

Citizen Takes a Shot at Hart and Parish and the Chattel Mortgage.

Montgomery, La., Aug. 12, 1912.
Editor Colfax Chronicle:

In answer to Mr. T. O. Hart and Mr. R. L. Parish, as to why I did not sign my name to my first article in the Colfax Chronicle, in which I attacked the chattel mortgage, I have this to say: I have no desire to gain any notoriety or publicity. Whether I live in Colfax or Montgomery, or any other part of the parish, is immaterial, and is only an attempt on their part to divert the public from the real issue.

The fact remains that I am a citizen of Grant parish, and have a right to criticize a public official in a gentlemanly way, and to express my views on public questions. It is not a personal question with me, but a public question, that involves the right of every citizen of this parish. The charge that I live in Colfax, and that I am a public official and feed at the public crib, is the same old political gag used in every campaign for the purpose, as we all know, to create prejudice in their favor. Whether this is true or untrue, it has nothing to do with the merits or demerits of the chattel mortgage, and is simply an attempt on their part to dodge the issue.

Yes, Mr. Hart, I did picture a very bad condition of affairs in the near future under your chattel mortgage, and that picture remains vividly before your vision. Who ever heard of a poor man mortgaging his horse to make an investment, as suggested by you? Your offer to bet nine coon hides with rings around their tails that I am a public official is a fair example of your argument in favor of the chattel mortgage. You intimate that you doubt my sincerity in looking after the interest of the poor people, and in attacking the evil of your vicious law. I will say in reply that I do not care anything about your opinion, as that, too, has nothing to do with the merits or demerits of the law. I am not guilty of blowing my own horn, but I feel conscious of being on the right side of this question.

You state, Mr. Hart, that people give bills of sale of their movable property, and often pay twenty-five and fifty per cent for the money borrowed. If a bill of sale is good in law, what is the use of your chattel mortgage? Why cannot a man give 25 or 50 per cent interest on money borrowed under the chattel mortgage? The fact is, Mr. Hart, you know that a bill of sale in our law is not worth the paper it would be written on, and absolutely could not be used to borrow money. A man can sell a horse, or anything else. A sale is a sale, but the idea of a man giving a bill of sale and borrowing money and paying 25 to 50 per cent is a joke. If you know of any such case, it is your duty to inform the party that paid this usurious rate of interest that he can recover under the law.

The commercial interests of this State have for years and years gone before the legislature and attempted to have this chattel mortgage passed, but have always failed, until this General Assembly passed the chattel mortgage law. It is a well known fact that Gov. Hall came very near vetoing this bill, and powerful influence was brought to bear upon him from the commercial world before he would agree to sign it. This is a very radical change, and Mr. Hart should have taken the people into his confidence, and promised it to them in his platform, which he failed to do. I will admit that practically all the other States in the Union have the chattel mortgage, and the same commercial interests that have caused this law to be written on the statute books of other States have finally become powerful enough to cause it to be adopted in Louisiana.

Mr. Hart says it gives a man a right to mortgage his property to raise money, which is correct, but it also gives the creditor a right, and that is to demand an unjust security that he could not demand before the passage of this act. The doctor and the merchant, instead of taking a business risk with the farmer or laboring man upon his crop or labor, will demand of him a chattel mortgage on his stock, and this will give them double security, for the law already gives them a lien upon the crop for supplies furnished, etc. Yes, Mr. Hart, the poor man has a right to give this mortgage, and the merchant and the doctor and others are going to demand it.

The chattel mortgage gives the business professional and all the departments of the commercial world, a right to demand security from whom? The farmer and the laborer, because the balance of the world live off the laborer and the farmer. He carries the load. The balance are parasites, including yourself, Mr. Hart.

In my first letter I gave a dozen reasons why the chattel mortgage should be abolished, and the disastrous effect of this law upon the farmer and working man cannot be escaped. Time will prove that I am right.

You state in the conclusion of your letter that the recall might reach us both. Never fear, I hold no office from which I can be recalled.

In answer to Mr. R. L. Parish, I have this to say: That this law will benefit the public official and the lender of money, and will create a great deal of litigation. These are some of the reasons assigned in my first letter against the chattel mortgage, and one of the first gentlemen to rush into print in defense of Mr. Hart and his chattel mortgage is Mr. Parish, who is a public official. The records of Grant parish show that he is also a mortgage creditor.

YOUR KIDNEYS

Residents Must Learn the Importance of Keeping Them Well.

Perfect health means that every organ of the body is performing its functions properly.

Perfect health cannot be enjoyed if the kidneys are weak and disordered. Thousands testify that Doan's Kidney Pills have a reviving action on weak kidneys.

What this remedy has done in so many cases of this kind is the best proof of its merits.

Read the following. It's testimony gratefully given by a resident of this locality.

Mrs. R. W. Hayden, 120 W. Eighth St., Crowley, La., says: "The prompt relief I obtained from Doan's Kidney Pills proved them to be a remedy of merit. They freed me of a pain in the small of my back which had bothered me for a long time. Doan's Kidney Pills have my highest endorsement."

For sale by all dealers Price 50c. Foster-Milburn Co., Buffalo, New York, sole agents for the United States. Remember the name—Doan's—and take no other.

Valley Drug Store sells it.

DEVOE

Valley Drug Store sells it.