

HOW LOAN SHARKS EVADE STATE LAW

Methods of Indirection by Which
They Accomplish Collection
Of Usurious Rates.

BERG'S NOTE AS A SAMPLE.

It Was Made Out in His Own Favor,
And for a Sum \$8.40 Larger
Than He Received.

THE USURY LAW.

Section 1—Interest Rate.—The legal rate of interest upon the loan of any money shall be 8 per centum per annum.

Section 2—Exceptions.—Writing parties to any contract may agree in writing for the payment of interest for the loan of any money not to exceed the sum of 12 per centum per annum; provided that on loans of money only to the amount of \$100 or less it may be agreed in writing to take or receive interest on said loan not to exceed \$1 for the first month, only of said loan, but thereafter no greater interest shall be contracted for, taken or received than is allowed in this section.

This proviso shall not be construed so as to allow or permit the splitting up of transactions for the loan of money into small amounts for the purpose of evading the provisions of this act.

Section 3.—No person shall directly or indirectly take or receive in money, goods or things in action, any greater sum or greater value for the loan of any money, goods, or things in action, than is prescribed in section 2 of this act.

Section 4.—Recovery.—Every person who for any such loan shall pay or deliver any sum or value other than is above allowed to be received, may recover in an action against the person who shall have taken or received the same, if such action be brought within one year after such payment or delivery, but not brought within one year, then the said sum of money may be sued for and recovered with costs at any time within three years after the said year, but not after the expiration of three years after the date of the payment or delivery of such money, goods, or things in action, and when collected shall be forthwith paid into said fund.

Section 5.—Bonds Valid.—All bonds, bills, notes and assurances whereupon there shall be taken any greater value for the loan of any money than is above prescribed, shall be void.

Above is a copy of the Utah usury law, passed at the last legislative session to put the game out of business in Salt Lake. Just how money sharks have avoided it and are still able to levy their heavy toll against the most cruel necessities of those hopelessly poor, is illustrated in the sample note, the text of which is given below.

An inquiry today among lawyers resulted in a number of opinions that while many clever devices have been brought in to get by indirection what the law forbids, still the loan sharks are working in violation of the law and could be called to an accounting. State Senator Benson N. Smith, who introduced the law, will probably make a special study of the methods now in vogue to beat it with the purpose of making its provisions broader during the next session. State Senator Lawrence thinks action by the legal machinery of the state could stop the business under the present code.

NOTES PRINTED HERE.

The note now in possession of the "News" is printed by a Salt Lake printing office. Yet it purports to be payable at "Room 307, Mining Exchange building, Denver, Colorado." A Salt Lake date line is printed in the body of the text.

The place for payment is fixed at Denver, so that if the arm of the law reached out for the Salt Lake office, it would gather in only a resident clerk, and a foreign corporation would be further back and harder to bring into court. Another peculiarity about the note is that it evades the law by incorporating the usurious interest into the fees of the note making it read for \$12.40, while the borrower only secured \$10 when he applied for the loan which it represented.

ENDORSED ON BACK.

Cheated harder than by this 12 per cent interest rate a month, the borrower's note is given for "12 per cent per annum from date of maturity." Section 4 of the law regarding recovery through suit is cleverly avoided by the form of the note, for it is made out for Carl Berg to no company, individual, or corporation that could be sued. It is made to Carl Berg himself, and his indorsement is entered on the back, thus confessing his receipt of the money.

With this indorsement is another. "Returned for collection, Standard Credit Co., Denver, Colo." Such notes, indorsed in this manner are perfectly negotiable and in the hands of an innocent purchaser would be cashed without the recourse the law intended for him.

ANOTHER METHOD.

Still another clever method of evasion shows in the system of the count-



Are you picking up some of that easy money that is being distributed in the "Money Back" Easter Shoe Sale. All lines are complete in all sizes and widths. Not on bargain tables; you are fitted out of regular stock, by men who know how as if you were paying regular prices. Get your Easter Shoes now.

DAVIS SHOE CO.

238 and 240 Main St.

Your Blood

Needs purifying and your whole system renovating in the spring, as pimples, boils, eruptions, loss of appetite and that tired feeling annually prove.

Hood's Sarsaparilla is the most effective medicine ever devised for the complete purification of the blood and the complete renovation of the whole system.

It will make you feel better, look better, eat and sleep better and give you the best possible preparation for the hot days of summer, as over 40,000 people have testified in the last two years. Today buy and begin to take

Hood's Sarsaparilla

Usual form, liquid, or in tablet form, called Sarsatabs, 100 Doses \$1.

pany. When he signed the note, Mr. Berg was compelled to sign an assignment of his salary to the Standard Credit company. Had he been able to get this document from the company, he would have had proof that they entered an agreement to secure usury interest from him, but when he paid his note and demanded this assignment, he was handed his own name, torn off the bottom of it. A "News" reporter who asked at the Standard Credit company for a blank form of the assignment was refused one.

The Berg note, illustrating the method used is as follows: "Salt Lake City, Dec. 3, 1907. On the Saturday of each week after date I promise to pay to the order of myself one and 65-100 dollars until the amount of \$28.40 has been paid in full, at Room 307, Mining Exchange building, Denver, Colorado, with interest at 12 per cent per annum, after maturity. Carl Berg."

The only section of the law not avoided by this instrument is the third, and under it it is thought that suits could be filed to recover and turn into the school funds a large amount of money gathered up in 1907 by the loan companies, they being forced out of business as an alternative for not meeting judgments against them.

Only One "BROMO QUININE"

That is LAXATIVE BROMO QUININE. Look for the Signature of E. W. GROVE. USED the World over to Cure a Cold in One Day. 25c.

SARAH J. W. WATSON

Funeral of Esteemed Woman Held Yesterday in Pioneer Stake Hall.

Hundreds of life-long friends of the late Mrs. Sarah Jane Williams Watson, wife of Hugh Watson, assembled at the Pioneer stake hall Sunday morning to pay respect to her memory and sym-



MRS. HUGH WATSON.

pathize with those who were bereaved. From 9:30 till 11 a. m. the remains lay in state at the family residence, 424 South South street, where many availed themselves of the opportunity to take a last look at the deceased. At 11 a. m. a long line of sorrowing relatives and friends followed the bier to the stake hall where, at 11:30, the funeral services were begun, with Bishop A. G. Glaque of the Sixth ward officiating.

The Sixth ward choir, under the leadership of Prof. Elder Carl, furnished the music, and sang an opening hymn, "Sister, Thou Wast Mild and Lovely." Prayer was offered by Elder David McKenzie. The choir further sang "What Voice Sings the Starlit Earth" with solo by Elder George Hickenlooper.

The speakers were Elders Alexander Burt, Hyrum H. Evans, President Geo. B. Emery of the Salt Lake stake, Mrs. Annie Wells-Cannon, president of the Pioneer Stake Relief society, President William McLachlan, Elder John Henry Smith of the council of apostles, and Bishop Arnold G. Glaque.

HER LIFE'S WORK.

All spoke in glowing terms of the beautiful life and character of the deceased, of her integrity to the work of the Lord, and her self-sacrificing devotion to her husband and children. Most of the speakers had known her in early life and pictured her as a young woman of dignity, noble character and good deeds. As a relief society worker she was untiring in her efforts to minister to the afflicted, and her cheerful disposition cast a ray of sunshine among all with whom she associated.

Elder John Henry Smith, who was the principal speaker of the service, dwelt on the destiny of humankind and said that God's plan made the relationship of husbands, wives and children eternal. He paid eloquent tribute to the worth of the deceased, who was a dutiful daughter of a splendid father and mother, and expressed the conviction that a crown of glory awaited her in the life beyond.

During the service Prof. Carl rendered an inspiring solo, and as a closing hymn the choir sang "O My Father," with solo by Miss Margaret Call. The benediction was pronounced by Elder Joseph W. McMurtre of the first council of seventies.

There was an abundance of beautiful floral offerings, and numerous carriages, filled with sympathizing relatives and friends, followed the remains to their last resting place in the city cemetery, where the grave was dedicated by Elder Joseph E. Taylor. The pallbearers were six young men, relatives of the deceased.

JUDGING FRUIT EXHIBITS.

Committee Reports on Score Card System of Scoring at Fair.

Messrs. Thomas Judd, J. Edward Taylor and G. A. Hickenlooper of the state board of horticulture, and James G. Griffin and W. O. Knudson of the state horticultural society, who were appointed by the Utah state fair association as a committee relative to devising a system to be used in judging commercial packages of fruit, have handed in their reports to Secy. Horace

Design of the fair association. The committee suggests that no blemished fruit be considered by the judges, and that any fruit showing scab, rot, scale, or other insect damage, or any other defect or disease, be barred from exhibition. They recommended as score cards for commercial box of apples: The western standard boxes. Dimensions 10 1/2 x 11 1/2 x 18 1/2. One box to be packed extra fancy, (each apple wrapped, and each layer separated by heavy paper.) The whole box inside to be lined with paper. The fancy box shall be lined inside with paper, and the fruit placed in tiers.

Score cards for a commercial pack of pears—Pack to consist of two boxes—one four tier, one five tier. Boxes to be lined and all pears wrapped. Stems must be on all pears.

Score card for a commercial pack of peaches—The pack to consist of three boxes of yellow freestone peaches—one containing 70 peaches, all peaches to be wrapped.

Score card for Commercial pack of prunes—Pack to consist of two crates of four baskets each, one crate 5x5, and one crate 6x8; a sheet of paper between each layer in the basket. Bloom and stems must not be removed. The point to be considered in judging, include box, lining of same, with wrapping, uniformity of size and color, firmness of pack, apparent ease in handling, juice, bloom and stem.

The good results from a 1907 example in packing were instances at the last fair, where a fruit packing company had a fine exhibit. A grower who carefully studied the exhibit and the methods of making it up, returned home to pack 250 boxes of apples in the same way. This man actually cleared a dollar a box more than he would have if he had not seen and profited by the display at the fair.

EMMA GOLDMAN APPEARS.

In Four Addresses She Advocates the Policy of Anarchy and Departs.

Emma Goldman, "queen of the Anarchist reds," delivered her three lectures in Salt Lake Saturday evening and yesterday afternoon and evening and last night went on her way. She carried away with her a goodly supply of local money put up by those who cared to listen to her creed, and those who were curious because of the ambitious efforts of her press agent.

Miss Goldman's three speeches maintained the proposition that the absence of government is the ideal way to live and that the state is itself a robber just as much as the one that it thrusts into the penitentiary. In the economic world she declared that it is the present organization of the state which degrades labor by leaving a favored few to reap all the benefits, while the vast army of producers is held in slavery to the masters of finance and other games allowed through the present form of social organization. Average attendance of about 250 people heard the lectures, and there was nothing in them of a nature which could be construed as tending to incite riot. A pistol shot fired by a bartender in a nearby saloon disturbed the first meeting.

MAIL COLLECTED AT NIGHT.

Mail is being collected in the residence district up until 11 o'clock by two mounted carriers now. The new order went into effect a few nights ago and it means a saving of one day in the movement of mail. Collections made from 11 o'clock in the residence district until 10 p. m., will go out the same night. The district extends from Second North to Seventh South and from Eleventh East to the depot.

FIVE BROTHERS

All Thought They Knew Good Coffee.

An amusing story comes from a veteran in Iowa. It shows how possible it is for not only one man to be mistaken about a matter, but four make the same blunder at once.

"Thirteen years ago," writes a colonel of the late war, "I was a confirmed invalid, unable to attend to business, I had heart trouble and had it bad."

"Deciding to consult a specialist, I told my wife I was going to Chicago for a few days on business, not saying what the business was."

"On arriving in the city I went to see a man on a small matter and had to climb two flights of stairs. I thought I would never get to the top, I could only go up two or three steps at a time and did this by hanging onto the railing. When I got to the man's office, I was so exhausted I had to rest before I could state my errand."

"Next morning I sought out my specialist. He looked me over, asked me if I used tobacco, or intoxicating liquors; I said no. Ever drink coffee? Yes, always have, in fact, it is all I live on these days."

"Well, you just stop it entirely, said the doctor. Why man, I gasped, what will I live on? Did you ever drink Postum, he asked. I said no. Then he asked what I was doing and told me to go to a restaurant with instructions to have them make me Postum."

"So I took my meals there and really liked Postum from the start. I stayed there ten days, and went home feeling much better. I could sleep and 'gone' feeling had gone, sure enough. When I arrived at home I just picked up my suit case and walked home from the store as spry as a kitten and I'll not soon forget the happy surprised look on my wife's face."

"When she opened the suit case, she found two packages of Postum. She asked at me and said we could get plenty at the store. I had always been finicky about my coffee, and my four brothers were all acquainted with the fine Java my wife used to make."

"We were all bankers and got together sometimes for a visit. About this time they all happened to be at our house and remarked that they expected some of Nettie's fine coffee. She called me out and said we must have some coffee."

"Make Postum just as you have been doing, I said. The boys were all about as I had been from drinking coffee. They complained that my wife and her 'Java' and drank two cups apiece."

"After dinner she told them it was not Java. What! No, it was Postum. Then she told them of my complete recovery since quitting coffee and using Postum. They all went away determined to quit coffee, and we are all today enjoying the pink of good health, and we attribute it largely to the use of Postum."

"There's a Reason." Name given by Postum Co., Battle Creek, Mich.

BOOK OF MORMON AND ITS ORIGIN

Elder Anthony Ivins Discusses Evidence of Divine Authenticity.

MANUSCRIPTS FROM MEXICO.

Discoveries of Ancient Writings Are in Accord With Portions of the Books of Moses.

The Book of Mormon with the internal and external evidences of its divine authenticity were the subjects of an interesting discourse by Elder Anthony W. Ivins, of the council of apostles, at the tabernacle yesterday afternoon. There was an unusually large attendance for the occasion of a regular service, and Elder Ivins, who spoke for upwards of an hour, was listened to with the closest attention.

The meeting was presided over by President John R. Winder, the preliminary and closing exercises consisting of three selections by the choir, namely, "Jesus once of humble birth," "Let the mountain shout for joy," and "Song of the Redeemed." Elder Arnold H. Schulthess and Bishop Charles W. Nibley offering the opening and closing prayers.

Elder Ivins read excerpts from the word of the Lord as contained in the Doctrine and Covenants relative to the Sabbath and admonished the Latter-day Saints to observe and hallow that sacred day in the spirit and letter of the commandments they had received concerning it.

UNIMPEACHABLE TESTIMONY.

Referring to the Book of Mormon, the speaker read the preface thereto, and entered into an extended discussion of the divinity of the book. The character of the men who gave to the world testimony to the effect that they had seen and handled the plates from which the work was translated and that they had been divinely brought forth, was examined and the fact was pointed out that the standing of these men was above reproach among their friends and neighbors, and no attempt had ever been made to impeach their testimony.

The Latter-day Saints are as firm and consistent believers in the Bible as are their friends in other churches, and are one with them in certain fundamental principles. In other essentials, however, there is a wide divergence of opinion, and one of these differences is the Book of Mormon. A belief in this book by the Latter-day Saints brings them into marked contrast with all other people, and they are adversely criticized for upholding that volume as the word of God. Yet they have quite as much testimony, and even far more, of its divine origin than they have of the Jewish Scriptures.

THE BOOK OF MORMON.

The speaker referred briefly to what the Book of Mormon purports to be, historically and otherwise, and its strict adherence to the Bible in matters of doctrine was pointed out. If the book was the product of the brain of Joseph Smith, he must consistently be accredited with having more closely followed the Old and New Testament than has any other writer.

Among the Indians of Mexico, their history and traditions, Elder Ivins said he had found evidence upon evidence of the divinity of the Book of Mormon. Traditionally the aborigines have defined accounts of the creation of the earth and of its history during the first few thousand years of its existence. So prevalent and correct were the impressions along these lines in the minds of the people of Mexico when the Catholic fathers first went there that the latter believed that the gospel had been taught upon American shores subsequent to the time of the Savior, probably by St. Thomas.

EVIDENCE DISCOVERED.

Manuscripts were discovered in Mexico about the year 1712 said Elder Ivins, which were adopted by the people as national books, containing accounts of the creation very much in line with those given in the books of Moses. These manuscripts have been translated into Spanish and German, and copies are to be found in some of the big libraries of the world. Strong parallels were drawn by Elder Ivins between beliefs of the people of Mexico, Central and South America, as founded upon tradition, and accounts of the creation of the earth and the heavens of God with His children, including the peopling of the western world, as contained in the Book of Mormon.

Cocaine which dulls the nerves never yet cured Neuralgia. The heavy feeling in the forehead, the stuffed up sensation and the watery discharge from eyes and nose, along with all the other miseries attending the disease, are relieved by Ely's Cream Balm. Smell and taste are restored, breathing is made normal. Until you try this remedy, you can form no idea of the good it will do you. It is applied directly to the sore spot. All druggists, 50c. Mailed by Ely Bros., 56 Warren Street, New York.

ALLAN LOVE'S MOTHER.

Press Club Will Tender to Her Proceeds of 106 Cartoons.

The invalid mother of the late Allan Lovey is to receive the proceeds of the Lovey cartoon book. She will get every cent of it and at a meeting of the Salt Lake Press club held yesterday an active campaign of selling was mapped out. The widow has married and this leaves the mother the one in need. When Ford Strouse of the Greenwald Publishing company heard that the Press club intended buying an invalid chair for the mother, he hurried to the club with a chair for her. This was accepted with thanks and it delighted his recipient.

TO CONFER ON CHARITIES.

Six delegates from Utah to the thirty-fifth session of the National Conference of Charities and Corrections, to be held at Richmond, Va., from May 6 to 13, inclusive, were today named by Governor Cutler as follows: HARRY CHAS. BIRD, E. B. BARNBERGER, Mrs. McMahon, Judge E. G. GOWANS, H. H. THOMAS and Ben E. RICE.

The program for the conference will, it is announced, touch upon every department of charitable effort, and a great deal of profitable work is expected to be accomplished.

SUSPECTS MURDER OF SON.

Edward P. Matthews, a real estate man from Colorado Springs, father of the young man whose body was found near the tracks in the Rio Grande yards on March 20, is in the city for the purpose of making a full investigation into the cause of his

Despondent Young Girl Tries to Commit Suicide

Despondent with the thought of being returned to the state industrial school, from which she had been paroled, Maude Johns, 17 years old, attempted to end her life by swallowing chloroform Saturday. She had been taken in custody by the juvenile court official Friday night. With a girl named Irene Wray she is said to have entered as an inmate of a Commercial street house conducted by Myrtle Denmore, the latter woman being arrested on Saturday morning and now being held on \$100 bond. The Wray girl is said to have been a habitue of the Denmore place for several days, and on Friday night an effort was made to take the Johns girl there, but before she entered she was arrested.

The Johns girl was kept at the city jail during Friday night, and on Saturday morning came before Judge Gowans to explain why she broke parole. She could not give a satisfactory explanation, and it was decided to send her back to the industrial school. Deputy Sheriff Sperry escorted the girl from the court room to the lower floor of the building. He had been warned by Mrs. Young of the juvenile court that the girl had a vial of chloroform concealed on her person. The officer and the girl proceeded down stairs, and reaching a point about midway in the lower corridor, the girl suddenly drew the bottle and placed it to her

WAGES IN SAMOA.

A memorandum drawn up by the German colonial office, and attached to the estimates for the information of the members of the reichstag, contains a statement of the present condition of the labor question in Samoa, in which it is stated that the white population was formerly entirely dependent upon the native workmen, while now the major part of the work at most of the plantations is done by Chinese imported for this labor. Each Chinese laborer receives wages of \$2.68 a month. The total cost of each to the employer, in the report states, including wages, maintenance, passage money, and medical treatment is calculated at from \$3.90 to \$11.90 per month.



Keith-O'Brien Co.

Extraordinary Sale---Floor Below---Important to Every Housewife

EVERY ARTICLE REDUCED!

- Japanese Plates, Cups & Saucers.**
A pretty stock. Many like the unique patterns. Plates: Values upward to 35c for 16c; Cups and saucers, Values upward to 75c for 38c.
- Enamel and Graniteware.**
Every article in these two lines reduced ONE THIRD. These articles in the beginning are marked lower than usual selling prices elsewhere. The reductions therefore mean bargains.
- Dinner Sets One-Fifth Reduction.**
Twenty per cent on the dollar on dinner sets already closely marked is a splendid inducement. The stock is standard and the patterns dainty.
- Fancy Hand Finished China.**
The stock is large and the assortment comprise many exquisite patterns. From these prices birthday and wedding presents are regularly chosen. A discount of 33 1/3 per cent—one-third—prevails.
- Beautiful Cut Glass.**
Goods of this character are sold on the floor below at inside prices. Further reductions of one-fourth to one-fifth are inducements entirely out of the ordinary.
- Diabolo—the Latest Game.**
It is a craze everywhere. Every child wants it. A fascinating and exhilarating game.
- Toys of All Kinds.**
Dolls, games, wagons, handcars, velocipedes, coasters, juvenile books, jumping ropes, old apple tree swings, mechanical trains, mechanical toys, base ball goods, masks, catching gloves, bats, balls, Teddy bears, wheel barrows.

The other side of the Floor Below.
Large stock of go-carts, priced lower than similar goods are sold elsewhere. Complete stock of trunks. Priced very low—considerable saving.

New shipment of dusters
---also reduced in price.