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80 CENTS A MONTH

ERNEST LISTER IS ELECTED GOVERNOR

THE LAW ON LOAN SHARKS

The state law prohibits ANYBODY from charging ANYBODY more than TWELVE PER CENT a year on any kind of a loan!

If Tolman, or Drake, or the "State Security Co." or any other loan shark has attempted to collect MORE THAN ONE PER CENT A MONTH from you under any pretext whatever, come to the Times office and state your case.

You need not pay one cent of interest if such an attempt at extortion has been made.

No matter what the sharks tell you; if they try to annoy you at your home or place of business, swear out a warrant for them.

But above all, REFUSE TO PAY THE INTEREST IF IT IS MORE THAN TWELVE PER CENT A YEAR.

THAT'S THE LAW!

SHARK VICTIMS MERE CHATTELS

Because the machinery of the loan sharks operating in Tacoma depends almost entirely upon bluster and bluff, there are wage-earners in this city who haven't been free of the grip of the sharks for ten and often fifteen years.

The old feudal or baronial custom prevails with the loan shark; when one of them dies or retires to enjoy his riches he simply turns over to his successor the fat, dividend paying list of his victims; the helpless, hopeless army of workers who seem to have no definite way of escape.

Here is an instance of the system as it is worked:

In 1906—about six years ago—a railroad brakeman borrowed \$30 from the "State Security Co." which now has an office in the California building.

The man paid up more than \$20 on this loan—he having agreed to pay two dollars a month interest.

As is usual with the sharks, the victim received no duplicate of his note. He might have signed away his life, for all he knew. The shark carefully kept his hand over the upper part of the note.

Well, this victim lost his job

through illness. Two years afterward, he got another job and went to see the loan shark.

Imagine his astonishment to find that a new man was running the office and produced a note for FIFTY dollars with the date of 1907, instead of a note for THIRTY dollars which the victim supposed he had signed in 1906.

Furthermore, the victim was coldly informed recently that he had better settle up and when he offered payment was told that he must do his business with the company's lawyer.

Following the loan shark stories in the Times, this victim called on the company's lawyer and that worthy offered to scate the remaining "charges" down to thirty dollars.

True, this victim borrowed the money six years ago. But he has always stood ready to pay the full loan and the legal interest; this "couldn't be considered at all" prior to the expose of this company in the Times.

However, the "State Security Co." is willing to settle now for \$30, not caring for any "publicity," just as the D. H. Tolman outfit is settling with its victims.

(By United Press Leased Wire.)

CHICAGO, Nov. 8.—That the government has sufficient evidence to try Jack Johnson, negro pugilist, on eight separate charges involving his relations with white girls, is the authoritative report here today. The government prosecutors declare they can prove Johnson supported a harem in a Wash. ash avenue house which he rented for that purpose. Belle Schreiber, they say was his favorite among four white girls he kept there.

Johnson appeared in Judge Landis' court accompanied by six black friends, his white valet and his secretary, Joseph Levy, and asked that his \$30,000 bond be lowered.

Judge Landis refused to consider the matter until the negro's attorney appeared. Johnson sat down in the courtroom to wait and fell asleep. He was awakened by his attorney. The case finally went over.

(By United Press Leased Wire.)

SEATTLE, Nov. 8.—For the first time in the history of this county, it will be "dry" in the district outside of the incorporated cities. The county vote stood 5,911 to 4,778 in favor of the "dry" element. The election last Tuesday is the result of the failure of the county commissioners to obey the wishes of a majority of the voters in two small towns who petitioned against the licensing of a certain saloon.

ACREAGE

40 ACRES ON WHIDBY ISLAND \$30 PER ACRE

Some fir and cedar on the tract. One mile from Holmes Harbor.

Calvin Philips & Co.

111 California Bldg. Main 22

GANG RULE BROKEN AT LAST



The people's verdict is in. And in most emphatic and unmistakable terms it puts an end to gang rule in this state. Despite the fact that the people opposing the old machine were divided almost evenly into two parties, they were fortunate enough to make almost a clean sweep, nevertheless.

The few standpatters and the machine politicians who escaped did so by a vote slightly more than 33 per cent of the total.

Ernest Lister, a clean progressive democrat, was elected, thereby breaking the kingpin in the boss-governed machine. The defeat of Hay was the biggest and most important thing the people have done for themselves in many years. While it is true that Lister reaped the benefit largely through the great fight made by Bob Hodge and the few progressive papers that fought for the people's cause and exposed the gang, he received that benefit honorably and honestly.

Had the voters opposing the gang rule been able to agree upon a set of men with whom to be able to fight a common enemy, there would have been a clatter of standpatters such as

WAR!

(By United Press Leased Wire.)

PARIS, Nov. 8.—Strong probability of an immediate war between Austria and Russia over the division of Turkish territory seized by the Balkan allies is seen here today in dispatches from Vienna and St. Petersburg.

Vienna reports say the government has massed a large armed force on the southern frontiers, ready to invade Balkan territory if necessary, to enforce demands regarding the division of territory. St. Petersburg announces that Russia will keep time-expired soldiers under arms until spring, practically placing itself on a war footing.

(By United Press Leased Wire.)

WASHINGTON, D. C., Nov. 8.—The armored cruisers Montana and Tennessee were this afternoon ordered by President Taft to sail immediately from Philadelphia navy yard to the Mediterranean for the protection of American missionaries and educators stationed at Smyrna and Beirut. The American ambassador at Constantinople also was ordered to confer with his European colleagues and to take all necessary measures, should the lives of foreign residents be jeopardized by the fall of the Turkish capital.

TURKS NOW READY TO SURRENDER

(By United Press Leased Wire.)

VIENNA, Nov. 8.—Lieutenant Wegener, correspondent at the Bulgarian frontier for the Vienna Reichspost, telegraphed his paper

(By United Press Leased Wire.)

IDAHO.

BOISE, Ida., Nov. 8.—Latest returns representing four-fifths of the votes in the state, indicate that President-elect Wilson has carried Idaho. An official count, however, may be necessary.

TACOMAN HAS LEAD OF 1,500 OVER HAY

ONLY 97 PRECINCTS TO BE HEARD FROM IN STATE—HUGH TODD CLAIMS VICTORY FOR DEMOCRATIC CANDIDATE.

Precincts to be heard from, 97.

Lister's lead over Hay, 1,500, approximately.

Ernest Lister of Tacoma is the governor-elect of the state of Washington, his election having been conceded at noon today by all opposing parties.

With 97 precincts to be heard from Lister lead by 1,500 votes at noon today. A victory is claimed by Hugh Todd, chairman of the democratic committee.

With Governor-elect Lister will be a mixed cabinet, but Tacoma herself has been the contributor of a majority of successful candidates for state offices.

Just three weeks and three days before the election Lister was placed in nomination for governor on the democratic ticket, being picked by the state committee after Judge Black was declared ineligible by the supreme court.

Within three hours of the vote which nominated him he was addressing an audience of 600 women in Seattle and from that hour he was on the stump.

He said that night that he was

PORT COMMISSION IS BEATEN

The complete vote on the port commission shows it lost by several hundred. The vote stands: For, 9,838; against, 10,258.

It appeared this morning that the plan had carried by a decisive vote, but investigation revealed false calculations. When the returns were added up, however, at the auditor's office the whole scheme was seen to have been defeated.

MRS. SARAH J. MORSE, DEAD

Mrs. Sarah J. Morse, aged 56, wife of Franklin P. Morse and an active member of the W. C. T. U. of this city, died shortly after midnight Wednesday, following a long illness. She is survived by her husband and three sons, Arthur, Mervin and Lloyd, of Tacoma, and three sisters living in the east. Mrs. Morse was a resident of Tacoma for 10 years, having come here originally from Maine. The funeral will be held tomorrow at 1:30 o'clock from the Hoskaly-Buckley-King parlors. Rev. Thomas W. Lane of the First M. E. church will officiate, assisted by Mrs. Margaret B. Platt, state president of the W. C. T. U.

CONSTANTINOPLE ABOUT TO FALL

LONDON, Nov. 8.—Both Sofia and Belgrade telegraphed today that the Bulgarians have captured most of the forts in Constantinople's last line of defense and it is certain that furious fighting is in progress, the Turks making their last stand against the Christian entry into their tottering capital.

It is believed here that the fall of Constantinople is certain within a few hours.

CANDIDATES TO HAVE MEETING

Tacoma's successful candidates in the election Tuesday will hold their own jollification meeting in the form of a banquet at the Tacoma hotel tomorrow night.

The wives and sweethearts of the candidates will be present, and they expect to have a royal time.

SUICIDE FOR LOVE

(By United Press Leased Wire.)

BOISE, Ida., Nov. 8.—Leaving two letters, one addressed to Miss Edna Parrault, a society girl of Boise, and another to his mother in this city, Raymond Estates, a chauffeur, committed suicide in a hotel at Mountain Home early today by taking cyanide of potassium.

HUMPHREY WINS

SEATTLE, Nov. 8.—Congressman William E. Humphrey, republican, has been re-elected by less than one-third of the vote cast in last Tuesday's election. He is leading Dan Landon, progressive, by about 1,200 votes, while Charles Helfner, democrat, is a close third.

NEWSPAPER MAN GOVERNOR

TOPEKA, Kans., Nov. 8.—The election of Arthur Capper, republican, newspaper publisher, as governor of Kansas, is claimed by a plurality of at least 1,000 by republican leaders here today.

Well, it is all over, and we can all get back to real work and make things hum again.

For the next four years we won't have to think of anything but get rich and forget all this election talk.

The Times will continue to be the leading want ad medium of Tacoma and by phoning Main 12 you can get in direct communication with the ad department.

Times Want Ads Bring Results.