HANDSOME WOMEN "SHARKS" DO A THRIVING BUSINESS IN ST. LOUIS; UNIQUE METHODS ARE EMPLOYED BY THE ATTRACTIVE MONEY LENDERS

LOOKING FOR HER "COUSIN."

A TYPICAL LOAN OFFICE COLLECTOR.

THE NEW SHYLOCK.

One Loan Office Is Owned by a Woman Who Is an Exacting "Collector"—Clever at Locating Delinquents.

Pretty young women attractively gowned and gentle of speech are supplanting the old time money-lenders of St. Louis.

Adversity has been a friend of some of its sting under the operation of the new methods. Interests of usury are just the same, or higher. But under the spell of a pretty and winning woman's presence and her financial solicitude the hard-up borrower forgets for the moment the inevitable day of reckoning and the deal is closed whereby he pops his salary or his chattels in pawn for months to come.

The part the women play in the money-lending business is that branch of it which deals exclusively in small amounts at large rates of interest, as a comparatively recent innovation. It has taken on increasingly with the expansion of a conservative trend of the effort, until now there is hardly a "shark" office that has not at least one of them in its employment.

At least one of the new ventures of the enterprise has here but women in its employ, and they run the scale of money-lending operations from negotiating the loan to collecting, locating delinquents and even foreclosing on the hopeless borrower.

It is a strange fascination, if it be only coincidence, discovered after a half dozen explorations among the small money-lending centers by a Republic investigator that in transacting business the wiles of women are as potent as of old in the cities as they are in those nonprogressive and conservative shops where this field has not been opened to the new woman. Men pass very clearly for his office and the people where they are ministered to with these proprietors' gifts.

WOMEN ART PUPILS

The women have been art pupils. Too day several of them are in business for themselves, and with characteristic feminine thoroughness they have gone their male preceptors one better, introducing in their business a refinement of method that probably did not occur to a mere man to use.

Many years the extravagance, spendthrift ways and his present prosperities, so urgent and insinuating, induced Jack to pawn his salary to extricate himself, are played upon and played upon by these sharks of a gentler race with as much eagerness and avidity, and withal as much adroitness, as any shark that ever wore a beard or walked unemployed of skirts.

And yet there is no doubt that the borrow-fee of taught is tempered by a palatable when administered by a pretty woman of winning presence and of sweet and gentle manners. The subtle charm of her womanhood is an anaesthetic which lulls the victim of financial sickness to a slumber, where the operation of "bleeding" him is less poignant.

True, he wakes up anon and when he has "come out of it" he knows the charm to be a dead sea fruit.

In the quest for experience a Republic reporter last week made the rounds of several money-lending shops in the course of an afternoon. Without any great effort he simulated the guise and manner of one who needed money, and bled him forth.

The first two places were not fruitful sources of adventure of the kind he sought. Men waited on him and answered his questions as to rates and the manner of securing the loan, and they did it in the severely matter-of-fact manner that men ordinarily use in conducting so prosy an affair.

Women were in the offices, but they presided at the typewriters and in the division of rates, notes, payments, mortgages and time their radiant smiles were missing.

There was nothing doing here and with the assurance that the prospective borrower might have $50 for one year for a fee of $3, making monthly payments of $4.20, the reporter departed for some financial Eden where Adam was not the whole show.

Away up in the topmost regions of an office building he found it. The door of the office bore a welcome sign of hope and he entered. Two men sat in the office and as the visitor twirled his hat nervously he stated his mission.

"Just a minute," said one of the men as he arose. "I will get the lady who manages that part of the business to talk to you," and he was off to the adjoining office.

Presently there was the frou-frou of rustling skirts and a vision of loveliness stood before the admiring eyes of the prospective borrower.

And this was the "shark." So young, so pretty, so well-gowned and of so sweet and charming a presence. Could this beauteous and engaging feminine discuss the vulgar materialities of hard money, the security for it and the grinding price that must be paid for it? The reporter found himself rolling these questions over in his mind in the short instant that she stood before him, her delicately pencilled eyebrows, over eyes of tender luminance, arched in an expression of courteous inquiry.

And even as he wondered, and wondering worshiped, she spoke and he found partial distinctness.

"Did you wish to make a payment?" The question was asked in a strictly business manner, but with a voice inflection ever so gentler than the most deferential of men would have delivered it. And her voice was mellow silver in its sweetness of tone.

No, the visitor did not wish to make a payment. He had come to inquire about making a loan.

"Oh, and how much did you wish to borrow?" was the next question this peri of loveliness and money asked.

"About $50, I guess—that is, I haven't decided just how much yet," answered the reporter in a genuine confusion for the shark's attractiveness was really disconcerting. And then he added: "I thought I would like to obtain some information first about the rates."

The quiet tones was unhappy. In the twelve depths of the visitor's eyes came ever so slight a steeliness of glitter as she answered in tones that took on less tenderness:

SHE IS INQUISITIVE

"You want to learn something about the business, perhaps?"

A thousand times, no. The visitor hastened to assure this lovely lender of shekels that he merely wanted to learn what would be required of him in order to borrow a certain sum of simoleons to use him over a present stringency.

Then she proceeded to impart the information, asking the narrowest questions so pertinent that if asked by a man the timid would perhaps have gone away without making the loan. But from the coral lips of this transcendent daughter of commerce the most direct questions as to his needs, his property, his salary, his business and, in fact, who and what he was and what he wanted, fell as pearls to the admiring listener.

What though she told him that to borrow $50 for a year would cost him $22 that as security for the payment of principal and interest he had his choice of either assigning his salary or mortgaging his furniture, that the valuation of the property would not be accepted, but that the loan company would make its own appraisement and, in fact, that once he had secured the desired $50 he signed, sealed and delivered himself and his goods and chattels over to the loan company, it did not sound harsh or exceptional or aught but fair when the bond was nominated by so sweet a lady.

And then, gently and tactfully, she asked the visitor which he should prefer to pawn, his salary or his furniture. He was undecided. She seemed to urge the salary.

"To get $50 on your furniture you would need to have very fine furniture. May I ask what is your occupation?"

The visitor was a bookkeeper. And as gently and in a tone of inquiry shorn utterly of any semblance of mere curiosity, she asked:

"And may I ask what is your salary?"

She was told that the would-be borrower drew a monthly stipend of $125.

Gravely, almost sadly, in a voice that seemed to speak the pain she felt at the message of disappointment she was about to convey to the prospective borrower, she said:

"You could not borrow more than $30 on that much salary."

Then the enchantress took another tack fearful of losing a prospective customer, and proceeded to talk a chattel mortgage. She did not talk long or indecently and under the spell of her pleasant voice and her fresh and pretty presence it is easy to imagine how "sweet are the uses of adversity."

BECOMES CONFIDENTIAL

Finally the visitor arose. He would think it over and let her know. No, he did not care to give his name or the name of his employers until he had decided to make the loan.

"You can rest easy about any business relations you may have with us," assured the lovely money lender in her most dulcet tones. "Our business is strictly confidential and outside of this office I know nothing of your affairs whatever."

A sort of financial father confessor, suggested the visitor facetiously.

The vision dropped her eyes modestly, the pink damask of her cheeks seemed almost imperceptibly to take on a deeper glow, as she answered:

"Well, not exactly."

No wonder the trade of money lending grows and thrives and flourishes like a green bay tree. When to the pinch of men's necessities the gentry add the hypnotism of a pretty woman's face and voice and presence, what is there left to impressionable man who is in need but to succumb and to pawn his livelihood or his goods.

There are variations in the method of the women in the craft. One woman, also "beautiful and refined" as the matrimonial advertisements have it, who conducts a money-lending business in St. Louis, figures only incidentally in the transaction, exacting nominally but a reasonable interest on the money loaned, but in reality dividing up with a confederate a very handsome "commission."

The procedure is thus: She agrees to loan the borrower a small amount of money at 6 per cent, referring the prospective borrower to an agent in the same building. The latter questions the borrower, finds out the amount he wishes to borrow, the security he has to offer, and if it is furniture he goes to the borrower's house, appraises it, draws up the notes and the the chattel mortgage and obtains the signatures. Then he accompanies the borrower back to the office of the woman money lender and tells her that he has appraised the property and that the risk is a safe one for a stipulated amount and time.

The woman shark then fills out a check for the amount of money to be borrowed and the agent's commission. The check is made payable to the borrower, whose indorsement is secured upon it. Accompanied by the agent the borrower goes to the bank, cashes his check and pays the agent his commission on the spot.

COMMISSION SCHEME

The subsequent history of that commission could best be told by the woman money lender and the agent.

For instance, for a loan of $50 for four months the borrower would pay the woman money lender $5 interest. The agent would get $5 as his commission, the commission coming out of a check for $50 drawn to the order of the borrower by the woman money lender.

But it is in collecting and "locating" that women in the money-lending business find their largest sphere. They make excellent collectors, much better than men, and for two good reasons.

They alleviate the sting of the shark's fangs on the hapless creditor, in the first place. It is easier to pay the unjust due to one of these fair collectors.

And the second reason is that when payments are dilatory the women collectors are frequently sent to the offices or places of employment of the borrowers. After a time this becomes embarrassing, even though the object of the woman's visits is unknown to any but the victim, and he heeds every effort to beat her to the office with the pound of flesh.

But it is as a "locater" that woman in the money-lending business is supreme. The man who is a fly-by-night, who changes his base frequently and surreptitiously without taking his particular banker into his confidence, is the bane of the money shark's existence.

Here is the method he has of locating the recreant borrower through his women minions.

On a day a young and pretty and very swagger woman rustles into the last known place of employment of the Hickory client. All is attention upon the part of the clerks in the office, for, bear in mind, she is young and very pretty and altogether charming. Two or three spring to wait upon her. She beams upon all of them and asks:

"May I see Mr. Hardupp?"

"Mr. Hardupp is not with us any longer," she is told. "Is there anything I can do for you?"

"No, thank you so much. How long is it since Mr. Hardupp left the firm?"

LOCATING A CLIENT.

"Why, he hasn't been with us for several months."

"Oh, dear, how provoking!" and the ruby lips form in a pretty pout of annoyance, while the sweet young thing hesitates uncertainly. Then in a burst of girlish confidence she adds: "You know he's my cousin and I haven't seen him for ever so long. I do wish I knew where I could find him this afternoon. I have a message from his aunt for him."

Oh, Tom's cousin, is it. Oh, well, that's all right. She certainly is a stunner and, Tom wouldn't want to miss seeing her.

"You can find Mr. Hardupp at Blank & Blank's. He is employed there since he left us," the peachy creature is told.

Pleasure beams all over the pretty features of Tom's cousin, and it is genuine, as she gushes:

"Oh, thank you so much. I'll go right over there."

And she does. Then when she asks for Mr. Hardupp and one of the clerks summons him with the announcement that "there is a regular pippin out there to see you, Hardupp," the latter loses no time in coming, for beauty is a universal password.

"Mr. Hardupp?" asks the pretty "locater."

Mr. Hardupp in an unlucky moment acknowledges his identity, and the sweet young thing in accents that are startlingly clear, concise and businesslike, coming from one so fresh and fair, informs him:

"Mr. Hardupp, I represent Ketchum & Squeezum, and I am instructed to say to you that we have a little account with you that has been neglected for several months. Unless immediate settlement is made for the payments already overdue we will be obliged to place the matter in the hands of our attorneys."

Then Tom's "cousin" takes her departure and Tom hustles around to "raise the wind."

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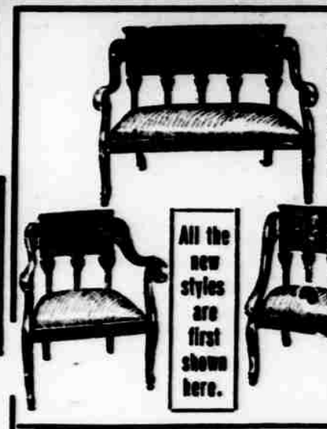

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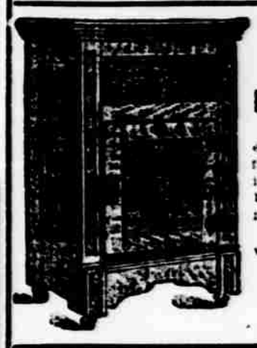

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STOPS SMITH COLLEGE FAD.

President Forbids Girls to Ride on Construction Cars.

REPUBLIC SPECIAL.

Northampton, Mass., June 10.—Construction car rides, the newest fad at Smith college, have been vetoed by President E. Clark Seelye. The decree was issued in chapel, and many of the girls were moved to tears.

The construction car is of the ordinary type used for the transportation of materials on trolley roads. Its possibilities appealed to quick-witted Smith girls, and for two weeks the car has been chartered afternoons and evenings. A favorite position of the young ladies has been to sit on the edges of the car, letting their feet hang over.

President Seelye says that his order is based wholly on grounds of safety. A regular car ran into the construction car on Memorial Day, when Smith girls were aboard. None was hurt. The accident became known to the college faculty in spite of the girls' efforts to hush it up. Construction car rides were to have been a feature of commencement week.

More Parks for the Poor.

REPUBLIC SPECIAL.

New York, June 10.—Among the latest efforts of those interested in securing more playgrounds and parks in the congested districts is the organization of the Metropolitan Parks Association. The aim of the new society is to take up the work of looking after the parks and playgrounds, and in securing more breathing spaces in the poorer localities. A systematic plan for the establishment of parks throughout the greater city will be suggested to the end that eventually all the boroughs shall have adequate spaces devoted to this purpose.

NO PAIN OR ACHE AT 105.

Mrs. Louisa Cox, Who Is 105 Years Old, Sleeps Like a Girl, And Says She Does Not Know What It Is to Have a Pain or Ache.

MRS. LOUISA COX.

Her Only Medicine Is DUFFY'S PURE MALT WHISKEY, "The Renewer of Youth."

Harrington, Maine, May 29, 1904.

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If you would be strong and vigorous and able to enjoy the work and pleasures of life to the fullest; if you would live to ripe old age without aches and pains, take Duffy's Pure Malt Whiskey as directed and avoid all drugs. Doctors say it's the most powerful aid they have in fighting and curing diseases of throat, lungs and stomach, low fevers and all weakening, wasting, nervous, run-down, diseased conditions from whatever cause.

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PREDICTS BUSY KLONDIKE SEASON

John Swanson Says Fifteen Thousand Persons Are Now on the Way to Nome to Dig Gold.

REPUBLIC SPECIAL.

New York, June 10.—This is going to be a red letter year in the Klondike," said John Swanson, a gold digger from the fields of yellow ore, as he stood in the lobby of the Broadway Central Hotel, the center of a group of interested listeners. "They couldn't keep me away if they chained me with a cable.

"Gone die? Why the above-the Klondike have been dead for years. The new strike in the Tanana fields is not talked about from and I'll bet a fortune to a nickel strike that the strike that soon be digging around that neighborhood will make a noise that'll startle the civilized world. I'm no prospector and have no property to boom. I'm talking out as the fellow with pick and pan, who makes six $ a day and board digging out the stuff. But I know a thing or two about that country. I've been there ever since the rush started and when the roll is called next month I'll be one of the 3,000 pilgrims who are now on their way and who will be in Nome in time for the new season."

There was something fascinating about Swanson's assurance. He stuck his thumbs behind the armholes of his vest and revealed massive fingers decorated with heavy rings of soft natural gold. In his throat was nailed a giant nugget picked from the sands of Alaska, and as he smiled his teeth gleamed with sparkling gold which he had himself dug from the banks of the Yukon River. His prophecies about the future of the new "strike" in the Tanana district smacked of sincerity and the old dreams of the gold-fever victims.

INFINITE NEW ERA OF GOLD

"There are persons here in New York who believe that the gold-digging business in Alaska is a played-out game," said Swanson. "They do not know that right in the persons are on the way to Nome and that the population of that mining town will be much greater when the season opens up in the late days of June than it ever has been. When I left there the town had dwindled to about 2,000 inhabitants, which is about the normal winter condition. But when July comes along each year the gold diggers return and Nome is a place of about 10,000 population during the work period. This year it is going to be much greater, and there will be no doubt about Tanana where they have made the new strike.

Swanson admits that his coming to New York from the gold fields and his have to do getting back there have something to do with a general belief among capitalists that a new era of gold discoveries is about to dawn in the distant and frigid land of Alaska.

"Some of the financiers," he said, "have for the last two years been deluded by the dream of making a mint of money out of the tin fields away to the north of Nome, and I quit the gold business last season and went with about thirty miners away above Cape Prince of Wales, far beyond the Arctic Circle and right on the Arctic ocean, in search of the fortunes that were dreamed about in the tin business. It was all a dream.

"Our little band of miners, operating for a Wall street concern, cost the company $2,000 for the season's work, and we only dug out about $1,000 worth of tin. Tin ore is only worth about $50 a ton, and the business away up there will never amount to much, in my opinion, so long as the mines around Cornwall, England, turn out their regular quota. Our company went out of business, and the best of forty miners, after all sorts of hard hits up there beside the Arctic ocean, could get only 50 cents on the dollar in settlement for wages and had to get back to the lower districts the best we could. I came down the Yukon River in a boat not big enough for two. My pal and I cooked our meals, such as they were, in the boat on a bed of sand and rock.

"Was I cold up there on the Arctic Ocean? Well, the mercury sank to 50 below zero in winter and strikes the freezing point the warmest night of summer, of course, in summer, which means about a month out of the year, the days are warmer and most of the snow melts, but the nights are cold, just the same.

"We came near starving to death once or twice when our supply of canned goods gave out. There is no game there in that country above Nome. One would think we might find bear. Not at all. The United States Government has sent reindeer there for the Indians, and we occasionally managed to get one of those from away over the mountains of snow and ice.

CHANCE FOR POOR MAN

"Cutting out all dreams and striking fair calculations about the possibilities for a poor man in the Klondike, I would say there is always a certainty to make $ a day and board as a good digger, and always a chance to get immensely rich by staking off tracts of land. This latter is only a gambler's chance, but it is a chance just the same, and while a person is getting his living and $ a day besides he can afford to take the gambler's chance.

"My own experience has perhaps been filled with as much bad luck as anybody who ever went to the gold fields of Alaska and staked off a claim, and I have nothing to regret although I will tell you of a turn in fortune by which I narrowly escaped being a millionaire. I had staked off a tract containing about twenty acres. All one has to do is to stake the land and pay $10 for recording fees and then work the land twenty days out of the years in this way he gets title for a year. Well I sold my claim to a company of miners for $100 and in less than three years they had netted more than $100,000 on the property by working it and making a 'strike.'

"I didn't have the nerve to hold out or to work the land myself. I would be worth more than $100,000 to-day if I had developed the claim which I had staked off. That was my bad luck, or my lack of judgment. It's all a gamble. I might have worked the land three years and been no better off. The spirit of speculation was in me, and I would have worked it if I had been in position, but I felt that $100 in the hand was worth more than whatever might be found in the ground or might not be found there. I made a mistake in a minute which cost me a million dollars in three years.

"There are some of the chances open to the man who goes to the Klondike to seek a fortune. It is easy to see that he has little to lose so long as he can hire himself out at $5 a day and board while waiting for these chances to come out true. And, by the way, there's no way of spending money up there on that basis. So long as a gold digger gets his board and $5 a day he can stick the $5 in his leather bag and it will stay there until it rusts. There's nothing up there he wants to spend it for, as there is down here in New York.

"The season will not be fairly well started until June, but already men and women are flocking to the new Tanana strike by the thousands. When I passed through Seattle the other day I found that there was going to be a pilgrimage to the Klondike this summer which will far exceed any of the great marches of former years. I am impatient to get back."

IMMIGRATION CAUSES INCREASE IN INSANITY.

Not Due to Money Madness and Noise of City Traffic, Alienists Declare.

REPUBLIC SPECIAL.

New York, June 10.—Alienists of recognized authority in New York say the recent report of the State Lunacy Commission does not indicate that the noise and methods of life in the metropolis are driving its population into madhouses. Since the report was issued, showing a 30-per-cent increase of insanity in this State, largely in New York City, there has been much comment in various sections upon the insanity-breeding conditions of the greater city. One physician in the western end of the State has ascribed the condition to flats and tenements. A Bronx alienist believes the increase of New York's insane to be due to "money madness and the noise of L trains."

Doctor Spitzka says all this talk is nonsense. While admitting that there are undoubtedly a larger number of cases in the insane asylums than ever before, he says this is due to natural causes, the chief cause being the fact that New York City is unfortunately the port of entry for a large part of the immigration to the United States.

"If some method could be devised," he said, "to get the European immigrants out into the country, where they could get God's fresh air and have more favorable surroundings, New York's list of insane cases would materially diminish. There is not the slightest fear that the people of New York are going crazy. As a community we are just as sound mentally as any people on earth, if we could find a way of preventing the herding of immigrants in the East Side section.

"There are 1,017 more cases in the fourteen State insane asylums than can be properly cared for. Last year there were 9,501 commitments in the state, an increase of 927 over the average for the last ten years. A very large part of this increase came from New York City, and more than 50 per cent of the commitments from the city were aliens.

"There is now talk of building two more hospitals for the insane, and so large has been the increase of insanity in New York City that the State Commission has recommended that these hospitals be erected between New York and Poughkeepsie.

INVESTIGATION OF DIVORCE.

Lack of Uniformity in State Laws to Be Studied.

REPUBLIC SPECIAL.

Washington, June 10.—The Census Bureau will soon commence the gathering of information relating to marriage and divorce in the several States and Territories, at the request of the President, expressed in a special message to Congress at the last session.

Provisions of the marriage laws of each State and Territory, provisions of the divorce laws, statistics showing the number of marriages and divorces in each State and Territory, and the prevailing grounds on which applications for divorce are based are among the points to be inquired into. The statistical establishment will ask the State bureaus to turn over all the facts that have been gathered and compiled.

There is a great lack of uniformity among the marriage laws of the various States and, according to information in the bureau's possession, but few of the States have made changes in their marriage laws since the acts were originally adopted.

There is even less uniformity in divorce laws. Hardly any two states agree on what shall constitute cause for divorce. The report to Congress from the Census Bureau will, it is believed, show that the South is ahead of the North in making divorce difficult. It has been the contention of those who have led this movement for reform in marriage and divorce laws that the conflicting statutes in the several States lead to many frauds and abuses, and it seems altogether likely that the census investigation will substantiate this view.

FLYING FISH ATTACK SHIP.

Knock Down Man at Wheel of Steamer Mauna Loa.

REPUBLIC SPECIAL.

Honolulu, Hawaii, June 10.—A remarkable occurrence is reported by the officers of the steamer Mauna Loa, a vessel operating along the west and southwest coasts of the Island of Hawaii. Week before last while the vessel was off South Point, on the Kau coast, the craft was attacked by enormous schools of flying fish. The flying fish are of large size in the waters about Hawaii and the attack resulted in several persons being badly bruised.

Three separate columns of the fish swept upon the vessel. It was the last column which made its attack felt. One of the fish passed in front of the face of Captain Simerson, knocking his cap off, another flew against a native sailor on the forward deck, knocking him down, while another made its way into the wheelhouse and, striking against the man at the wheel, sent him reeling to the deck.

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