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WEDNESDAY MORNING, FEB. 18, 1914.

**The Elimination of the Loan Shark.**

One of the great evils of every age has been the loan shark. In whatever guise or under whatever name, the usurer has been held in contempt, from time immemorial. The extortioner has too long preyed upon the weak and the unwary, and for the purpose of correcting the loan shark evil throughout the country, many plans have been devised and in some states, notably in Florida, laws have been passed prohibiting the usurer from plying his nefarious business, and fattening on the spoils of the helpless.

In order to make it possible for deserving persons of small means to borrow money at reasonable rates, and without collateral, there was incorporated at Richmond, Va., on February 13, a company known as the Industrial Finance Corporation.

Of this newly formed company a dispatch says:

To accomplish its end the new company, which is incorporated under authority of the Virginia State Corporation Commission, has a capital of \$1,000,000, will facilitate and assist financially the organization throughout the country of local institutions which will afford industrious and needy wage-earners and all other small borrowers the opportunity of borrowing small sums of money on just and fair terms, and at the same time promote savings among its patrons.

As formally expressed in the charter, the object of the company is to encourage and assist in the organization of local institutions in every city of sufficient size throughout the country that will:

"First: Provide for the worthy wage earner and other small borrower where the need of the loan is apparent, opportunity for borrowing small sums of money without the necessity of submitting to the extortion of money lenders, but a capital of \$1,000,000, reasonable to the borrower and yet fairly remunerative to capital; to enable the small borrower to secure such moneys largely upon the faith of endorsements and guarantees and without requirement of a pledge of chattels as collateral security for repayment, and

"Second: To provide opportunity for the systematic investment of small savings, bearing a higher rate of interest than is now feasible and affording a basis for the securing of credit and thus to encourage thrift."

According to the formal announcement made, the corporation has acquired all the assets of the Fidelity Corporation of America, which has heretofore had the sole right to the "Morris Plan" of industrial savings and loans, every expression and every form of which is covered by copyrights. The plan was originated by Arthur J. Morris and his law firm, Messrs. Morris, Garnett & Cotten, of Norfolk, Va., and the first institution to operate under the plan was launched about four years ago at Norfolk.

The man who needs money but lacks such collateral as is required by existing financial institutions, has hitherto been forced to seek loans from either the pawn broker or the chattel mortgage man. These lenders are of two classes, the beneficent and the rapacious, the latter class being generally known as loan sharks.

The plan to be followed by the In-

Industrial Finance Corporation is in successful operation in Norfolk, Atlanta, Baltimore, Memphis, Richmond, Charleston, St. Louis, Denver, Philadelphia and other progressive cities.

The project is not a charity and the patrons are in no sense objects of charity. The purpose, as outlined by the announcement made by the company just formed in Richmond, is to conduct all operations on a strictly business basis, so as to afford a fair return on the capital employed, as would be expected from a financial institution operated under a conservative management.

The elimination of the loan shark is as inevitable as it is desirable, and if the Morris plan can save \$75,000 to the borrowers in a single city in one year, as it did in Atlanta, it must be practical, when put to the test.

**Activity in the Iron and Steel World.**

It is generally understood that activity in the iron and steel industry means good times generally. This activity is probably a result rather than a cause, but whether it is or not the fact that the iron and steel mills are doing business is a recognized demonstration that good times are either present or close at hand.

In view of these things, the following from the Birmingham News of Sunday makes very gratifying reading:

The effect of the steady revival in the iron and steel world that has been in evidence for some weeks, is being felt to a marked degree in Birmingham.

Beginning yesterday, the steel mill of the Tennessee Coal, Iron and Railroad Company at Ensley, was put on full time, six days a week, for the first time since November. Moreover, the indications are that additions will be made before long to the large force now employed at this important plant.

The Ensley steel mill is a part of the industrial equipment of the United States Steel Corporation, which booked orders during the first month of the year at the rate of 40,000 tons a day, and which, during the first week in the present month, had the satisfaction of seeing the volume climb to 50,000 tons daily. Increased business with the Steel Corporation means increased activity in the Alabama plants, and the development at Ensley is a case in point.

Yet, while there has been a very decided revival since the first of the year, this revival is really just beginning. The demands now being made upon the steel and iron concerns of the country are the first evidences of a really great awakening. The movement will continue to gain in momentum, and before the year is half gone, every prophecy of a great year for business will have been fulfilled, the News believes. And, it might be added, this theory obtains very largely in business circles, both in the United States and abroad. Indeed, the opinion of the whole world is that the United States now is entering upon a period of unprecedented prosperity.

This revival is being felt in Birmingham in other places than in the steel mill above referred to. It has become very conspicuous in iron circles, the demand for Birmingham metal growing to such proportions that the product has undergone an advance of \$1 per ton. No. 2 foundry, during the past few weeks.

All of this serves to bear out the many predictions that the year 1914 is going to usher in the greatest era of prosperity the country has ever known. And Pensacola will show very healthy evidence of that prosperity before the year is out.

Out of town people will come to Pensacola on Dollar Day.

TONS OF GOLD AND SILVER

PAY DAY AT THE PANAMA CANAL WAS A SIGHT TO SEE—24 TONS OF SILVER AND 1,600 POUNDS OF GOLD WERE NECESSARY—JOURNAL'S BOOK TELLS ABOUT IT.

When the work of digging the Panama canal was at full blast pay day was a sight to see. It lasted for three days, and sixteen hundred pounds of gold and twenty-four tons of silver were required to meet the monthly payroll.

The common laborers, except the Spaniards and Italians, were paid in Panamanian silver. The United States agreed with the Panama government to maintain parity of Panamanian silver at two to one, and therefore, paid out the negro labor in it. It was wrapped up in paper in the same way that a bank contains small silver, some of the rolls wrapping twenty silver dollars, some ten, and so on. A month's wages in silver, with two dollars required to make one, made no mean bulk, and it was a sight to see the negro get down out of the pay car with a hatful of coin.

The pay train consisted of an engine and tender and the pay car. It had a regulation platform at either end, but this was for the use of the force and the American workmen. The Spaniards and negroes had to climb up a set of steps on the one side, show their metal number check and their pay check to the policeman at the door,

How to save money and build health by using

**Cottolene**

Foods fried in a pan are more greasy than those fried in deep fat because pan-fried foods absorb fat more and are, therefore, more indigestible. Fried in deep fat, the same food absorbs less fat, takes on a light, delicate brown and has no burned edges.

Modern domestic science teachers all advocate deep frying instead of pan frying.

You can afford deep frying, if you use Cottolene, because it can be used over and over. It absorbs no odors. Merely strain, after using, and it is ready for next time.

Send for our FREE Recipe Book, HOME HELPS, telling all about Cottolene cookery.

**THE N. K. FAIRBANK COMPANY**  
 CHICAGO

**You'll Crow Over "GETS-IT" for Corns!**

It Will Startle You How "GETS-IT" Gets Corns Every Time.

"One two, three! That's about as long as it takes you to apply 'GETS-IT'." The new-plan, simplest, surest cure the world has ever seen. Corn



This Is No Place for a Crow. Her Corns Are All Gone. She Must Have Used "GETS-IT."

fusing is all over. Corns, corn pains and calluses are absolutely done for, from the minute you apply "GETS-IT." Forget the bother of useless plasters, greasy salves that spread and make toes sore and raw, little doughnut cotton rings that press on corns, forget knives, razors, scissors and the dangers of blood poisoning from drawing blood, and the contraptions and harnesses that simply make corns worse. "GETS-IT" never hurts the flesh, never falls. "GETS-IT" is sold by all druggists, 25c a bottle, or sent direct by E. Lawrence & Co., Chicago. (Adv.)

pass on to the pay clerk, who would make each man put his hat on the counter to be filled with silver. Then he was hustled out at the opposite door, where he could count his pay at his leisure. If he found a shortage a note was made of the fact, and if the cash account was out of balance at night he was reimbursed.

The best account of pay day on the isthmus is to be found in that remarkable book, "The Panama Canal," by Frederick J. Haskin of which The Pensacola Journal has a copy for you at cost.

Chorus Girls' Contest at the Empress To-night.

**LOCAL LODGE ELKS VISITED**

JUDGE BEN H. MEGINNIS, DISTRICT DEPUTY OF TALLAHASSEE, PAYS VISIT TO PENSACOLA LODGE.

Judge Ben H. Meginnis of Tallahassee, district deputy exalted ruler of the Elks' lodge in Florida, paid Pensacola Lodge No. 493 an official visit yesterday and last night delivered a short address to a large number of members who assembled at the club rooms, in which he complimented them on the excellent standing of the lodge.

Sandwiches were served during the course of the evening.

TWO CALLS FOR FIRE DEPARTMENT

Two calls were turned in for the fire department during the forenoon of yesterday, neither of the fires amounting to anything of consequence. They were as follows:

At 8:46 a. m. at 234 East Intendencia street; occupied by Mrs. C. M. Robinson and owned by J. E. Dubois. Damage to roof very slight.

At 11:30 a. m. at 214 West Garden street; occupied by F. C. Humphreys, and rented by the Fisher Real Estate Agency. Damage slight.

**FEDERALS ASK FOR THE LOCAL BASEBALL PARK**

THE NEWLY ORGANIZED BROOKLYN OUTLAW LEAGUE WANTS THE USE OF MAXENT PARK FOR SPRING TRAINING.

The Brooklyn club of the Federal league is desirous of securing Maxent park for spring training purposes and being in a hurry to close up the negotiations is conducting its correspondence by wire and not through the mails. The San Carlos hotel and ball club both received telegrams during yesterday, coming from the league's headquarters in Chicago, in which it was stated the Brooklyn club of the new organization wanted training grounds and asked for terms at once.

Very liberal terms were made the club and it is expected that negotiations will be closed some time during today. The club has just been formed, but under the system which the Federals are using all the American and National league stars who have been signed by the Federals will be apportioned among the various clubs so it is not known who will compose the club. Jake Stahl, the former manager of the American league champions, possibly will be manager of the club.

The Indianapolis club of the American Association has been in correspondence about the park for several weeks and one of the managers has been expected in the city for the past week, but as nothing definite has been heard from the club the park will be given the Federals if they desire it.

**JAKE STAHL GETS FINE OFFER FROM THE FEDERALS**

BY ASSOCIATED PRESS.  
 Chicago, Feb. 17.—Jake Stahl, former manager of the Boston American league baseball team, today admitted that he was considering an offer to manage the Brooklyn Federal league club. The offer was made to him last night by James A. Gilmore, president of the Federal league, and Charles Weegham, president of the Chicago Federal league club.

"This chance to get back into baseball came to me suddenly and I can't say what I will do," said Stahl, who led the Red Sox in 1913 when they defeated the New York Nationals for the world's championship.

"I certainly had a good offer from the Federal league men and I wouldn't hesitate a minute because of any fear of getting my money."

"But when I was let out of Boston last summer I gave up baseball for a lot of things for a lot of money."

The amount offered Stahl was not made public. Gilmore and Weegham are said to be conducting the negotiations for R. B. Ward, owner of the Brooklyn club. Ward is reported to have given Gilmore \$25,000 with which to procure a manager for the club.

**Recipe for Bald Heads**

Well Known Politician Nearly Bald Now Has Heavy Growth of Hair.

Tells How He Did It.

A western politician, well known on account of his baldness and his ready wit surprised his friends by appearing with a heavy growth of hair; many of his friends did not know him and others thought he had a wig. On being asked how he did it, he made the following statement: "I attribute the growth of my hair to the following simple recipe which any lady or gentleman can mix at home. To a half pint of water add 1 oz. of Bay Rum, a small box of Barbo Compound and 1-4 oz. of Glycerine. Apply to the scalp two or three times a week with the finger tips. It not only promotes the growth of the hair, but removes dandruff, scalp humors and prevents the hair from falling out. It darkens streaked, faded, gray hair and makes the hair soft and glossy. These ingredients can be purchased at any drug store at very little cost and mixed at home." (adv.)

**Boston Shoe Store's "BETTER SHOES."**

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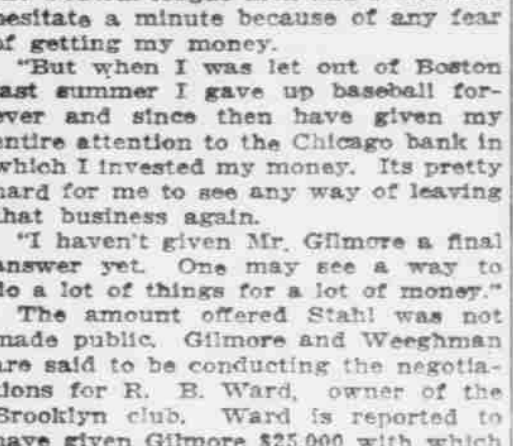
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**Coming of The Sunbeam**

How to Avoid Those Pains and Distress Which so Many Mothers Have Suffered.



It is a pity more women do not know of Mother's Friend. There is a remedy that softens the muscles, enables them to expand without any strain upon the ligaments and enables women to go through maternity without pain, nausea, morning sickness or any of the dreaded symptoms so familiar to many mothers.

There is no foolish diet to harass the mind. The thoughts do not dwell upon pain and suffering, for all such are avoided. Thousands of women no longer resign themselves to the thought that sickness and distress are natural. They know better, for in Mother's Friend they have found a wonderful, penetrating remedy to banish all those dreaded experiences.

It is a subject every woman should be familiar with, and even though she may not require such a remedy, she will now and then meet some prospective mother, to whom a word-in-time about Mother's Friend will come as a wonderful blessing. This famous remedy is sold by all druggists, and is only \$1.00 a bottle. It is for external use only, and is really worth its weight in gold. Write today to the Bradford Regulator Co., 127 Lamar Bldg., Atlanta, Ga., for a most valuable book.

**AN OLD RECIPE TO DARKEN HAIR**

Common garden Sage and Sulphur makes streaked, faded or gray hair dark and glossy at once.

Almost everyone knows that Sage Tea and Sulphur, properly compounded, brings back the natural color and lustre to the hair when faded, streaked or gray; also ends dandruff, itching scalp and stops falling hair. Years ago the only way to get this mixture was to make it at home, which is messy and troublesome.

Nowadays you simply ask at any drug store for "Weyth's Sage and Sulphur Hair Remedy." You will get a large bottle for about 50 cents. Everybody uses this old, famous recipe, because no one can possibly tell that you darkened your hair, as it does it so naturally and evenly. You dampen a sponge or soft brush with it and draw this through your hair, taking one small strand at a time; by morning the gray hair disappears and after another application or two, your hair becomes beautifully dark, thick and glossy and you look years younger. (adv.)

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a trial will convince you for today.

Baker's Cocoa, 8 oz. Cream ..... 22c  
 Creamery butter per pound ..... 37c  
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And All Points on St. Andrews Bay, Carrabelle and Apalachicola.

SCHEDULES  
 Leaves Pensacola, Sunday 8:30 p. m. for Mobile, Ala.  
 Leaves Mobile, Monday 7:30 p. m. Leaves Pensacola, Tuesday 6:00 p. m. for St. Andrews, Millville, Apalachicola, Carrabelle, and Intermediate Points.

R. J. REAGER, General Freight and Passenger Agent, Pensacola, Fla. Phone 653.

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Ask our scouts to show them to you.

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