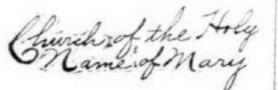


THE HERALD

PUBLISHED EVERY THURSDAY. Entered at the Postoffice at New Orleans as Second-Class Mail Matter. TERMS OF SUBSCRIPTION. One Copy, One Month, in Advance, \$1.00. One Copy, One Year, in Advance, \$10.00.

NEW ORLEANS, JULY 22, 1915.



A very interesting meeting of the Holy Name Society was held last Thursday. It was well attended and at the same time most interesting. One new member was received. More should be coming in at every meeting.

Very Rev. T. J. Larkin has returned from his trip to the Catholic Educational Convention in St. Paul. On account of his long experience in school work, and especially in parochial schools, he was allotted the task of reading two papers on this branch of education, which at present is so dear to him.

Father Cassagne is still pushing on his conquest of the West. He was last heard of in Los Angeles. He was in perfect health and was enjoying every moment of his trip.

Rev. J. Collins, S. M., of Jefferson College, left Wednesday for a short vacation to New York. This is Father Collins' first outing in several years. He has labored faithfully year after year without leaving Louisiana for a vacation.

Services Sunday: Mass, 5, 7, 9, 10; benediction after the 10 o'clock mass; baptisms, 4-5.

BAPTISMS. John C. Strong, son of Frederick Strong and Clare Carlow, born Oct. 8, 1871, baptized July 16, 1915, by Rev. J. A. Petit.

INTEREST EQUALS PRINCIPAL.

Do you believe that nine dollars' interest on a loan of nine dollars for ten months is a reasonable amount to charge for the use of this amount of money? If you think this is excessive then you are like most other people in our community who are daily condemning our local pawn shops that are permitted by law to charge ten per cent a month interest for loans they make to people who are hard-up for actual cash.

Only recently a certain locomotive engineer needed some money badly; he pawned a watch worth about forty dollars for nine dollars, and at the end of the month he was not in a position to reclaim it; he went to the pawnbroker and paid ninety cents interest for that month, and each subsequent month he paid ninety cents interest until he had paid nine dollars before he was able to take out his watch; in other words, for the nine dollars he borrowed he had paid eighteen dollars to get his watch back.

If there is a business in the world that should be completely wiped out, either through the Constitutional Convention or a repeal of our local law, it should be done instantly with regard to the pawn brokers.

Poor people require loans of money just the same as do the rich people, but the amount of their loans is so small that regular banking concerns pay little attention to them; in other words, to borrow money in the bank you must have security in property or indorsed notes, the value of which is sufficient to guarantee the bank its return payment; but the poor man, who has no collateral, must resort to the loan sharks and the pawnbrokers, who take from him this enormous toll in interest.

Some time ago an effort was made in the city to establish what was to be known as the "poor man's bank." Offices were opened in Perdido Street, and some of our very influential citizens had taken stock and were to become members of the Board of Directors; they lent their names to this institution, but strange to say the bank was never incorporated.

Willie finally persuaded his aunt to play train with him. The chairs were arranged in line, and he issued orders: "Now you be the engineer and I'll be the conductor. Lend me your watch and get up into your cab."

Paradise, and may light perpetual shine upon her. The Rev. W. S. Slack and daughter, Miss Caroline, left for a six weeks' visit to Panama. They sailed on the S. S. Cartage on Saturday. The address of the Rev. W. S. Slack is Box 265, Ancon, Panama, C. Z.

SUFFRAGE MEETINGS. Mrs. L. H. Yalets states that she is glad to be able to report that our district has a number of woman suffrage followers. Many men have come forward and declared that they have been for woman's suffrage for thirty years and are still for it.

loan of fifty or one hundred dollars, whose morals were to be considered, and the bank was to loan upon moral risks almost entirely, upon notes indorsed by other depositors in the bank, and every indication pointed to success for the bank, but it did not materialize.

Five years ago Mr. Arthur J. Morris, a lawyer of Norfolk, Virginia, worked out the plan of industrial loans and investments that bears his name. At the beginning of May there were twenty-two Morris-plan banks running. Up to January 1, the banks had lent \$6,776,767 to 54,794 persons, who on the average borrowed \$123 each, on no other security than their character and their earning ability.

The plan is not a charity, for the banks have made a profit of 7.8 per cent, and their loss from bad credits is less than one-tenth of one per cent. It is not a swindle, for behind it are sound bankers and able business men. It aims to take the honest small borrower out of the clutches of the pawnbroker and the "loan shark," and to give him the same advantages that the large borrower gets from the ordinary commercial bank.

At the end of the year he may cash his certificates and liquidate his debt; or he may keep them, get five per cent interest on them, and renew his note without indorsers. In two years, if he follows the same process, he will own the interest-bearing certificates and will have his debt paid besides.

THEIR QUARREL. Magistrate—I understand that you overheard the quarrel between the defendant and his wife? "Yes, sir."

NOTICE, SPORTSMEN! The Federal Law for the protection of migratory birds prohibits the following acts: 1. Killing migratory game birds during the closed season.

Migratory insectivorous birds include all species feeding chiefly or entirely on insects and occurring only or principally at certain seasons. Among the more important migratory insectivorous birds are the cuckoo or rain crow, certain species of woodpeckers, nighthawk or bullbat, whip-poorwill, kingbird or bee martin, meadowlark, oriole, cedarbird or waxwing, martin, swallows, catbird, thrasher, wrens, thrushes and robin.

ALGIERS VS. BURAS. The Algiers Stars will journey to Buras Sunday, July 25th, to play the fast team of that place. The following players are requested to report at the Grand Isle station no later than 8 o'clock: J. Sullivan, J. Gerrets, J. McCluskey, N. Troclair, W. Whitmore, H. Southerland, I. Salathe, M. Abbott, K. Abbott, E. Harding, W. McGuire and C. Corbett.

HER DREAMS CAME TRUE

By DONALD ALLEN. (Copyright, McClure Newspaper Syndicate.) Mrs. Matilda Fletcher was washing windows, mopping the floors and doing a general cleaning up for the widow Perkins. Mrs. Fletcher was a married woman who went out by the day at a dollar a day.

"You ought to know, Mrs. Perkins, that I am no blabber." "Well, I have dreamed that Mr. Jackson rescued me from a ferocious bull, at the risk of his own life. I awoke calling him a brave man."

"I think he was." "Good! Mrs. Perkins, you are a widow and Mr. Jackson is a widower. Fate is trying to bring you together."

"I think I want to borrow your garden rake—I think I do." "Why, with the greatest pleasure," was the reply.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.

LONELY MR. HODGE

By CLARISSA MACKIE. (Copyright, McClure Newspaper Syndicate.) The next day after Miss Lumpkin's Selected School for Girls opened for the fall term, Robina Judd, the new girl of all, walked about the spacious grounds with her roommate.

"You would manage it somehow to tell him that I had dreamed of him?" "I could. He is quite a man for mysteries."

"I told him," explained Mrs. Fletcher as she entered the house. "I found out that he believed in dreams, and I went at it and told him all that you had told me."

"I think I want to borrow your garden rake—I think I do." "Why, with the greatest pleasure," was the reply.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.

A Woman's Game

By M. QUAD. (Copyright, 1915, by the McClure Newspaper Syndicate.) When Captain Jabez Bebee of Marblehead launched his new brig he named her the Jane Bebee after his wife, who had sailed with him for many a voyage and was almost as good a sailor as he was.

"I think I want to borrow your garden rake—I think I do." "Why, with the greatest pleasure," was the reply.

"I think I want to borrow your garden rake—I think I do." "Why, with the greatest pleasure," was the reply.

"I think I want to borrow your garden rake—I think I do." "Why, with the greatest pleasure," was the reply.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.

PERSONALS

(Continued from Page 1) Mrs. W. S. Slack and daughter, Miss Caroline, left for a six weeks' visit to Panama. They sailed on the S. S. Cartage on Saturday.

ALGIERS VS. BURAS. The Algiers Stars will journey to Buras Sunday, July 25th, to play the fast team of that place.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.

ALGIERS VS. BURAS. Preparations are being made to hold another tag day on Saturday for the benefit of the Jitney Service, which is being fought down by the Street Railways Company.