

THE GREAT MEXICAN UNCLE.

How Pawabroking is Carried on South of the Rio Grande.

MEXICO'S MONEY AND BANKING METHODS.

Feudal Business Features and an Overdone Credit System—American Trade and How It Should be Worked.

[Copyright 1891 by Frank G. Conner.] Mexico, July 16.—[Special Correspondence of The Bee.]—The great Mexican uncle is the most numerous of his kind in the world.

Out of the 11,000,000 inhabitants of the country fully 10,000,000 are slaves. This is not a figure you can see in any book, but it is a fact. You find these pawabroking in every village and city and there are more than sixty here at the capital. The biggest of these is a certain extent under the government. It is known as the Monte de Piedad, and it has been in operation more than one hundred and fifty years. It was founded as a philanthropic institution by a Spanish clerk, who endowed it with a capital of \$500,000, and this capital has since been doubled. It has millions of dollars worth of goods in its vaults, and a great many of the wealthiest families loan their jewels to it for safe-keeping. It has its fixed rules and all depositors are treated alike. The interests charged range from 3 to 15 per cent per annum, and it loans from \$1 to \$10,000 at a time on simple articles. Everything under the sun is accepted as security, and the appraisers estimate its worth and the pawnshop loans two-thirds of the value they put upon it. All loans must be renewed within eight months and if they are not the goods are put up for sale at the appraiser's valuation. They are sold at auction for as much as they will bring above the price at which the goods were loaned. In some cases the goods are held one month. If the goods fail to sell they are marked down for the next month's sale and this marking is continued until they find a purchaser. If the goods do not bring as much as the amount of the loan the appraisers must make up the deficiency out of their own pockets. This pawnshop loans \$1,000,000 a year and it has about \$3,000,000 so that the average loan is about \$2. The loans average 300 a day, and about one-third of the articles loaned are never returned. The Monte de Piedad has branches in every city in Mexico and the chief shop at the capital is just opposite the cathedral and within a stone's throw of the national palace. I have seen the goods being pawned during the last two weeks and I attended one of its auctions this morning. It looks more like a great junk shop for all kinds of things than a pawnshop. The things that are pawned are of all kinds from pianos to cheap chromes, bicycles and mirrors, saddles and brass, stoves and iron, and mixed up in a heterogeneous mass and men and women were examining them and looking at the tickets which contained the names of the appraisers attached to them. As one found what he wanted he would point it out to the auctioneer and they would put it up and show it to the bidders. The auctioneer would get the auction over until it was sold, but as a rule it was knocked down to the first bidder. In some cases containing hundreds of gold watches, thousands of dollars' worth of diamonds and pearls and articles of jewelry set with precious stones. The appraiser's valuation was attached to each of these articles and they were auctioned off at the price of the highest bidder. The clerk of the establishment always told whether the stones were true or false. The sales were fair and the goods were very cheap. For a long time this pawnshop gave all its profits to the church. Then for a time they went to the government, and now they are turned over to a certain extent by a private corporation.

Your Uncle's Interest.

In addition to the Monte de Piedad you find private banks all over Mexico. At present the loans are much more costly and 5 and 10 per cent a month is not uncommon. They take any kind of property as security and are in every village and in every city. In some cases the banks are failures and very few. This is so in both Mexico and throughout the country. Mexico has a great deal of money and has no city in the land has ever known what we call a boom. The people do not speculate, though they are inveterate gamblers. They are very shrewd and as sharp business people along the lines that they have been accustomed to as any people in the world. There are no joys in business in Mexico. The only joy is in the money. The Mexicans themselves are sharper than the Jews in business. As far as I can learn the Mexicans are not very successful in their methods. If he has a fixed contract he will carry it out and if you do not attempt to take any advantage of him he will treat you with the greatest respect. At present the money is very tight and the banks are very short of funds and expect to take such advantage as the law allows him.

No Commercial Agencies.

It was surprising to find that Mexico has no such agency as Dun or Bradstreet. The country has a number of big banks. Leon has 100,000, Guadalajara has 100,000 and San Luis Potosi has 100,000. All of these towns and dozens of others are centers of trade. Still you can't go into Mexico City, which is the wholesale distributing center of the country, and find a bank in any one of them. The banks have their own private correspondents, but the people have no means of getting information. Notwithstanding this, the system of credit giving is very general and both wholesale and retail dealers give it. A great many of the goods that are sold in Mexico are on credit. A great deal of the money is loaned on chattel mortgages. As to mortgages on real estate, there are few and they are very hard to get. The property is hard to value and the expense of drawing up the papers with the heavy stamp tax makes it almost impossible to get mortgages. The property usually goes into the hands of the creditor until the debt is paid. Many of the money lenders are families who have a great deal of wealth in their family jewels. These are easily concealed in case of a revolution and they are always available for loans. At the time of Patti's slaying in Mexico quantities of these jewels appeared that had not been seen for years. The young ladies of the swell families who came out in all the great money and diamonds were taken from the vaults of the Monte de Piedad to glorify its owner and the occasion.

The Import Trade.

About one-third of the imports of Mexico come from the United States, but 35 per cent of these are handled by foreigners and not by Americans. The bulk of the foreign import trade is in the hands of the French, the English and the Germans, and so far the Americans have not gotten a hold on the business of Mexico. The fact that the American-Mexican trade amounts to only 5 per cent of the total and that only 5 per cent of this is handled by our citizens shows this conclusion. The bulk of the trade is in the hands of American goods and the English and German merchants foster this prejudice and run down American goods wherever they can. They are very jealous of us and they are banded together against us. American merchants should handle their goods, as far as possible, through American agents. They should send their agents wherever possible to Mexico, and should study the markets and the people. The import trade is the best chance we have of getting into Mexico. It is the only thing in which we have the lead and it is the only thing in which we have the lead and it is the only thing in which we have the lead.

Growth of the Metropolis.

The assessment of property for purposes of taxation in the city of New York for the current year, says the Epoch, amounts to \$1,785,837,338, an increase of \$88,578,948 over that of 1890. The aggregate increase for the last three years amounts to more than \$252,000,000. This affords some indication of the rapidity with which the metropolis continues to grow. There is one big ward, covering the whole upper end of Manhattan Island down to Eighty-fifth street, in which the increase upon the valuation of real estate alone in the last year amounts to over \$10,000,000.

ENGLAND'S HOUSE OF LORDS.

Bishops in Their Flowing Robes of Black and White.

POLITENESS THE UNIVERSAL RULE.

Contrasts Between the House of Peers and the Senate of the States—in Ability Nervy on a Par.

THE TOUCH OF A VANISHED HAND.

Mary, old, I've seen in Harper's House, O, why should the world seem strange, With its beauty around me still? And why should the slope of my awarded path.

I had gone, with a buoyant step, So cheerily on my way; How could I believe so calm a light Could turn to so chill a gray?

And wherefore? Because the hand That held in its grasp my own— Whose touch was a benediction such As only the best have known— Was caught by the careless hand Of an angel and upward drawn. What now, what comfort, what guidance Now, Since the stay of my life is gone?

But a stronger is left to this— Some comforting whisper said—"The arm that shall carry thee safe to him— When thou crossst the tides of death."

If Christ in His mortal hour, Had heard of the chosen three, To watch with Him through the awful throes Of His dread Gethsemane,

O, surely His humble heart Would have been glad to be there— That speechless yearning, too deep for words, For the "touch of the vanished hand!"

CONSULARIES.

Sitting on the sandy shore, Where the waves are white, With a lovely summer girl, Pink and white and sweet.

Isn't it glorious? Don't you wish that you Had a bag of money, and Nothing else to do.

Too many silly young couples drive into matrimony with a bad bribe.

Philadelphia is not so married. A 16-year-old girl was recently married to a woman aged twenty-five years.

In India a couple tie a string around his neck, and when he is carried off, in this country a man can remember the fact without any artificial aid.

It is very ungentle of the Chicago Herald to describe Nina Yan Zano as a "Maiden, having married a 'Journalist' who worked in a grocery store."

An engagement of interest to old New Yorkers is that of Miss Wendell Davidson, daughter of Mr. and Mrs. Charles Davidson, and Mr. Richard Frothingham of Boston.

She—it is better to have loved and lost than never to have loved at all. He—Yes, I make it better for the jewellers, and sometimes even for the lawyers.

The wedding of Miss Ethel Forbes-Leith and Captain Edwin Forbes, is the resident American couple in London. It took place last Tuesday in Holy Trinity church, St. James street.

The New York girl who lost her engagement ring in a wash basin only to find it two years later in the gutter, where it had been washed from an open sewer, had meantime been married and widowed.

The people of Twilight, Washington county, Pa., are exercised over the elopement and marriage of Samuel Frye, aged eighty, and Belle Ward, a widow, aged forty. Dr. Frye lost his first wife two years ago, and Mrs. Ward has been a widow just a year longer.

The official report of the issue of marriages in France shows that 2,600,000 wedlock ties were dissolved; 2,900,000 had but one child each; 2,800,000 had two children each; 1,600,000 had three children each; 1,000,000 had four children each; 500,000 had five, and 200,000 each seven or more children.

A young Salem (Ore.) blacksmith named William E. Taylor, was married Friday to Miss Mary Helgesen, aged about forty, who came out from Iowa for the purpose; the marriage having been recommended by a mutual friend. They have been together some time. They had never seen each other until a few days before their marriage.

An engagement which was formally announced at Beverly Farms, Mass., is that of Miss Lela Eustis, a daughter of Mrs. Celestine Eustis, of Washington, and niece of Senator Eustis, of Lowell, Gt. Brit., and New York city. Miss Eustis is one of the finest horsewomen in this country, and she is said to be possessed of great wealth. Mr. Hitchcock, it is well known, is one of the best-known Cross-Brook riders in the United States, and an accomplished polo player.

A contract marriage took place at Fresno, Cal., the other day, the bride being under age and unable to obtain the consent of her parents. The groom, however, was a man of fortune, and the bride was a young girl of sixteen years of age. The bride and groom were John Hoffman, aged twenty-four years, and Florence May Rice, aged fifteen and one-half years. They agreed to be married as husband and wife, and to immediately, publicly and mutually assume each towards the other all marital rights, duties and obligations, and also to have their marriage solemnized by a justice of the peace.

E Pluribus Unum.

He slushed into a saloon, Jefferson Avenue, says the Detroit Free Press, and coming to a dress parlor with his front resting on the counter, he said to the man behind the white apron: "Get any of the elixer of life?" "Yes," responded the bartender, "a fountain of youth?" "Yes," "Golden glory of joy?" "Yes," "Nectar of the gods?" "Yes," "Distilled delight?" "Yes," "Liquid tenderness?" "Yes," "Elixir of perfect happiness?" "Yes," "Angels' food?" "Yes," "Essence of the tasselled field?" "Yes," "Oil of gladness?" "Yes," "Hope of my soul?" "Yes," "Well, gimme 'em all," he said, laying down a quarter, and the bartender, without a single word of remark, handed him a bottle of genuine old bourbon and he took it eagerly.

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England's House of Lords.

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Comparison.

To compare the hall of the lords and that of the senate is more difficult, inasmuch as they are of altogether different types. The house of peers could easily be transformed into a church. The Gothic decorations and stained windows give it a sombre tone. It not well ventilated, and is poorly lighted. The candles are not used at evening sessions, but a dusky illumination is secured from a few flickering gaslights. The radiant ornamentation is not favorable to oratory. For acoustics and service the senate chamber seems to have the advantage over that of the lords.

White Stocking is Really Worn—With a White Glove.

The white blazer now blazes with red or yellow facings.

HONEY FOR THE LADIES.

The white duck necktie so far forgets itself as to be striped or edged with patent leather.

Women in deep mourning wear white frocks, but they choose the cold, lawn-like white of this silk and crepe.

A white serge dress is a July fancy; it has a black chinon collar, white shirt, with overcast of white having revers and cuffs of turquoise blue.

Black chiffon frocks are worn with white chignon. Black chiffon brooches, edged with velvet ribbon, are worn with gowns of white or blue or gray.

French gowns imported from Paris tailors for yachting and seaside resorts are in lighter colors and are usually chosen for summer wear.

Yellow flowers are having their day at a great rate, with yellow verbenas and yellow carnations, yellow geraniums and yellow daisies and yellow primroses.

Crown and eury gappure laces, and Irish crepe bands, gloves and sleeves are most noticeable in the prevailing sort of summer gowns, and the bonnet on both sides of the house were well filled. The members were for the most part plainly dressed, a few almost slovenly. Though the great majority wore silk hats, I noticed several who did not feel out of place in colored shirts.

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Robes of Black and White.

The bishops holding seats were not an present, but three or four of them could be noticed creeping behind the speaker's chair, distinguished by their robes of black and white.

The others only the presiding officer and clerks are attired in black gowns and they complete the costume by the use of white wigs.

How They Do Business.

The peers are called to order by the lord chancellor taking his seat upon the woolsack. The presiding officer is then placed on the lowest part of the floor near the center of the room just in front of the royal throne.

The members of the ministry, provincial representatives of the government sit immediately to the right. The opposition disposes itself similarly to its arrangement in the commons. The vote on the various propositions is commonly by voice, but the terms "content" and "not content" are employed to indicate who are in favor of or against the motion before the house.

Bill Under Discussion.

The Irish land purchase bill called forth a number of animated and general discussions in the committee of the whole. The aged Duke of Argyll began the debate with an earnest plea for absolute free trade in land; governmental interference hindered this and so no opposed to much meddling and muddling.

The peers, especially the Irish lords, are extensive land owners and many are interested upon the subject of the land law. It was the lord chief of Earl Comper for the Irish land owner as against the peasant proprietors that occasioned the first emphatic rebuff of the British premier. The Marquis of Salisbury rose deliberately. He is tall, heavily built man with a large frame. A long beard and shaggy hair of iron gray form a heavy fringe circling about the dark eyes, the fine forehead and the entire face, which seems to be rapidly encroaching upon the remainder of a once heavy head of hair. His delivery is firm and conversational, accompanied by but few gestures. He expresses an emphatic astonishment that anyone in parliament should advocate turning small proprietors into large proprietors, but admitted that in his opinion, too, a free trade in land was the only sound economic doctrine.

Earl Cadogan, a smooth faced man with jet black hair, and a charge of the bill for the ministry, and to all appearances disposed of the amendments brought by various members exactly as he desired. All the speeches were by no means complimentary to the Irish and one lord remarked sarcastically that the Irish land law was a very good fellow as long as he was not asked to pay his rent.

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