AGAINST USURY.

THE REGULATIONS GOVERNING THE PARIS MONT DI PIETE.

Checking the Extortions of Pawnbrokers by a System of Small Public Loans -A Fixed Rate of Interest Al-

lowed - Security.

1

[Chicago News.]

How to escape paying usurious interest and forfeiture of goods is a question that deeply concerns thousands of the very poor and other thousands of the very better classes, who, having no other re-source, are compelled to support and maintain a system of usury that in this maintain a system of usury that in this city alone, to say nothing of the entire country, annually drain millions of dol-lars from the poorer classes to fatten and enrich the usurers. There is an oppor-tunity for charitable and philanthropic minds to devise a plan whereby poor peo-ple may obtain small loans and yet escape usury exterion and confiscation of their usury, extertion, and confiscation of their property. There is a chance for legislators to devise a system which will be of more benefit to the poor than all of the appropriations for charitable institutions combined.

British philanthropists and statesmen have already turned their attention to this subject, and an effort is being made in England to establish a small public loan system similar to the mont de piete of France, which for many years has been one of the greatest blessings enjoyed by the poorer classes of the French people. Even the Chinese are ahead of their supposed more enlightened and English neigh bors in the matter of relieving the poor from the curse of usury. In China there is in operation a very ancient system under the direction of civil dignitaries, by which the poor may negotiate loans upon pers nal securities at a rate of interest varying from 2 to 3 per cent. Even backward , ussia has a system of loans to the poor at 6 per cent. interest, while in America the rate is from 125 to 500 per cent. In fact the pawnbrokers and moneylenders regulate their own rates, and by various devices evade all laws intended to check usury.

The Faris mont di piete is located in the Rue des Blancs Monteaux, and there are two large branches, one in the Rue Bonaparte and the other in the Rue de la Roquette. The mont di piete of Paris was opened Jan, 1, 1778, and authorized in 1779 to make a loan guaranteed by the hospital general. It was closed during the revolution, but the usurious rates charged by money-lenders during the reign of terror caused its reopening in is to be hailed with joy by the poor. In 1831 it was placed under charge of an administrative council, and in 1851 all mont di piete were placed under the su perintendence of a select committee. Besides the main bank and the branches there are in Paris over thirty agents ap pointed by the administration scattered over the city. The mont di piete makes advances of from 3 francs upward at a rate fixed in 1851 at 4) per cent. per annum. In 1873 the rate was 5 per cent. and it varies a trifle with the money market.

No money is advanced except upon securities, the value of which is determined by appraisers. On articles of gold and silver, such as watches, rings, etc., four-fifths of the value is advanced, and upon other articles. such as furniture and wearing apparel, two thirds of the value, A receipt for the article is given the owner, who must prove identity in order to rec aim it. If not redeemed the arti-cles are sold at public sale at the end of fourteen months, and the surplus money, if any, is paid to the owner if applied for within three years. The annual receipts and expenditures of the Paris mont di piete for several years were respectively about 50,000,000 francs, with a balance of 230,000 francs per annum in favor of the institution. I ast year the loans and profits were largely increased. The poor patronice the mont di piete in the largest numbers when times are hard. The largest number of applications for redemptions are made Saturdays and just before New Year's and Laster. There are now about fifty mont di pietes in France, with a capital of about 60,000,000 francs. making loans of about 70,000,000. There are five entirely supported by charity, at which the loans are gratuitous. Holland, Belgium and Germany have mont di pietes, which are of immense beneto - the poor. In Germany the during the Franco · Prussian rate war went up to 10 and 12 per cent, but is now being gradually diminished. The mont di piete was first established in continental Europe, and its object was to deliver the needy from the usurious charges of the Jewish and Lombard money-lenders. One is said to have been founded in the year 1200 at Freising, Bavaria, by a charitable association under the sanction of Pope Innocent III, but it is more generally believed that the first mont di piete was established in l'erugia in the latter half of the 15th century and derived its name from Monte di Pieta, the hill upon which it was situated.

A Wedding in the West Indies.

[Macmilian's Magazine.] In fact it is extraordinary to see the gorgeous costumes that issue on Sundays out of the filthiest shantics, more espe-cially when the costume of the previous day is recollected to have been two rather spare and very dirty garments of once white canvas, and certainly no boots. To attire the whole population so gorgeously of course many skilled tailors are re-quired, and in the census of 1881 no fewer than 10,000 females returned themselves as scamstresses. These ladies, however, have other sources of income besides their needles

With such splendid habiliments to show on Sunday, the negro, of course, is constant in attendance at church. On entering the sacred building the men's first care is to remove their boots, not from any leanings toward Mohammedanism, but because they are painful. In connection with this I may mention a ladicrous occurrence, which caused some amusement among the English resident in Barbadoes. A black man holding a situa tion of trust in the garrison (I forget whether he was a soldier or not) was en-gaged to a black lady, and the general promised to be present at the wedding. On the appointed day the bridal party duly arrived, the bride clad in white satin with the orthodox orange flowers, veil, etc., and white satin shoes. Every thing was ready, but the general had not arrived. The bride became more and more uneasy, and still the general came not; the sweat poured down her black face, and still she held out; but at last human nature could stand it no longer, and the faithful bridegroom knelt down and removed the white satin slippers which had caused so much agony. Soon after the emancipation of the poor black feet the general arrived and all went well, but still the ceremony was held to have been in some degree marred.

Fertility of a Pacific Coast Valley. [Gilroy (Cal.) Cor. Inter Oceta.]

My former letters were written from. southern California, nearly 500 miles south of San Francisco, and I have been agreeably disappointed in finding nearly the same temperature and conditions in this beautiful valley along the Pacific coast, eighty miles southwest from the Golden Gate. While southern California is adapted to the orange, lemon and other tropical fruits, these sections find other from the second than farther south. It is essentially a grain region, and great fields of barley and wheat everywhere much the eye. It is a butter and cheese producing district, and at milking time it is not unusual to see from fifty to 200 cans in the milking

yards at a single farm house. The barley is sown so as to ripen at dif-ferent periods, and large droves of hogs are turned upon it and fattenel. As an experien ed california farmer explained to me, "this saves a great deal of labor. There are no cutting and thrashing and hauling to market. The hogs harvest the crop, and all the farmer has to do is to drive them to market and collect his money in a pile. Pork always beats a good price, and barley makes as good meat as corn. The butter making districts lie close along the foot-hills that skirt the ocean, while the broad valley farms are mostly given to cheese-making. This product is as fine as is produced in st famous cheese-producing districts the mo of the east.

Temperance in Russia. (Chicago Tribune.)

The Russians, in their anxiety to diminish the consumption of spirits, are proposing to reduce the duty on beer, and are vehemently opposing the recent pro-posal of the Russian minister of finance to raise the import duty on tea. The Mos cow Gazette ridicules the idea that tea should be regarded as an article de luxe in Hussia, where, even among the poorest classes, tea is the only beverage that both saves the people from the evi effects of drinking impure water, and greatly reduces the consumption of alco olic drinks. It is pointed out that if the duty is raised smuggling will be carried on to a much greater extent, and public health will suffer by adulteration. In support of this statement that tea is the chie drink among all classes in Eussia, The Moscow Gazette publishes statistics furnished by experts engaged in the tea trade with China, according to which Russia consumes 80 per cent more tea than England.

IDYLL OF THE PRIME. [E. Hough in The Current.] When earth was void, nor yet a sun ba

When starless space held summer all Where was thy soul, O love? Where was thy soul, O love? Watere was my soul, O love? Yet out of darkness, nothingness and cold, Down the dim centuries with foot-treas bold, On to their bliss,

Came the two souls with running, seekin feet, Eager thus, face to face, to meet. Ab, Earth was made for this!

The Mississippi in 1862.

["R. D. B." in Chicago Herald.] On both sides of the river, from Vick burg down, the levees were a natural for ification, more powerful than any moder earth work could be made. An artiller company of six pieces, could, with dozen spades, cut embrasures for sh pieces in two hours. Horses, men, sup plies, and everything were as safe behind the levee as though out of range. Thes lying batteries were death dealers indeed They would locate in a bend of the rive where they could have a raking fire i two directions. They mounted the be of light English rifles—generally of the Whitworth pattern. A gunboat—even a heavy sloop of war—passing up or down the river would catch it unawares. I e fore she could bring her own guns to bea she would have to stand a galling fire. When her broadside could be used th

rebels would simply lie down behind th levce and take it. If the ship's crew a tempted to land to spike the silence guns, of a sudden the rebs would limbe up, attach their hidden horses and fee a a galtop—scattering like so many rab bits hunting a warren. If the ship passe on up or down the rebs would keep quic until her heavy guns were again out until her heavy guns were again out of range and then give it to her in the "ster sheets." To salt-water sailors no style of warfare could be more demoralizing Guerrilla operations they were unused and loth to cope with. Eut according the orders of the government the rive must be cleared. must be cleared.

Morphine Partles in Paris.

[Paris Cor, London Truth.]

I hear of morphine parties of the sma and early kind in the higher couch sociates. Those invited to such little gat erings are known to the hostess as bei in the habit of resisting ills to which fle is heir by subcutaneous injections of t narcotic above named. The injection performed with a little instrument, manufacture of which is passing from surgical-instrument maker to the jewel and is becoming an objet d'art. Gues and the lady of the house sit in a circ and listen to a concert in a distant root T..ey describe their sensations to ea other. No ices derive peculiar beau from the morphinising process. One see, in many of the portraits at t

Mirliton the traces of morphine in general morbidezza of the faces and the brownish circles which surround e which are at once brilliant and sof languishing. It may be remembered th the late Duchesse de Chaulaes killed h self with subcutaneous in ections of m phine. The resorted to them to sool irritated nerves and vary her undoub beauty, and had to continue them becau it became impossible for her to leave the off. I know of a confirmed morth manjac, who would not for the world of two kinds of meat on the same day Lent, or indulge in the pleasure of waltz. The archbishop of Paris will take it, soon issue a pastoral against t fashionable narcotic.

Several Cures for Insomnia.

[New York Mail and Espress.] If the sleeplessness be occasioned by un- Office in Haris' Book. due nervous excitement the application of ford relief. Where this remedy fails the freshly-made solution of lactate of soda or some milk or whey may be used with good results. When brain exhaustion is responsible for the line line. mustard plasters to the abdomen will afresponsible for the inability to sleep, the administration of a tumblerful of hot claret and water, with sugar and nutmeg, is recommended. When acid dyspepsia is present the alkalies and alkaline carths are The irritant properties of the air useful which hinder sleep during hot weather can be counteracted by sprinkling the floor with water. When sleep is broken by se vere pain nothing is more useful than morphia. These latter remedies should never be taken, however, without the advice of a physician. A hypodermic ine tion of morphia, however, is to be preferred to taking the drug internally when the wakefulness is due to neuralgia.

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Something New in the Canning Trade. (Chicago Times.)

Many housekeepers have for years put up fruit for their own use in glass jars, employing clarified cane sugar instead of glucose to aid in preservation. If they raised their fruit or were able to obtain that which had been recently picked, they would have a table luxury vastly superior to anything so d in tin cans. 1ew town people, however, mise fruit of any kind, and there is generally considerable difficulty in procuring perishable fruits that are in good condition for canning.

To meet their wants, some fruit-raisers during the past few years have put up choice fruits in glass jars and placed them on the market. They have sold at prices never before realized for cauned fruits. They are in demand for invalids and epicures, who hever hesitate to pay large sums for very superior articles of food. That certain kinds of fruit p.t u, in glass will soon take the place of those packed in metal cans appears certain. The fruits that are most in demand are cherries, red raspberries, currants, black currants, and strawberries. The three former can not be preserved to good advantage in metal cans on account of the acids they contain.

Diplomacy and Smoking. [Exchange.]

The Comte de Lerisson relates that on one occasion during the negotiations folowing the Franco-German war of 1870 Bismarck offered Jules Farre a cigar which was declined. Then said Lismarck: "By not smoking you have one advantage By not smoking you have one advantage

over me: you are more vigilant. But then you have this disady ntage; you are more irritable. A diploma must be ready to make concessions, and tobacco makes one feel happier, and, thereby, more conciliatory.

Jud Lafagan: It is easy to console others in their afflictions if we possess that inward satisfaction that tells us we

are not as bad off as they are.

Frozen Meat Not Profitable. [Chicago News.]

Shipping frozen meat from Australia te England is not proving profitable. Th-Australian Frozen Meat company has just declared a loss of \$20,000 on the last half year's business. The shareholders have ecome alarmed and the directors agreed that the business should not be extended without the consent of the former. The company has a contract with the Orien: line of steamers, running between South ampton and Australia via the Suez canal. The entire importation of fresh meat into Great Britain and Ireland is now esti mated at nearly 330,000 tons annually valued at \$100,000,000.

They Had Enough.

[New York Graphic.] A large piece of ice was lying on the pavement of an up town street yesterday and several small boys were chipping pieces off of it. The iceman drove them

away several times. Finally he observed "If you knew what this ice was going to be used for you wouldn't be so anxiouto eat it.

"What is it?" chorused the boys in unison. "It's going to the undertaker's to pre

serve a corpse with. "

He was right. They let it alone.

Three Hundred Millions. [Exchange.]

The astonishing assertion is made by The Lumber World that the loss to this country through forest fires is now no less than \$300,000,000 a year, simply through the destruction of available tim ber, without counting the additional loss from the annihilation of the young growth and the seeds scattered on the surface and the scorching of the ground, which often renders it sterile for a generation.

About the Size of It. [New Orleans Picayune.]

So long as the young men can live without working, and so long as society looks upon workingmen as not respect able or fit to become husbands of society daughters, so long will the world be filled with idle, amiable loafers and worthles.

tramps.

Medern Poetry.

[New Albany (Ind.) Ledger.] Much modern poetry ought to be ac companied by a diagram, or foot notes or interpretation. Life is too short and interpretation. Life is too short and poetry too plenty for readers to work half a day over the combination of one poem

apanese law compels people to sell fish alive. They are vended in tanks.

A New K nd of Plano. [New York Paper.]

A "talking piano," a Viennese inven-tion, which may be described as an instrument intended to rival by mechanism the human organs of speech, was shown to a few invited guests assembled at the Belvidere house. Many words which would be recognizable by the vowels they include even if their consonants were set aside were articulated with considerable distinctness, but the production of the consonants was a very different matter, and had not the operator announced what the machine was about to say it would often have been rather difficult to make out the m aning of the uncarthly sounds it emit-As an illustration of the processes by which tone is formed and brought forth the workings of the piano are not without interest, its usefulness in other directions cannot readily divined.

Bobby's Hospitality.

"Won't you have another piece of pie, Mr. Featheriy?" asked Bobby, hospitably, His mother was entertaining a few friends at dinner and the de-sert was being dis-C. SSEC.

"Thanks, Bobby." Featherly replied laughingly; "since you are so polite about it, i believe I will take a small piece more.

"All right, " said Bobby. "Now, ma. remember your promise. You said if it was necessary to cut into the second pie I could have two pieces.

In San Domingo.

[West Indies Letter.] Transportation is still in its primitive condition in St. Domingo. There is not a single wagon road penetrating more than three or four leagues into the interior. All of the inland traffic is carried on by means of animals. A railroad is being built from Samana bay to Santiago, and if comple ed will open up rich tracts of lands capable of producing great crops of sugar, tobacco, collee, cocca, and other tropical

A Bad Word.

articles.

[Exchange.] President Barnard, of Columbia college, objects to the newly coined word-"mugwump." He says it embodies all that is disagreeable in sound. malicious in purpose and ugly in appearance, and be longs to a class of words that is hideous, vulgar and offensive.

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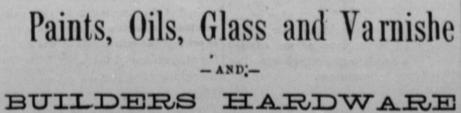


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