounds sterling. These I turned over to Alexis that he might take along and keep them until I could reach him outside of Russia. Although I was watched I hoped to be able to escape.

"At first Alexis was embarrassed and did not know how he could take all that money along to Germany or England. Possibilities were that he would be stripped and searched on the frontier and then 50,000 pounds was rather a large amount of money for a student. Then he had an idea. He had always been in the habit of carrying with him wherever he went the picture of his dead sister whom he adored like a saint. She, like all the rest of us had been implicated in the revolutionary movement and had suffered for it. Alexis brought the precious picture to me in my room. We pasted the bank notes on the back of the portrait and pasted a coarse piece of canvas over it that none should suspect the existence of the money. As I had absolute confidence in Alexis I gave him the portrait and was sure that my money was safe.

Instead of going to England Alexis went to Berlin and a few days later I was arrested. For several years I was kept a prisoner in the fortress of Peter and Paul, then I was sent to the mines, but before I left the fortress I received word from Alexis. A messenger came to me through one of the secret government officials. I received from him a letter in cipher, in which he told me that he was living in this very house and he asked me to come and see him as soon as I should be free that he might give back the money to me. That is all, I am free once more and I came here only to find out that Alexis has been murdered and the portrait disappeared."

I was so impressed with the truth of his words that I no longer hesitated to show the portrait to the prince. Before I handed it to him, however, I said: "Pardon me, sir, but where are your wife and children?"

"My wife died while I was in the mines," he replied softly, "my boys are now living in Switzerland and are having rather a hard time of it, I understand."

"And your property, your estates in Russia?"

"Have all been confiscated. When I ran away from the Siberian mines I was practically penniless."

I opened my desk and took from the drawer the portrait which had been hidden there since I came back from Zurich. Without saying a word I handed it to the prince, who took it from me in silent surprise.

"Look if the money is still there," I said.

"I don't doubt that," he said cutting the coarse canvass on the back.

"But how did the portrait come into your hands? You told me it had been stolen."

I told him that I had found it at Zurich and bought it. While he said this he cut loose the canvas and found the 50 bank notes just as he had said. It is impossible to describe his joy when he saw the money.

"Poor Alexis," he cried again and again, "you are indeed a faithful friend. I can imagine how death came to you. I have heard that he joined one of the most radical secret societies and was unfortunate enough to offend one of the powerful leaders. These men never forget. Probably Alexis was hounded by him until he drew his last breath.

"But the portrait," he said, "why should the murderer steal that?"

The prince shrugged his shoulders and replied: "Perhaps the two men who were ordered to carry out the death sentence on Alexis were looking at you while you examined the portrait and stole it simply because of the valuable frame."

This explanation seemed reasonable enough. Prince Duminoff put the bills into his pocket. He wanted to pay me something but I only asked to be allowed to keep the portrait which even to this day reminds me of the exciting events of those days.

ELECTRIC WAR ON AGENCIES OF DEATH

Continued From the First Page *of* This Section

cine very few specifics, the principal ones being mercury and quinine. It is not exactly known what are the effects of these agents; but it is known that they do to a large extent, serve as specifics for the diseases to which they have been successfully applied.

"The human body is fortified against disease in a manner similar to that adopted in the national defense; for example, by France and Germany, along the frontiers and at all the ports of entry, these countries being very strongly fortified against invasion of foreign foes. Disease germs must be much more active and virulent in order to gain entry into the system through its well-fortified frontiers than to remain in active operation after having once secured a foothold.

"It is well known, of course, that all infectious diseases are produced by micro-organisms. There are two kinds of micro-organizms, the vegetable and the animal. A well man is not so easily attacked by organisms. In other words, the system has less ability to resist carnivorous microbes than it has to resist the vegetable microbes.

"For example, the bacillus of tuberculosis is a vegetable organism. Tuberculosis is a scavenger and can gain a foothold in the human body or other animal organism only when a proper culture medium has been created there either by injury or by the influence of some other germ disease. Hence it is that consumption and many other germ diseases work hand in hand.

"There are germs which attack only certain portions of the body, while others penetrate and live within every tissue and fiber. Some of the protozoa are minute, snake-like creatures, which first enter the lymphatic system, and, after gaining a foothold there, permeate the entire human organism, where they swarm about in the blood and other fluids, and multiply with enormous rapidity.

"They injure the individual in two ways: First, by feeding upon the fluids and tissues of the body, and, second, by their noisonous excretions.

"Whenever a disease germ enters the human body it is immediately attacked by the defenders of the body, chief among which are the phagocytes, or white corpuscles of the blood. Unless the phagocytes are debilitated or already overfed, the disease germs are inevitably destroyed.

"If, however, the phagocytes fail to destroy them, the next act of the body's defenders is to quarantine them and to localize their evil effects. This is very common with tuberculosis. Post-mortem examinations frequently discover lesions where the bacilli of tuberculosis have been quarantined and starved out.

"However, if the animal organism is not sufficiently strong, then the disease germs continually enlarge their domain, feeding upon their barrier walls, until they finally break through into the circulation in sufficient numbers to defy all powers of resistance.

"One might describe the human body as a republic of amebae, every person being made up of a large number of microscopic individuals, just as a swarm of bees is made up of a large number of individuals. The individuals of which we are composed are mostly microscopic in size, instead of being the size of bees.

"In the beehive, what Maeterlinck terms 'the spirit of the hive' dominates the entire swarm, and the life of the individual is as nothing in the interest of the life of the swarm.

"The same thing is true in the human body. In the beehive they have their workers, their reproducers and their defenders. In the great swarm of amebae which constitutes the human body we have our reproducers, our defenders and our workers. The white corpuscles of the blood are our main defenders. In a dusty day in New York city every healthy man inhales enough germs of disease to destroy an army of men were it not for our human defenders within the blood, who pounce upon and destroy invaders as fast as they arrive.

"Every gland of the body is a fortification through which invaders entering the system of lymphatics must pass in order to reach the deeper tissues of the circulation.

"There are two main fluid systems in the body—the one, the lymphatic system; the other, the circulatory system. "Blood is alkaline, while the lymph, or juice of the flesh, is acid. These two fluids are separated by thin membranous tissue, so that we are, so to speak, an electrical generator; and the various nerve ganglia, to a very large extent, perform the function of resistance coils by which the nerve-electrical fluid is controlled and husbanded.

"The medulla oblongata, located at the center of the brain, is the principal nerve ganglion and the principal resistance coil of the body. The stratum of gray matter of the frontal cortex serves the purpose of a storage battery, and it is the main seat of electrical supply in all volitional human functioning.

"Thus it is that every lymph cell of the body acts as a primary battery, or source of electrical energy, partly under the control of the human will and partly automatic in its action—that is to say, controlled by the involuntary nerve centers.

"The stomach does not digest itself, although it is made of exactly the same substances which it is constantly digesting. The probable reason for this is that we have the involuntary power of polarizing and rendering ineffectual the atoms or molecules of the chemical agents that form the digestive fluids.

"This power, while mainly involuntary in its action and beyond the power of the will, is, like most other involuntary processes, somewhat subservient to the influence of the will. We breathe, for instance, both voluntarily and involuntarily. To a certain extent, we digest our food partly voluntarily and partly involuntarily; and the process of digestion is, therefore, partly under the control of the will.

"Not only this, but practically our powers of resisting disease and of sending out the army of phagocytes to attack disease germs are, to a large extent, under the control of the will. It has been found possible, under hypnotic influence, to cause a blister to rise on the arm of a hypnotized subject, the subject being thoroughly convinced that a mustard plaster has been placed upon the arm.

"Obviously, then, much of the defensive and disease-resisting powers of the human body are electrical in their nature, the nervo-electrical fluid being generated from an enormous aggregation of electrical cells.

"Notwithstanding the fact that I have conducted a large number of experiments to help my foreview of this problem, I have not yet determined by any experimentations whether or not it is practicable or possible to utterly destroy all the germs of disease in the human body by any electro-chemical process whatsoever. But other experimenters have demonstrated, beyond the power of denial, that it is possible to attack and destroy disease germs in the body by remedial agents forced into the tissues by the electric fluid by what is known as cataphoreais.

"A great many have been deterred from conviction by the belief that remedial agents sufficiently strong to destroy the germs of disease in the human tisue would alo destroy the tissue themelve. This is disproved by the fact that it i common to inject into the tissues powerful poisonou remedial agents for the destruction of germ disease in leion without the detruction of the tissues.

"Further, as exemplified in certain diseases that first attack the lymphatic system, like those caused by certain protozoa, mercury is administered in large quantities, which so poisons the culture medium on which they thrive that they are very largely destroyed and, by long continued treatment, entirely destroyed.

"Heretofore the method of treatment by cataphoresis has been by local applications of electrodes covered with a sponge wet with remedial agents; and the remedial agents have been forced into the tissues by what is called the pressure of an electric current. Tanners employ this method for forcing the tannin solutions into hides to tan them, and the tanning process is very much accelerated thereby.

"Another method—as, for example, in the treatment of cancer—is to insert a zinc electrode into the cancer. It has been found that the electric current is quite efficient as a remedial agent from the fact that diseased tissues offer less resistance to the electric current than do the surrounding healthy tissues, thereby localizing the remedial effect of the electric fluid on the diseased tissues. This is the reason why the electric current, in this case, is supposed to have a selective faculty for the searching out of the disease.

"A well-known inventor in the field of electro-chemistry, I. L. Roberts, discovered that substances may be passed through a mechanically impervious partition under the influence of the electric current, for example, by his method the atoms of chlorine can be passed out of the solution from one side of the partition, through the partition into a solution of caustic potash upon the other side of the partition, here producing chloride of potash. In this case none of the liquid is able, mechanically, to pass the partition, which, being of a gelatinous character, is impervious, except to the electric current alone.

"It has occurred to me that, if the human body were to be interposed between two such solutions as a part of such a partition and the other portions of the partition were made non-conductive, then electric currents could be made to pass through the human body, thereby carrying remedial agents into the body in a way more efficient than heretofore. But, as I have said, I have not tried this experiment, and I offer it only as a suggestion to other experimenters in this field of investigation.

"It is, however, a question whether or not the atoms of a remedial agent like chlorine, while being drawn through the body under the influence of electric currents, would be capable of breaking away from the current, to react chemically either in attacking the disease germs or combining with the tissues of the body.

"If it should be found by experiment that they are incapable of parting company with the electric current under these conditions, then, possibly, by interrupting the electric current at frequent intervals, the remedial agents, released while in transit, might thus react. But this, again, is only a suggestion, not yet beyond the veriest theoretical stage.

"As an adjunct to the influence of the electric current in passing remedial agents through the system, such agents might possibly be injected into the blood, and thereby reinforce the effect of the agent passed into the tisues directly by the electric current.

"Persons who have doubt as to the ability of chemical agents to pass through the skin into tissues in sufficient quantities to have any practical effect may satisfy themselves by applying a small quantity of nitroglycerine to the skin. They will find that they will have one of the sickest spells of their existence, and that this sick spell will take place within a few minutes.

"A good experiment, which might be tried with the proposed electro-chemical cabinet, would be to take a victim of tuberculosis with an initial lesion in one of the lungs, and to pass remedial agents directly through that portion of the body, and observe whether or not the bacilli were completely destroyed, permitting the lesion to heal."

The Despised Ailanthus.

From Arboriculture.

Among the very common trees, yet almost totally unknown, is the much despised, fil smelling ailanthus. A million dollars could not buy a board in any lumber yard. The dealer, or manufacturer of lumber, never saw it on sale and would not recognize it if seen. Yet it is a magnificent wood, resembling white ash, and capable of receiving a high polish.

The tree is a native of the Molucca Islands, just south of the equator, some four degrees, and not far from Borneo. Here it forms a very large forest tree. It was brought from China during the first decade of the nineteenth century and has gradually spread over the United States, planted for shade only.

The male trees are very offensive while in blossom, but the female trees have no such odor. The trees have a tropical appearance, spread by underground roots, suckering so as to make them a nuisance on the lawn.

The ailanthus has run wild in the Cumberland mountains, groups of the trees being quite frequently found where apparently the birds have taken the clusters of winged seeds for lining their nests, some of the seeds thus escaping them.

Telegraphy in China.

From the London Globe.

The first telegraph line was opened in China in 1872 and there are now about 15,000 miles of line, the whole under imperial control. The Chinese language being syllabic and not alphabetic, many may wonder how a message is transmitted.

The method is simple but ingenious. There are as many characters as words in the Chinese language, and the messages are sent in number cipher. When the numbers are received at the other end a double-ended type is used, with numbers at one end and characters at the reverse. A message is set up by the numbers and then printed from the reverse end, which shows the characters.

A Bothersome Conscience.

From Washington Star.

"I hope you came out of that horse trade with a clear conscience."

"Yes," answered Si, smiling; "but it kind o' worries me. My conscience is so onusually clear that I can't he'p feelin' I must o' got the wust o' the trade."

BLEED THE POOR ON SALARY LOANS--One Man Who Borrowed $24 Had to Pay Over $600 to Redeem It

NEW YORK, Nov. 14.—An employe of a large transportation company who had to secure cash because of sickness in his family went to a loan broker and agreed to pay $30 in one month for the $24 loaned him. When the money was received he found out that it came from a loan office in Providence, R. I., and that the man to whom he had applied in this city was merely an agent. This was on November 1. His salary was received late in the afternoon of December 1, the date the amount was due, which made it impossible to get the money to the Providence office on the same day.

The following morning a man from a collection company called at the office of the borrower and demanded $30 on the loan, $1.49 protest fee, $5 collection fee and $1 brokerage, making a total of $37.49. It was impossible for him to pay this amount from his $60 wages and still meet his living expenses. The loan company offered to make him a new loan of $24 if he would pay the $14.49 difference. This he did, for which he agreed to pay $30 January 1.

The same treatment was accorded him January 1 that he received December 1. In order to pay the $37.49 in full on January 1, to insure himself against a repetition of extortion the following month, he secured a loan of $30 from another agent, for which he agreed to pay $30 on February 1 and $20 March 1. On February 1 the second agent was paid the first payment of $20. The manager very kindly offered to give him a new loan of $30 if he wished to pay the $20 which was due March 1, and in this way the old debt would be canceled. He accepted the loan and again agreed to pay $20 a month for two months because, as he put it, "I got $10 and I needed it."

At the end of 19 months, the next June, he had secured about $150 cash and paid out, as nearly as he could calculate, about $665. He had secured loans from at least 10 different companies. His position was seriously endangered and his family was in such destitute circumstances that an appeal was made to the Charity Organization society for assistance. An investigation made by this society showed that in addition to the large amount paid, the loan companies still claimed about $150, which it was necessary to pay in order to save the man's position.

An unusual story? It may be, but it is true and only one of a score used to illustrate a report on the salary loan business in this city, made after a careful investigation covering several months and including a complete record of the loans made to 182 different men by the 30 or more loan companies operating here. The report is published today in book form by the charities publication committee of this city. The investigation was made by Clarence W. Wassam, acting for the Russell Sage Foundation, which was endowed by Mrs. Sage with $10,000,000 for just such studies.

What it means to a poor man, or a young married man on a small salary, to be in debt, is shown over and over again by such cases as that of the fellow who borrowed $18.25 and paid back on it $25.48 in six weeks. The kingpin of the whole business lies in tacking on extra charges if payments are overdue, even for a day. If the victim rebels, he is brought to time by threats of filing on his employer for his wages. What the employer's attitude will be is known to the company. It considers a man a "good risk" if it knows his employer will discharge him if he has borrowed ahead on his wages. Employes know this too, so the companies advertise that the loans will not be made known to employers. One company which advertised in this way, caught a man overdue in his payments and demanded an extra amount of $5.10, which was interest on the loan at a rate of more than 300 per cent a year. He offered to pay at the rate of 60 per cent, but his employer was notified and he almost lost his job. Shylock's pound of flesh sounds like simple interest compared with the answer of the owner of a loan company to a man who asked for more time, and said that if his employer was notified he would be discharged and the only course open to him then would be suicide. The proprietor of the company—a woman!—is reported in the book to have said that "if he committed suicide they would close the office a day and attend the funeral, but the employer would be notified unless he paid the next day."

Women are largely employed by the loan companies. They work for lower wages and then, too, there would be constant danger of physical violence "if the borrowers were treated by a man as they often are by the women managers."

A long series of interviews with men in the loan business, some of whom talked frankly, led Mr. Wassam to conclude that the 30 loan offices of which he knows personally have an average capital of $10,000, which brings in yearly an average return of not less than $40,000. In all, the investment is about $300,000, with which is done an annual business of about $1,200,000. There is comparatively little legislation on the subject, but those states which have attempted to regulate it have fixed the maximum interest at from 1½ to 3 per cent a month. The legal rate of interest in New York state is 6 per cent a year. In a few cases which have been taken before a court the loan companies have contended that this rate did not apply to them; that they were not loaning a man money, but were buying his salary in advance, just as they might buy a farmer's growing crop. But very few cases are ever taken into court. If the company suspects that a man has even consulted a lawyer, it demands immediate payment with a threat of notifying his employer. Then, too, the men who borrow on salaries are not often the kind given to litigation. That they are wage-earners is clearly shown by the fact that 90 per cent of the payments are made weekly and the most frequent amounts are under $10. It is the workman with the Saturday pay envelope, and most often the employe of a large transportation company or manufacturing establishment, who is the usual customer. In some cases he is even led into the trouble by his superiors. Mr. Wassam has records of foremen, timekeepers, and even of a private secretary, who were in the employ of a loan firm and were paid commissions on all loans made to the employes of their house.

The salary loan, Mr. Wassam points out, is a necessity in a large city to the man on a small salary. If his wages just about equal the cost of living for himself and his family, he must borrow somewhere in case of sickness and childbirth, to meet insurance premiums and in many family emergencies. Salary loans are not intrinsically bad, but at present the business methods in vogue are frequently open to severe criticism. This is especially true where the loan is made from outside the state, as in the story which opens this article. A company in Providence, R. I., loans all the money. The loans are made through agents in New York whose sole interest is in their commissions. The collections on overdue payments are made by a large collection agency, an officer of which told Mr. Wassam that its charges were based on what they thought they could get out of a man. The collections on overdue payments lead often to the making of a new loan to repay an old one, thus enmeshing the borrower in an endless chain of debt.

The chapter on "Proposed Remedies" has for its keynote this sentence: "The salary loan business thrives upon secrecy, and any effort which tends to destroy this secrecy will aid in regulating the business."

A woman who manages a loan office told Mr. Wassam that "the salary loan business depended upon their ability to keep the general public uninformed as to their methods." Another manager said that if a campaign of publicity, commenced some time ago by the New York Herald, had been continued, it would have been necessary for him to close his two offices.

Mr. Wassam's suggestions are: Complete publicity; cooperation by employers in guarding their men against extortion; consulting the wife and family; legislation covering rates, conditions, regulation of deceptive advertising and prohibiting the use of the mails to misrepresentative circulars, and possibility of establishing of a loan association to be run like the one connected with St. Bartholomew's church. This is a "business philanthropy," paying fair returns on the small capital which the church could furnish, but run in the interest of the borrowers. It has been conspicuously successful, and in nine years' operations its losses have been less than five eighths of 1 per cent.

Tax the Cats.

From the Emporia (Kan.) Gazette.

It is really difficult to understand why the cats have escaped their share of public responsibility. Few thinkers will dispute the statement that such animals are entirely too numerous. The well-fed, well-groomed cat, that stays at home and attends to its knitting by the family hearth is not a menace to the public welfare, but who will defend the sad-eyed tomcat with the tragic voice that sings wild dirges at dreary midnight's cheerless hour? And his name is legion.

One cat of that description is a greater nuisance than a dozen dogs. And it may also be said of the cat that it is a born thief and porch climber; and it is also a vehicle for disease germs, and many other things which are unpleasant. If cats were taxed, the useful ones would survive, and the masterless ones would have to die the death; and there are few who will argue that such a consummation is not devoutly to be wished for.

Sauce for the Hen.

From Harper's Bazaar.

Mother—Alice, it is bedtime. All the little chickens have gone to bed.

Alice—Yes, mamma, and so has the hen.