

**THE
MONEY-LENDER
UNMASKED**

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The money-lender unmasked by Thomas Farrow

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THOMAS FARROW

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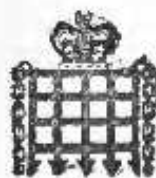
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BY

THOMAS FARROW.
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PREFATORY.

THE Author has endeavoured, in a popular style, to describe and expose the methods adopted by the majority of Money Lenders in the ordinary course of their business, and he believes it to be the first time that any attempt has been made to place the whole of the facts in a succinct form before the public.

The history now told is the outcome of continuous observation and personal investigation, and the writer earnestly hopes that, as a sequel to the recital, every reader may regard it as a duty to exert himself in an endeavour to remove the evils herein brought to light.

In a leading Journal it was recently remarked that the system of money lending had been so frequently ventilated and exposed, and had arrived at such a deplorable state, that nothing more could be said or done for it—it was simply irremediable in its baseness and hopeless in its condition. Whether this be so or not, the reader can judge for himself after he has perused the following facts and the author's tabulated suggestions.

True, the system has assumed gigantic proportions ; true, it has worked incalculable mischief in the commercial world ; true, also, it has brought about the wreckage of homes and the downfall of men and women in their struggles to retain a means of livelihood—but, by the writer, it is regarded as equally true that by individual and combined effort the system may be purified and placed on a just and equitable basis.

The reader will be invited to view the subtleties of this financial snare in successive stages. His attention will first be drawn to the tempting baits offered by the Money Lender to entrap his victim, whom, having allured, he persuades to part with an entrance fee,—at length secured and the door closed upon him, the trapper proceeds by various devices to prevent escape. The reader will then be asked to view the victim in his captivity, to hear his cries and witness his struggles for freedom, often unavailing, sometimes, at great cost, effective. Finally, he will be made aware of the extent and profits of the process, and the ensnarer's reasons and excuses for his artifice.

The picture has in no respect been over-coloured. Imagination has no place where facts are all sufficient, and in this case the facts are overwhelming.

The writer is of opinion that the question which he has ventured to introduce to the public, forms a grave social evil, and that the Legislature should be urged to deal with it, and *at once*.

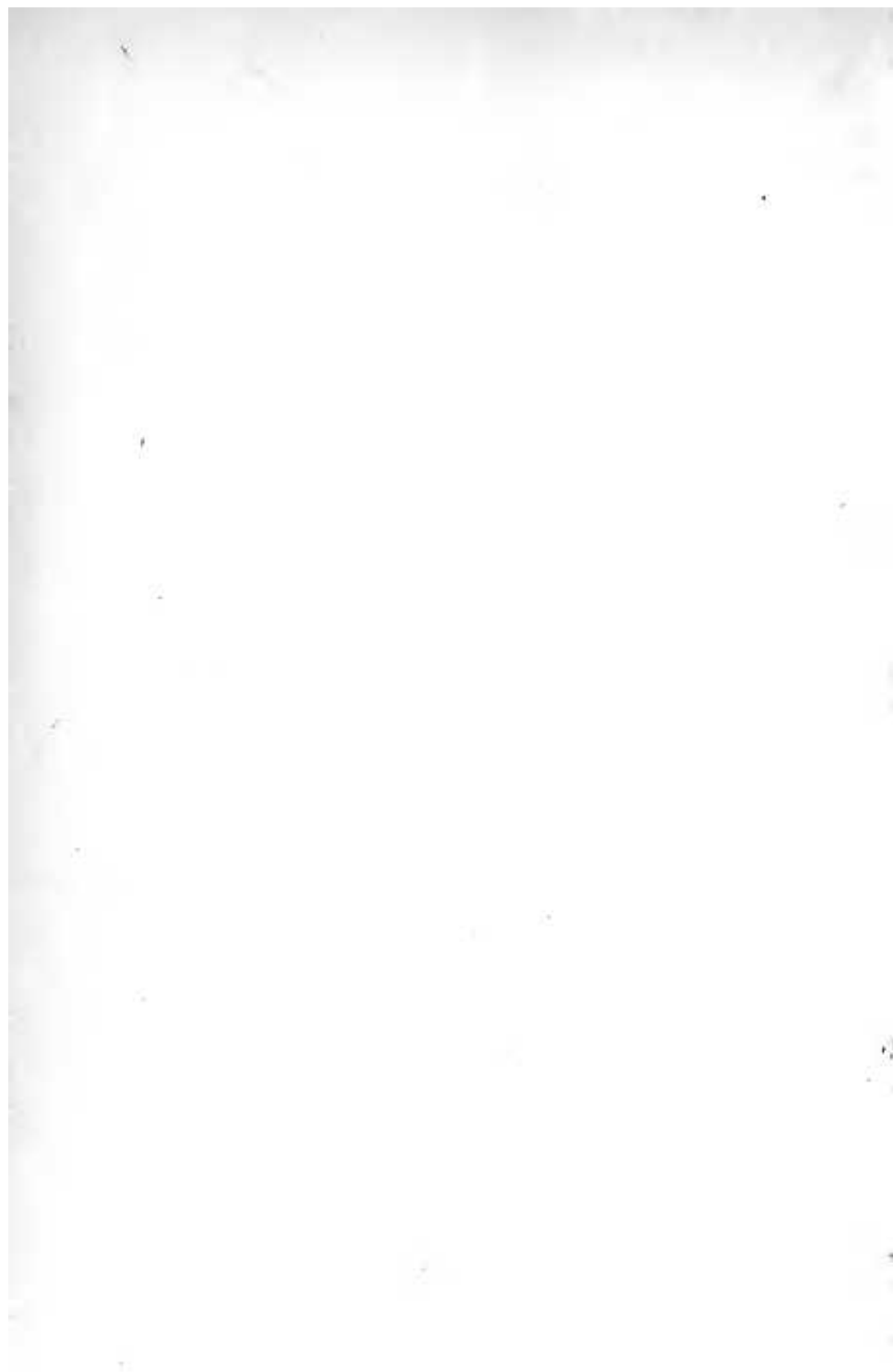
He desires to thank all those who have in any way helped him in his Inquiry, and particularly the friend

who has so generously provided the whole cost of it, and whose munificence has extended to the relief of many of the victims whose "cases" are herein described.

THOMAS FARROW.

PALACE CHAMBERS,
WESTMINSTER,

February, 1895.



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