The small business man wanted to take a flyer on the expansion of his plant. Another needed earnest money to bind a deal. Another was compelled to pay advance commissions of $150,000 to a mob mortgage finder who never did deliver on his part of the contract.

The juice racketeers do not advertise for business. Bartenders overhear the groans and laments of the worker across the street from a large factory or office building. The bartenders refer the prospective customers to the man at the other end of the bar who knows a man who knows a man. Many times it is the first man who is the direct representative of the juice gangster.

We determined another recruitment method. One fellow building contractor discussed his money problems with a colleague in the same industry. The latter referred him to a savings and loan institution. The loan officer broke the sad news that the applicant lacked adequate collateral or his financial statement was too scrawny.

However, the loan officer said, "I know an individual who may loan you the $20,000". Five figure loans are called "classic" loans in the jargon of the juice gangsters.

There are two methods of granting a loan and repayment of it. The borrower pays 10% weekly interest. The principal can be paid back whenever convenient. Or loans must be amortized, at the rate of 10 to 20% a week interest, within a previously stipulated period, usually only several months. If, however, the principal is paid off before the expiration of the period, the juice customer is still obliged to pay the interest which would have accrued for that period.

As yet there is no threat, there is no violence. Should a borrower not be in a position to repay the principal, but only the weekly juice, this is entirely satisfactory and preferable.

We know of innumerable instances where an aggregate $1,000 in interest was paid over a long period on a loan of $100. And the $100 principal was still outstanding.

When the day arrives the juice customer can not pay, his peace is rudely interrupted. The collector reminds him that the boss has a hot temper, wants the money on time, or else.

One man ran around frantically to his close friends and relatives. He succeeded in meeting the next payment and pay the arrearage. The next week he could not come up with the juice. He didn't answer his phone at home. Calls to his office or plant were avoided.

He was soon cornered on the street. Another time he received a visit at home from two plug uglies he never saw before. Fist blows fractured his jaw, and broke his ribs. Another delinquent received a few taps on his shin bone with a junior league baseball bat. His wife and children were terrorized. Baseball bats and short pieces of iron pipe have become tools of the trade for the juice enforcers.

As additional punishment delinquent accounts are given arbitrary, flat assessments. Or the interest rate is raised to 15% a week. Or the principal is doubled with the interest payments also doubled.

The human collateral also comes in for the muscle treatment. He is the man who introduced the juice customer. As such, he is the collateral for an invisible paper promissory note. By organized crime's ethical criteria and policy, he is held equally and fully responsible.

The co-signer adds to the pressure already exerted on the juice customer. If his entreaties don't culminate successfully, he, the co-signer must make good for the debt or suffer the same beating. So he either begs the borrower to pay or himself assaults the borrower.

When neither the borrower nor the co-signer find it possible to pay up, the co-signer sometimes winds up as the compulsory finger-man. The juice victim is taken for a ride, riddled with bullets, and thrown in the trunk of his own car. The juice gangsters arrange for the car to be parked so that the police find it.

Discovery of the murder is a warning to other delinquent juice customers. They get the message with stark emphasis. The news headlines don't cost these gangster animals a dime of advertising space.

Occasionally the juice customer borrows money from mobster A to pay mobster B. The customer has broken the unwritten code. A juice mob will never cut in on another's territory. The juice customer gets knocked around just enough to teach him a lesson when he purposely causes one juice faction to unwittingly violate this unwritten edict.

In Illinois, as elsewhere, ordinary usury laws are too broad to permit successful criminal prosecution. Consequently, we adopted a new law in 1965. It prohibits an