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AMUSEMENTS.

Lillian Lewis's Cleopatra Costumes.

All the paintings of Cleopatra show her as wearing her sandals on her bare feet. Lillian Lewis, who appears to-night and Tuesday evening at the Grand in this play, has had all her tights made with digits, and of such fine texture that the feet look bare. It is thus she will wear her sandals, conforming at once to the modern usage of stockings and giving the correctness of stockingless appearance of Cleopatra's time. Miss Lewis says: "It is not the dressing of Cleopatra that troubles me, but the undressing of the celebrated lady. Every engraving and painting I have seen represents Cleopatra much more undressed than dressed; in fact, the sheen of her beautiful skin forms the main part of nearly all the costumes. Now I shan't commit myself and retire from competition with the charming Egyptian Queen, nor admit that I would look less beautiful fitted in a gown in which the sheen of my skin would form the greatest ingredient, but for stage representation in A. D. 1895 the B. C. 40 costume of Cleopatra would hardly do, so, to begin with, I will not, as so many other Cleopatras have claimed they did, dress Cleopatra historically correct. If Lillian Lewis dressed Cleopatra historically correct she would certainly make a sensation, but Lillian Lewis is not ready for that sort of a sensation. I have, therefore, effected a compromise with Madame Cleopatra, and I will gown her in modern fabrics patterned after the Egyptian fashion of Cleopatra's time."

A black costume which Miss Lewis will wear in the third act is beautiful; the first skirt, a transparent gauze, accordion pleated with a rich gold border for a foot trimming, jeweled and spangled; over this is a black silk net skirt slashed to the hips; this skirt is completely covered with gold beads, spangles and iridescent pendants. The waist consists of a pair of many colored striped suspenders and an embroidered light green waist band. The scarf tied in front and the odd apron-shaped sash in front are black with Egyptian embroidery in gold and jewels. The train is all black, of soft, silky material, depending from the shoulders, and lined with black. It is four yards long and three yards wide and completely covered with heavy gold embroidery in Egyptian designs. Vultures, the head of the sacred bull, the ibis, and lotus flowers and birds are woven into the design. Through the center the figures are made in Egyptian colored silks. The whole train is jeweled and spangled in addition to the gold embroidery. There was no grander piece of embroidery in either the Turkish or Russian exhibit at the world's fair than the embroidery on this train. Through the gauzy meshes of the black skirts the shapely limbs of the fair enchantress appear and disappear, and on the hands and arms, ankles and toes countless gems twinkle. A circlet of rubies, diamonds and emeralds cover the brow, with the curled asp to keep guard above the bright eyes of this new Cleopatra. The company is large, scenery elaborate, and there are introduced ballets and living pictures.

English's—"Men and Women."

A well-known New York bank president, who bought tickets for all his employes to see De Mille and Belasco's play, "Men and Women," said he hoped that fine drama would teach the young men who saw it that the right time to commit suicide was before they began to borrow money from the bank, instead of after. This great play will be presented at English's Opera House to-night, the engagement continuing until Thursday and including a matinee Wednesday at popular prices. Israel Cohen, the strong character in "Men and Women," though a Jew, has in his library a large stained glass window representing Christ saying to Mary Magdalen, "Go, and sin no more." The picture plays an important part in the drama, but it is necessary to explain its presence in the house of a Jew. Cohen, when his anomaly is mentioned, makes rather a noble reply: "What should be more fitting in the house of a Jew than the picture of the Jew?"

Park—"The Trolley System."

Those acrobatic marvels and clever comedians, the Garnellas, come to the Park this afternoon with their lively company in the new farce-comedy, "The Trolley System." This play has never been seen here. The first act shows the reception room of Job Hope's city residence. Mr. Tubbs, who is in love with Julia Hope, and Pauline Harriet, her cousin, pays the family a visit and is at once made the victim of many pranks by John Hope, jr. The scene of the second act is laid in the drawing room of Hope's new residence, the curtain rising on moving day. Tubbs is mistaken by Mr. and Mrs. Hope for a hired workman and is compelled, much against his will, to assist in arranging the house after the moving. The junior Hope is, of course, largely in evidence, and succeeds admirably in making the unfortunate Tubbs's life a burden. Act three shows the exterior of Hope's summer residence with the trolley line passing the door. A very realistic trolley car is introduced and the explosion of the car, which concludes the scene, is an amusing incident. In this act the Misses Edith and Clara Hill, singing soubrettes, enact their "Trolley Girl" specialty. The "Trolley System" remains three days and is followed by "Fabio Romani" and living pictures.

Empire Theater—Irwin Bros.

The National Trio and the American Two Macs are at the Empire this week with Irwin Brothers' Big Show. The above alone is a guarantee that the show will be far above the average as it always is. They are great favorites in this city. The rest of the company are all new to the theatergoers of this city, but are artists of established reputations. Bob and Kitty Morton are said to be dancing experts without equals. Carr and Jordan give parts of comedy, drama and opera. Bennetto and Gannon claim great excellence as contortionists. John W. World, English burlesque comedian and dancer, will make his first appearance; Rench and Kennedy will introduce their funny trained giraffe Jirgo. Luigi Dell Oro, the musical wonder, appeared in this city several years ago and created a furor. John White's trick mules and ponies make one of the strong features of the show; one that will please the children immensely. The engagement opens with a matinee to-day.

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MORE DISCUSSION OF CURRENT QUESTIONS

The People Continue to Air Their Views on Liquor Legislation, Building and Loan Associations, Schoolbook Expenses, Equalization of Taxes, and Other Subjects.

LIQUOR LEGISLATION.

Mr. Younce Pleads for the Passage of the Nicholson Bill.

To the Editor of the Indianapolis Journal:

In your issue of Thursday, in the report of the proceedings of the Senate, it is said: "There were evidences of a movement all along the prohibition line," and further, speaking of the petitions and memorials from every section of the State asking for the passage of the Nicholson bill, that "this descent of the cold-water element on the Senate was provocative of great glee," thus conveying the idea that the prohibition party is the prime mover in begging for the passage of this bill. Now, if the Journal understands the attitude and sentiment of the Republican party in Indiana on this issue—and I am satisfied it does—it must know that at least three-fourths or four-fifths of the voters of the party indorse this bill. From the very beginning the Republican party has declared itself the party of reform, and as a Republican who never voted any other ticket I am proud of its past record. I have always said and honestly believed that, should the party attain power, it would give some relief on this liquor question. This question as a State issue is paramount in the minds of the masses of the party. I have made it a point to interview every Republican I possibly could in this city and county, and have not as yet found a single one who has not expressed himself in favor of the Nicholson bill. It has been said that it would be suicidal to the party to pass the bill. I am honestly of the opinion that it will be suicidal not to pass it. It has been shown by your chief of police and your efficient Mayor, Mr. Denny, that the present law restricting the liquor traffic is almost wholly inoperative; that it is almost impossible to convict under the law. There is no trouble to convict other classes of criminals, and why should saloon keepers be an exception? I am satisfied that a large per cent. of them violate the law every day. It seems to me that an honest saloon keeper would not object to the Nicholson bill on the ground that an honest man does not fear watching. Twenty years ago the Republican party alienated the liquor element from its support on account of the advanced position it took on this issue; that element is not with us to-day. It is almost solidly allied with the Democrat party, from the fact that that party has been and is still its friend, pandering to all its free and easy ideas and always declaring against "sumptuary laws." This being the case, we have nothing to lose, but everything to gain. The great mass of the Republican party have waited long, have been patient, believing in law and order, and that the right would prevail, and now, almost as one man (I speak, of course, for the masses and not the politicians), we ask recognition at the hands of our representatives and lawmakers. We ask it for the honor of the State and the party, and in the name of home and good government, and they cannot afford to turn a deaf ear to the petitions and appeals that come from every city, village and hamlet from every section of the State. Pass the Nicholson bill and we are satisfied. W. H. YOUNCE.

Franklin, Ind., Feb. 9.

South Kokomo Has Law Enough.

To the Editor of the Indianapolis Journal:

I am neither a saloon keeper nor a prohibitionist, but belong to that large middle class that does not try to usurp the functions of the Creator or destroy the joyful anticipations of a glorious hereafter by setting up a heavenly kingdom on earth. Plain, practical common sense is a much-needed article in the Legislature, as well as in other walks of life. If the time wasted in the pursuit of phantoms, wading up and down the streams of time searching for imaginary perils could be devoted to the application and enjoyment of the many blessings we have what a happy people we would be!

Indiana has a saloon law, and a good one. If it is not properly enforced in places it is the fault of the people, and not of the law. In South Kokomo, where the writer resides, we have no trouble in enforcing the saloon law. It is enforced so rigidly that not a single saloon exists in the place, though this part of the town contains over four thousand inhabitants. The explanation is easy. The law is enforced. Public sentiment is with the law, and as a legitimate and inevitable result, we have had no saloon for five years and never will have any until there is a change of public sentiment. Only legal means were used in suppressing the liquor traffic. We have been at some expense pursuing applicants from one court to another, and to the Supreme Court and back again, but have always managed to tire out the would-be saloonists, until they were glad to retire from the contest.

No application for license has been filed for five years, and it is doubtful if any one can be found in future with courage enough to attempt to start in the liquor business in South Kokomo. This place has no need of a more stringent liquor law. We do not pretend to be more than a small part of the State of Indiana, but this article is simply intended to demonstrate that the present temperance laws can be enforced so that the enforcement can be made so effectual as to drive the saloon keepers out of business if the people desire that consummation. Mr. Nicholson, the author of the temperance bill bearing his name, is a resident of South Kokomo and will not demur to the above statements, though, being a new-comer, he had no hand in suppressing the saloons. Senator O'Brien also resides in South Kokomo, and to him, more than any other one man, is due the credit of ridding the place of the liquor traffic. REASON.

Kokomo, Ind., Feb. 9.

Wants the Nicholson Bill Passed.

To the Editor of the Indianapolis Journal:

I am glad Mr. Stechhan made his bow. I see already it has had the effect to stir up the friends of temperance. If Mr. S. is correct in his position the State should know it, and if he is wrong the readers of the Journal who think so should say so to the editor in as brief a manner as possible. So far as this village is concerned, it may be said to favor as a unit the passage of some such bill as the Nicholson. There is no politics in it here, and there are Republicans, Democrats and one "fool Populist" here, yet the Nicholson bill is looked on with universal favor. This I take to be the sentiment of almost every village in the State where the Journal circulates. The people are ready for some such measure as this, and the Republican party as a party will profit by it, and the State will have made one of the grandest steps forward in her history. I deny the statement that the Republican party will jeopardize future chances of success by passing this bill. Ten years ago it might have been the case, but Americans advance, they never go backward, and to-day there are many good men in Indiana who are carrying the party mantle loosely and are eager to lend their support to the power that favors what is right.

As one of the "rural" communities we are vain enough to think we are competent to judge of what we need, and as between the statements of Mr. Stechhan and Superintendent Powell we are ignorant enough to give greater weight to the statements of Mr. Powell. The reason rural communities favor the Nicholson bill is because it gives us a chance to attack the alligator in the egg, whereas now, if we attack him at all it must be after he has become full grown. The truth is that if this bill should pass people who love the saloon and its hallowed influence so well in the cities would have all of it they want, so far as "rural" communities are concerned, for there is not one township in twenty-five where a majority of the voters would ever sign a petition to aid a man in getting a license.

As to appetite, the Nicholson bill seeks to protect a man's appetite, because it is a fact ofttimes told by drunkards themselves that it is this appetite that prevents them from passing a saloon, and if the saloon was not there they could go home with their money in their pockets and help to appease the appetites of others.

"Let well enough alone," says Mr. Stechhan. So we will, when we get to it. But so long as men of the standing of Superintendent Powell say that the wine room is a legalized death-trap for innocent young girls, it is not well enough. So long as Mr. Stechhan is able to sit in the southeast corner of his business block and see that double procession march to the jail doors and to the police station every day, the legitimate children of the saloon, it is not well enough. So long as the saloon interest is able to dominate political conventions and make party platforms it is not well enough. So long as one man can go before the county commissioners and get license to sell liquor in a "rural" community over the protest of two hundred citizens in that township it is not well enough, and the good people of the State will continue to lift up their voices in solemn protest until the situation is different, and they will praise and support the hands of those who change the present iniquitous laws. It may be safely said, and without flattery, that the vast majority of the readers of the Journal are favorable toward the Nicholson bill. This is especially true of the villages and towns over the State. Let it pass just once, for a trial, and if it fails to reach the case something better can then be passed. DR. C. A. ROBINSON.

Fountaintown, Ind., Feb. 9.

Indorses Mr. Stechhan.

To the Editor of the Indianapolis Journal:

Any fair and conscientious man will not hesitate to condemn Mr. Eiler's philippic against Mr. Stehhan as both unfair and unjust. Mr. Sechhan's appeal to his party, warning it against the whims of fanatical advisers, is commendable. The Republican party is a party of progress, good motives and good government, and cannot afford to lose sight of 1896 through truckling to an inconsistent and hypocritical class. Every honest Republican knows how this class voted in 1886, '88, '90, '92, and if any of them voted the Republican ticket in 1894, it was through the rush and enthusiasm of events rather than good will toward the Republican party. Mr. I. C. Eiler, on the other hand, gives no advice, but states that after attempting to enforce the law for eleven years he gave it up as an impossible job. I pity his incompetency. Please allow me to quote a few paragraphs of the law as it is. It says: "Whoever for the purpose of gaining with cards or otherwise travels from place to place, or frequents any place where gambling is permitted, or engages in gambling for a livelihood, is a common gambler, and upon conviction thereof shall be fined not more than $100 nor less than $5, to which may be added imprisonment in the county jail."

Is not this law enough for even the most vindictive fanatic and hater of saloons and gambling hells? The man who cannot enforce the above law is not fit to be called a Republican, and is at heart inconsistent and a hypocrite. Let our Senators and Representatives of the many unholy alliances of fanatics and prohibitionists upset the chairs and tables in saloons, and you upset the German and Italian vote, and others who take the greatest delight in discussing business matters at beer tables; in fact, you will legislate against the privilege of the workman. Put a license on drug stores, like other States have, say $100, and you will legislate for good government and against the banker, the preacher and the hypocrite. M. A. RYAN.

Brazil, Ind., Feb. 9.

The Facts Are Against Stechhan.

To the Editor of the Indianapolis Journal:

Mr. Otto Stechhan's recent letters in the Journal are unworthy so prominent and public-spirited a citizen, but anything regarding the restriction of the liquor traffic always seems to have the same effect upon him that the traditional red flag does upon a bull. Most of his statements fall to the ground of their own weight, by reason of their utter disregard of well-established facts, and he has been so thoroughly skinned in consequence that it seems like the greatest of cruelty to pursue the subject further. There are one or two points, however, that are stated so positively that some might be led to suppose they were partly true at least. Mr. Stechhan says, among other things, "why not let well enough alone? Compared with other States we are decidedly well provided in the way of liquor laws, and they are probably better enforced than in other localities." If the writer is not mistaken, Mr. Stechhan protested as vigorously against the enforcement of the present laws, something over a year ago, as he does now over the proposed enactment of a law that will be as easily enforced as one against house-breaking. Now, the fact of the matter is, instead of our laws being against the liquor dealer, as Mr. Stechhan would have us believe, it is generally understood that they were drawn by attorneys employed by the liquor interests. He would have us believe that a majority of the States, at least, are as liberal toward the liquor traffic as we are, while, as a matter of fact, there is scarcely a State in the Union, North or South, that does not make liquor selling more of a burden. If Mr. Stechhan will investigate, he will find that probably half of the States have laws with prohibitory or local option features, including the Massachusetts statute, to which he referred in a complimentary manner. As to the other half, he will find high license and severe restrictions in the generality of cases, and I very much question if he can find more than one or two States, North or South, East or West, where the saloon keeper has so easy a time as in Indiana.

Mr. Stechhan speaks of the folly of catering to the whims of a few fanatics, when, as a matter of fact, the hundreds of meetings being held in every part of the State, and the thousands of petitions now flooding the Legislature, show that the Republican party is aroused as never before, and that a refusal of their demand will result in a greater defeat than any the liquor interests can possibly inflict. If the party must be defeated it had better be in defending the home and fireside rather than in catering to the saloon, wine room and kindred evils. H. L. WHITEHEAD.

Indianapolis, Feb. 9.

Wants a Division of the House.

To the Editor of the Indianapolis Journal:

There are a great many people in this city who favor the enactment of the Nicholson bill. I take it for granted that there are some, probbaly many, who oppose it. It would be very interesting, it seems to me, to have a division of the house on this question. By the "house" I mean the great public who are not members of the Legislature and are not afraid of their own shadows, nor any other shadow; the stay-at-homes who are not losing sleep for fear they may do something that will make them unavailable candidates at the next election. The great Republican party is not such a weakling that it will be hurt by any measure that promises much for the morals and general welfare of the people as does the Nicholson bill. I would be glad if the legislators could have the opportunity to look upon these who ask for the enactment of the Nicholson bill, and then upon those who oppose it; I would be glad for them to say for which side they are legislating. If there were any other interest than the whisky interest, or any other institution than the saloon that might cause directly or indirectly one-half of the poverty, misery and crime caused by these, the people of the State would rise up in their might and wipe it off the face of the earth—that is if it had no political "pull." We allow our desire for political supremacy to force us into a great many unnatural, cowardly and untenable positions.

At the Central Presbyterian Church, on Sunday, more than forty signatures of voters were taken to a petition asking for the passage of the Nicholson bill. At the First Methodist Church more than ninety voters signed the same petition. Similar petitions have been signed by a large number of persons in the other churches. At a public meeting held Tuesday evening the following resolution was unanimously adopted:

"Resolved, That we approve the Nicholson bill, and we respectfully urge our Senators and Representatives from this county to vote and work for the passage thereof. This resolution is not a mere matter of form, but is intended as our most earnest and pressing expression upon this subject."

Give us the Nicholson bill. W. W. BYERS.

Terre Haute, Ind., Feb. 9.

Wants More Restriction.

To the Editor of the Indianapolis Journal:

I have been watching the comments from different ones on the attempt to regulate the liquor traffic, and it is amazing the ignorance or gall of men who write in regard to the enforcement of the present liquor law. For years we fought the saloon in a town of this State, the majority of the voters of the town and township being against the sale of liquor. At every meeting of the commissioners there were from one to three cases to fight. Then, from before the Commissioners' Court to the Circuit Court on appeal. If we beat them there, a new man came the next time the commissioners met, until, after years of fighting and expense, they gave it up, and to-day the saloon is in full force, open on legal holidays, Sundays, and quits at night when its owner pleases. One says "enforce the law." We did until we tired out at it. There is practically no law in the Indiana statutes to enforce against the liquor traffic. The attempt to influence the Legislature by the scarecrow of being held accountable and "spotted" is childish. As for the drug store cry, it is an old one by the saloon men and their sympathizers to call attention from the real issues. Regulate the saloons and afterward the drug stores, if necessary. If our government is by the people, let us have the Nicholson bill with local option in each township. Let the voters be responsible for the existence of saloons. If the majority say have saloons, I have no more to say. If saloon men think a majority want it, must have it, can't do without it, why do they fight the law? Leave it to a majority of the voters of each township and abide by the result. C. O. WIER.

Freedom, Ind., Feb. 9

Mr. Stechhan to His Critics.

To the Editor of the Indianapolis Journal:

My remarks, recently appearing in the Journal, on the proposed liquor legislation, seem to have exasperated poor Tray, Blanche and Sweetheart from the rural districts very much indeed, as their vociferous barking and snapping at my heels clearly demonstrate. It is beneath my notice to reply to the personal remarks or to the foolish argument offered to refute my charges, as they clearly show that they are born of selfish motives and are the outgrowth of a perverted mind which is unable to comprehend a social problem from an unbiased or a lofty standpoint. What does all this clamor for a more rigid liquor law amount to, anyway? Has the Nation probably been censuring the good old State of Indiana for raising a community of immoral or undesirable citizens, or where do these complaints originate which attempt to place us in the category of lawbreakers, drunkards and people that cannot be trusted to control their appetites, and which require iron laws to prevent them from going to the eternal bowwows? Experience has always proven that stringent laws, unpopular with the masses, cannot be enforced. Why? Because no man who is true to himself will lend his hand in enforcing laws which he believes to be born of prejudice and wrong in principle, and the creation of certain classes, in opposition to the wishes of the people. So it has been in the past; so will it be in the future. For this and other reasons, which are apparent, I believe this question should be treated differently in the large cities than in villages or country towns. If, for instance, the hour of closing the saloon under the present law is doing justice to the demands of the village, it is inadequate for the city, where 12 o'clock would be the better time. With this time extended it would not be necessary to have our police watch the drinking establishments as they do now, and I am confident the law could and would be preserved. It does not look reasonable that Representatives from the rural districts who congregate here to make laws should dictate to us how we should conduct our affairs, in which they have no interest whatever, any more than the city's Representatives should attempt to regulate the habits of the inhabitants of the villages or of the country. The requirements of a metropolitan city, with its transient population, are different from those of the country town, and cannot be governed on the same principle, and the sooner our lawmakers recognize this fact the sooner will such questions as the one under discussion be settled satisfactorily to all concerned.

To go into the question just a little further, I desire to call attention to the beneficial influence of the introduction of beer as a beverage in opposition to the consumption of whisky. Statistics everywhere show that wherever beer has been introduced it has steadily but surely driven out whisky and like stimulants, and I am prepared to prove that beer has been the greatest promoter of the temperance cause, though maligned and slandered, which has yet been introduced for that purpose. This being a fact, would it not be a practical idea to classify the saloons into those only where beer is drunk and into those where whisky and wine are dispensed, the price of the license to be adjusted accordingly, the one for the selling of beer to be the lowest, owing to the beneficial influence above stated. This system is in vogue in some foreign countries, and I think in this one as well, and proves to be a simple way of solving the problem to a certain extent. The craving for a stimulant at times is natural, and we find it prominent even with the most uncivilized nations. It is a factor which cannot be ignored or abolished by legislation or any force measures which may be adopted. Wherever legislation has even but temporarily succeeded in preventing this appetite from being satisfied by the common known beverages, opium, morphine and other far more dangerous narcotics are indulged in, and the result has been disastrous. All such stringent measures have had a tendency to breed hypocrisy, drugstore tippling, quart or gallon consumption, and if this is promoting the morals of a community, I want none of it. I am glad to see so much interest manifested in this discussion. It proves that my adversaries like to hear the truth at times and that they appreciate the opportunity of listening to a common-sense argument, which evidently is denied them, they living so far away from the tide of progression, modern ideas and modern researches in the field of social economy. OTTO STECHHAN.

Indianapolis, Feb. 9.

Pleased with the Van Arsdel Bill.

To the Editor of the Indianapolis Journal:

I am glad to see that so much interest is taken by the people of the State in regard to more restrictive liquor legislation. In reading the Van Arsdel bill, published in the Journal, I was particularly pleased with Section 4. It meets my view of what is needed better than anything that I see in the Nicholson bill. Saloon keepers use the next room on Sundays and holidays in which to ply their trade and they can lock or unlock their doors into such rooms as they please. They can unlock their restaurants when they please. Such rooms have given us more trouble in our city than anything else. If the screens are taken from before the doors and windows they don't care so much as long as they can supply their customers in the next room, behind closed doors and windows. Let the law positively forbid any opening into rooms other than those covered by the license, and then let the screen law apply and the officers can have some chance to detect violations.

Franklin, Ind., Feb. 9. RUPERT.

BUILDING AND LOAN.

Things to Be Kept in View in Changing Existing Laws.

To the Editor of the Indianapolis Journal:

Whatever changes are made by the Legislature should be with the view to make these institutions more effective in securing these two primary objects of their organization: Namely, assisting people of limited means to obtain homes of their own; and, second, affording a safe and convenient method for laying up small savings for people who cannot save in larger sums. The perversion of these institutions into instrumentalities for securing exorbitant profits for investors and for paying enormous salaries to officers should be discouraged. Misled by specious, but fallacious, chains of reasoning, and by delusive prospects of early paying out, borrowing stockholders often pay most exorbitant premiums and entirely too high rates of interest. These borrowers, although they are paying back the principal of their debt, every month or every week, in the form of regular dues, yet they get no reduction of their regular interest charge, as is the case in all other partial payment forms of paying debts. In most cases, too, a considerable portion of the money these borrowing stockholders are paying interest on is actually their own money, paid into the association in the form of dues before they became borrowers. Owing to these facts, and often also to large premiums paid, it usually results that borrowers from building and loan associations pay larger interest than they would pay had they borrowed the same amount from almost any other source; and in the case of the national or State organizations the enormous sums paid in salaries and other expenses make the matter still more unfavorable for the borrowers. The facts that in the ordinary local association the nonborrowing stockholder usually gets from 12 to 20 per cent. profit on his investment, and in the national associations the officers all draw princely salaries are conclusive proofs, without any figuring, that the borrowers usually pay too much for what they get.

To remedy this injustice the law should limit the rate of interest paid by borrowers to not more than 6 per cent., and all premiums should be abolished and priority of loans should be based on priority of applications, or else the premiums should be limited to a very small figure.

To that division of nonborrowing shareholders who go into building and loan associations because they furnish a good way in which to save up a little money, which would otherwise be spent, these suggested changes will not be objectionable, as they will add rather than take from their safety as depositories of their savings; and still leave a chance for profits sufficiently large to satisfy any reasonable expectation. The other class of nonborrowers, the investors for profit, may not be so well pleased, but, generally speaking, they are altogether too numerous in building and loan associations, anyhow, and a large diminution in their members would be a desirable result.

The "expense fund" in the large associations should by all means be abolished or greatly curtailed, and the payment of immense salaries to officers should be prohibited. The interests of all classes of stockholders demand these changes.

In the interest of both borrowing and nonborrowing stockholders, that senseless and mischievous clause in the existing law which requires associations to fix a time in their bylaws for the association, or for each series of it, to wind up, should be repealed. Many associations have become involved in inextricable confusion and disaster on account of this requirement.

The proposition to limit the amount loaned to borrowers to 60 per cent. of the value of the property offered as security would practically destroy the usefulness of building and loan associations to that class to whom they are now most useful, namely, those who are unable, by any other means, to become possessors of homes of their own. Such a provision might further the ends of the money-making managers of the general associations, but in the case of the local associations it would be most injurious. The man with no capital but his hands would have no such chance, as now, to get a home through the building and loan associations. As the law now is, it is a common occurrence for well managed local associations to advance to an industrious and reliable stockholder practically the whole amount required to build or buy a home. This is a very frequent experience with all local associations, and very seldom indeed does any association suffer loss from the practice. A very important fact that should be borne in mind, in connection with this point, is that nearly all building and loan borrowers have been paying dues on their shares for from one month to several years, before they borrow on those shares, and the whole sum thus previously paid is really so much of the debt paid in advance, and is both a diminution of the amount risked by the association and is also a powerful incentive to the borrower to continue the payments. Leave to the board of directors, in local associations, the power to decide in each case as it arises how much they can safely lend to their stockholders.

The question of taxing building and loan stock is one that ought not to be difficult of solution. As all property ought to pay its full share of taxation, there is no good reason why money deposited in building and loan associations should not be listed for taxes. In this respect, let the solvent building and loan association be looked upon the same as a solvent bank, and each person be assessed the amount the association has in its care belonging to him. The lawful withdrawal value at the time of assessment is what each share should be assessed at. This, as the law now is, is all that has been paid in dues, on such share, with 6 per cent. interest for the average time since the dues were paid. "Paid-up" shares should be assessed all that was paid for them, with 6 per cent. interest added. Shares that have been borrowed on should not be assessed any more than should an overdrawn bank account. To tax them would be equivalent to taxing a man for what he owed. The borrowers are taxed already, in point of fact, either on the property in which they invested what they borrowed or on the money itself, if they have it.

The mortgages which borrowing shareholders give to secure the regular payment of their dues and interest, until the association or series winds up, should not be taxed, because the money which they actually represent will all, or practically all, be covered by the taxing of the shares. Moreover, the actual value of these mortgages is always indefinite, and constantly diminishing. And in no case are they worth what their faces seem to call for. Thus a shareholder may borrow, say $1,000, on shares that have been running many years. He will execute his mortgage for $1,000 and perhaps before he has paid $50 the series will pay out and his mortgage will be released without further payments. G. E. MARSHALL.

Rensselaer, Ind., Feb. 9.

Abuses That Need Reforming.

To the Editor of the Indianapolis Journal:

While discussing the utility of building and loan associations it is best to use concrete facts as illustrations. Experience is a correct and benevolent teacher. Its object lessons are beneficial in proportion as we know how to weigh and interpret them. It has been asserted with truth that these associations would not exist unless their organizers enjoyed certain extraordinary advantages in managing them. Some of these advantages may be exacting and hard on the borrower, and, yet, in a very important sense, legitimate. That is to say, if building and loan associations can be shown to greatly aid men and women of moderate means in securing homes and, at the same time, yield a big profit to those who operate them—ostensibly the stockholders—they may be called legitimate organizations. Because, if in the prosecution of a cheese-paring economy they are restricted by law to a low per cent. basis of profit, they will surely perish. It is when they are operated upon the principles of the bucket shop that the lawmakers should be appealed to for relief. I will give a few examples of this kind of abuse:

In the spring of 1883 (April 13), I was granted a loan of $3,000 for building purposes by a building and loan association of this city. By the terms of the loan I was to be supplied with money as I needed it. The panic began to squeeze everybody, including the loan associations, when I had drawn on my loan to the amount of about $1,000. The consequence was that I could not get money from the association as fast as I needed it. I kept urging my needs, and the constant reply was that money was scarce. I drew my last installment in August, but the $2,000 was only secured by dint of continuous application and strenuous persuasion on my part. To be specific, I was four months getting the money I ought to have drawn—and badly needed—in the course of two months. Meantime, I had borrowed several hundred dollars on short loans from banks and other sources, upon which I was paying from 8 to 12 per cent. The houses were under contract to be finished in ninety days, but were delayed over a month on account of the failure to get the funds when needed. Now, the loan association had the panic for its excuse in these delays, and I was willing to concede that point. But when the last payment, $800, was made by the association they deducted $225 for delayed monthly installments, fees, costs, etc. An inspection of this transaction showed that the association had compelled me to pay interest to the net amount of $60 for nothing. This was shown by striking an average or mean time of payment and calculating the actual interest on the money loaned and used by me. I demanded a fair adjustment by the association and their reply was that I went into it with my eyes open, and with the rules of the association before me. Besides, they urged that I, being a stockholder, was one of the beneficiaries of the swindle. I replied that in view of the high interest I had been compelled to pay for short bank loans I could not see where I had been benefited. The secretary said the money was supplied to me as rapidly as possible and that the association was not responsible for the panic. I admitted this, but argued that the association had no moral or legal right to collect $60 interest on a loan that had been delayed through no fault of the borrower. But I had to pay it, just the same.

In another association a certain investor paid in (in $8 installments) the amount of $184, besides the original fee of $10, and then asked to withdraw. The secretary urged him to stay in, saying he (the investor) would lose by drawing out. The investor insisted, asking only the naked principal ($184.) He did not ask for the earnings or the return of the fee. The secretary told him he was entitled to $169—just $15 less than he had paid in, or $25 less, counting the original fee and saying nothing of the earnings. The investor refused to accept the $169 and demanded an itemized bill of expenses showing where the $15 went. The secretary did not send the itemized bill, but finally sent a draft for $184. It was clearly an attempt to obtain $15 by a false pretense of legitimate expenses. In another case a poor woman invested—in $2 installments—$26, and, being unable to continue, asked to draw out. The secretary trumped up a "bill of expenses" and sent her $17.

Is there any advocate of building and loan associations who can justify these abuses? I am aware that it is necessary and almost a measure of benevolence to discourage withdrawals. But this necessity does not justify an abuse of the rules amounting to robbery. So far as I can learn, the officials of loan associations always avoid favoring those who draw out with an itemized account of expenses. They simply name the alleged amount due the withdrawer and that is usually a good deal less than the sum of the invested payments. Objection is generally met by an appeal to the written rules. These rules, however, are never very clear on the subjct of forfeitures. This is left, evidently, by design, to be adjusted by the intelligent secretary. In the first instance given the managers pointed to the invariable rule under which interest begins to accrue from the date of granting the loan. The application of this rule in the writer's case set a dangerous precedent, as it asserted the right of the association to delay the loan as long as it could show plausible excuse, without stopping the interest. J. C. O.

Marion, Ind., Feb. 9.

Views of a Secretary and Treasurer.

To the Editor of the Indianapolis Journal:

Having represented in my agency within the past three years four of the national building and loan associations, three of Indianapolis and one at Louisville, for two of which I am now agent, local secretary and treasurer, I will give briefly some of the results of my experience in handling this stock. The last Legislature barred my Louisville association from accepting any new business or making new loans. Prior to April, 1893, this association had 590 shares of installment and forty shares of prepaid stock on my books here, the latter all taken by one subscriber outside of this county; had loaned nearly $15,000 in this city and county, and had only taken out at that date about $2,000 in dues, interest and premium. Since then it has all been outgo and no income to this association. But, to offset this outgo to Louisville, I have loaned $6,000 in Seymour and vicinity from the Indianapolis association on a stock representation, not taking forfeitures and withdrawals into account, of 302 shares, with an outgo of about $1,000. With a total sale of 932 shares of stock, only forty shares, costing $2,040, were prepaid; $21,000 has been loaned to build homes or go into business with, perhaps half that amount paid out in monthly installments. Three of these associations have been thoroughly reliable and made every promise good, after completing loans within ten days from sale of stock. Members do not object to the membership fee of $1 per share, for these loans from the State building associations cost the borrower less than the commission on straight loans. Every one knows that the agent must get paid for doing the business, and realizes that if he is not paid from membership fees he must be paid in some other way that will extend the maturity period of his stock, and that he must, in the end, pay it anyhow. I think the remuneration of the officers of the association at the home office and expenses should be paid from the profits of the association, and the pay be limited to a reasonable salary, and either entirely prohibit the expense fund being taken from the dues, or require the monthly excess above officers' salaries and expenses to be taken from the expense fund and put into the loan fund and loaned. Of the associations I represent now, one has the one-tenth of 1 per cent. expense fund and the other has not. If the amount of prepaid stock is greater nowhere else than here, that need not be a matter of much concern for taxation. The actual cost of interest is about 5 per cent to the borrower to carry a loan equal to par value of his stock for whole maturity period. The law should require every class of unmatured stock to be limited in payments of interest and premium to cease when the number of installments of dues in any particular class are all paid; every prepaid certificate should state the date at which the stock will mature, and have semi-annual coupons attached to cover the maturity period, to be detached and sent in one by one by the holders for his interest payments. As it is now, many associations limit the payments of dues to, say, sixty-three, seventy-two, eighty-four or ninety-six months, but when loans are made the number of payments of interest and premium are not limited to correspond. For example: A member carries seventy-two months' stock, and at the first of the fourth year gets a loan. He has thirty-six more payments of dues to mature his stock and, in consequence, he should only have thirty-six payments of interest and premium. As it is now, the association can go on collecting interest and premium and withhold matured values of prepaid stock indefinitely on the pretense that the stock is not matured, and pocket the profits if they wish to be dishonest. These features will protect the borrowers and investors alike and give them a definite knowledge upon which to base their business calculations.

After the law of 1893 shut out the foreign building association from doing business in the State, the Indiana associations for a time could not furnish half the loans called for, and I think it advisable to admit them by throwing around the investors reasonable safeguards for protection, but it does not seem fair to require them to lay down $100,000 in cash and let it lay idle from year to year.

As for interest and premium being reduced it is just as broad as it is long. If reduced it will either require longer time or increased installments of monthly dues, so there will be nothing gained to the borrower. Six per cent. interest and 6 per cent premium is the maximum rate necessary. Lastly, by all means attorneys' fees in loans should be abolished or paid out of general funds. EXPERIENCE.

Seymour, Ind., Feb. 9.

Deprecates Radical Legislation.

To the Editor of the Indianapolis Journal:

I am not connected with any building and loan association, either local or State, but have carefully watched the workings of those institutions for the last few years, and desire to express an opinion. I feel that radical legislation, at present, would be a great misfortune to the commonwealth. It would doubtless create suspicion, which would be followed by distrust and an absolute panic. And this would be far reaching. It might not materially affect the banker, the Eastern capitalist, or the money-loaner; indeed, it might even be a benefit to those classes, but it would reach the day laborer, the man in moderate circumstances, and the man who is trying to pay for his modest little home. This institution, scarcely a dozen years old, has developed into a wonderfully healthy infant. During the financial crisis of the last two years banks have broken, railroads have gone into the hands of receivers, and factories have closed their doors, and the people of the State have lost more than $30,000,000. During the same period 496 building and loan associations have been doing business in this State and not one has failed, and no man has lost a dollar by them. Experience therefore shows that legislation is not badly needed. Under date of Feb. 1, in your paper, a gentleman from Kokomo opposes an expense fund. I do not see how it is possible to organize a building and loan association without such fund. Expense in organizing is absolutely necessary, and every association has to incur expense starting, as stated by Mr. Hobbs in the paper of the same date. Some associations may call it an assessment, or a membership fee, but, no difference what the name, it is an expense fund. It has been urged by some that the people do not understand this feature of one-tenth of 1 per cent. expense fund as shown in the by-laws of some associations. Is it possible that the rank and file of our citizens in the humble walks of life are not intelligent enough to be able to understand a contract, and that the Legislature must act as a self-appointed guardian to interpret the same for those individuals? While I think it right that expenses collected should be reported and accounted for, and by that means mature the stock that much sooner, I am also opposed to taxing paid-up stock, for the reason that such stock, not being taxed, is one of the incentives that cause many people to invest in building and loan associations, and by that means a sum of money can be obtained with which to satisfy this enormous demand. Every dollar so disbursed means houses and homes for our citizens, on which they pay taxes and enrich the State. Any institution that has for its mission the building of homes for our citizens ought to be fostered with the greatest care. Within the past week at our capital city I have heard the infamous name "robber" applied by some jealous officers of loan associations to the officers of State associations. While I am writing I see a number of houses that were built by those very associations, and it would be hard to convince the mothers and children of those homes that any building and loan agent is anything but an honorable men. This agitation, as I see it, comes largely from a jealousy existing between local and State associations, and this legislation is doubtless urged by Eastern capitalists and bankers, who would be benefited by such radical policy. But I feel that neither the Republicans nor Democrats of Indiana can afford to do a thing at close of this financial crisis that must necessarily cause a panic among those who should be benefited and need it most of all classes. W. H. WARVEL.

North Manchester, Ind., Feb. 5.

FEES AND SALARIES.

An Ex-Senator Names Good Points in the O'Brien Bill.

To the Editor of the Indianapolis Journal:

The Journal of Feb. 8 states that by the fee and salary bill introduced in the Senate by Senator O'Brien the clerk and auditor of Marion county would receive about $6,500. The statement is a mistake. The writer had probably not carefully examined Sections 23, 24 and 25 of that bill. Mr. Van Arsdel's House bill gives the officers of Marion county as follows: Clerk, $19,500; auditor, $17,500; recorder, $12,500; treasurer, $10,000 salary and 4 per cent. on delinquent taxes collected; sheriff, $13,000. Senator O'Brien's bill gives the clerk, auditor, recorder, treasurer and sheriff of Marion county as follows: Clerk, $12,185, and 10 per cent. of fees collected; auditor, $16,990, and 10 per cent. of fees collected (auditors do not collect a large amount of fees); recorder, $11,985, and 10 per cent. of fees; treasurer, $11,985, and 5 per cent. of delinquent taxes collected; sheriff, $11,985, and 10 per cent. of fees collected, and his fees on process from outside his county. Remember, this is based on the population, to be ascertained by multiplying the aggregate official vote of all parties in 1894 on Secretary of State by five. Compensation is to be graded every two years on the same plan, without cost, by multiplying the aggregate official vote cast at each general election for Secretary of State by five, to ascertain the population of each county, and readjusting the officers' compensation accordingly on the first day of January next succeeding each general election.

By careful examination you will find the plan and effect of the O'Brien bill to be uniform and fair. If it should make the recorder's pay too much it can be easily regulated, as can the others, by simply adding one section on a changed basis. The Van Arsdel bill has 140 sections; the O'Brien bill has forty-seven sections. The O'Brien bill is on a regularly graduated basis and readjusts itself biennually without cost, while a new act must be passed to adjust the Van Arsdel bill to the growing and changing business and population. This is an important difference in favor of the O'Brien bill. There are many excellent lawyers who have serious doubts about the constitutionality of the plan of the Van Arsdel bill because of local and special legislation, by giving each county and officer therein a different amount of salary. It will be difficult to obviate this objection in any bill on the plan of the House bill. The Van Arsdel bill is a haphazard bill following the general system of the unconstitutional act of 1891. I commend a comparison of the two bills, and also as to their effect on the offices of Marion county.

Kokomo, Ind., Feb. 9. EX-SENATOR.

Fees and Salaries in Two Counties.

To the Editor of the Indianapolis Journal:

Two claims have been made for the fee and salary bill reported by the House committee: First, that it is based on population and the amount of business transacted in the various counties, and, second, being so based, that it is as fair as human skill can make it. These claims may be correct so far as most of the counties are concerned, but a very superficial examination of the bill as it relates to the counties composing this judicial district reveals either a wonderful inattention to the facts, as established by official State reports, or some very effectual "log rolling." The fifth report of the Bureau of Statistics, covering the years 1893-94, shows that during the time covered by that report, 597 civil actions were commenced in Rush county and 403 in Decatur, a difference in favor of Rush of 194 cases, or almost 50 per cent. Yet the clerk and sheriff of Decatur are paid each $200 more than the same officers in Rush.

An investigation as to the amount of work transacted by the recorders will be just as conclusive as regards the injustice of the bill as it relates to these two counties. According to the report of the Auditor of State Rush county's treasurer and auditor look after and collect the taxes on $14,609,290, and the same officials in Decatur county on $11,018,578, or almost one-third less, for which they are to be paid each $200 more. If population is to be the basis, Decatur had, by the census of 1890, 243 the most, but the vote of 1894 shows that Rush county has more than wiped out this difference. It does seem that the law ought to be reasonably uniform as to the counties comprising the same judicial district.

Either the officials of Rush county or the people of Decatur county are hit rather hard by this bill, the writer will not say which. RUSH.

Rushville, Ind., Feb. 9.

SCHOOLBOOKS.

A Protest Against the Cost Involved in Their Distribution.

To the Editor of the Indianapolis Journal:

As a citizen and taxpayer of our State, and at the present time serving in the capacity of township trustee, and hence having had some experience with the present method of handling schoolbooks under the infamous law now regulating their sale, I feel that the people of the State and our representatives now assembled should be made acquainted with some facts that I am sure they are totally ignorant of. The prevailing sentiment throughout the State seems to be that the present schoolbook law is a splendid reform over anything ever

(Continued on Sixth Page.)

A BABY
CONTRADICTS THE DOCTORS.
All Are Happy, Glad, and Well.
[SPECIAL TO OUR LADY READERS.]

The theories of physicians in regard to female complaints suffer a "Waterloo" very frequently, when sensible and thinking women take matters into their own hands.

Women are sometimes compelled to act for themselves, because of the suffering forced upon them by incompetent doctors, who are baffled by very simple complaints, because they are not the right sex to comprehend them.

Lydia E. Pinkham, when she gave to the world her Vegetable Compound, lifted women from the darkness into light. She placed within their reach a guaranty, not only of health, but of delicacy and self-respect.

The following letter is a little story where a "dear little boy" was the "Waterloo."

"I have taken three bottles of your Vegetable Compound, one package of Sanative Wash, one box of Liver Pills; and now I have a dear little babe four weeks old, and I am well. I have to thank you for this.

"I have spent $200.00 for doctors' bills without a cure. For my cure I only spent $5.00.

"I was once a victim of female troubles in their worst form. I have suffered untold agonies every month; had to stay in bed, and have poultices applied, and then could not stand the pain.

"My physician told me if I became pregnant I would die. I had bladder trouble, itching, backache, catarrh of the stomach, hysteria, and heart trouble, fainting spells and leucorrhœa. Can you wonder that I sing the praises of a medicine that has cured me of all these ills?" MRS. GEO. C. KIRCHNER, 351 Snediker Ave., Brooklyn, N.Y.

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That our wonderful remedy "MOTHERS FRIEND," which makes child-birth easy may be within the reach of all we have reduced the price to One Dollar per bottle. Beware of frauds, counterfeits and substitutes.
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... SOLD BY ALL DRUGGISTS. ...
Write for book "TO MOTHERS" mailed free. THE BRADFIELD REGULATOR CO., Sole Proprietors, Atlanta, Ga.