DESERET EVENING NEWS.

DESERET NEWS PUBLISHING COMPANY, LESSEES.

WEDNESDAY, - - MAY 23, 1894

STATEHOOD BILL AS AMENDED.

The News has received the amended copy of House of Representatives bill No. 356—in other words "An Act to enable the people of Utah to form a constitution and state government, and to be admitted into the Union on an equal footing with the original states." This is the interesting measure which was passed through the lower house of Congress with such alacrity agreed and unanimity early last December, passing on the 19th and which, coming to the Senate on the 18th of that month, was read twice and referred to the committee on territories, where it remained until May 17; being then reported with amendments to the Senate by Chairman Faulkner, as first told the local public by this paper. It now figures on the Senate calendar, its number on the docket being 655.

With the bill as it passed the House the effective reader is already familiar. Present interest centers in the amendments made by the Senate committee, which it is expected will be approved by the whole Senate, and minor serious objection is made in the lower house, will also receive the approval of that body. These amendments are not numerous; they are confined to such changes as will postpone the admission of the Territory until after the election in November, 1896, and the seating of its representatives and senators until the 4th of March, 1897. The original bill provided:

> Within twenty days after the passage of this act the governor shall by proclamation order an election of the delegates allowed to said Territory, to be held on such day as he shall by such proclamation designate, not less than thirty nor more than sixty days after the issuing thereof.

The amendment strike out the foregoing and substitutes the following:

> The governor of said Territory shall, on the first day of August, 1894, issue a proclamation ordering an election of the delegates allowed in the constitutional convention; to and Territory to be held on the Tuesday next after the first Monday in November following.

The original bill provides that the delegates to the convention thus elected should meet on the third Monday after their election, etc. The Senate amendment provides that "the delegates to the convention thus elected shall meet at the seat of government in said Territory on the first Monday in March, 1895," and shall be authorized to form a constitution and state government for said proposed state, etc.

The other amendment occurs in section 6, where the bill as passed by the House provided that "at an election to be held at a time fixed to said authority" (the authority formed by the convention for submitting the constitution to the people for ratification) "the qualified voters of said proposed state shall vote directly for or against the proposed constitution," etc. As amended by the Senate committee, the section now provides that the election for the ratification or rejection of the proposed constitution by the qualified voters of the proposed state shall be held "on the Tuesday next after the first Monday in November, 1895," and the next section continues the provision that at this election the representative in Congress, the governor, and other officers provided for in the constitution, may be also elected.

These are the only changes suggested by the committee on territories in the upper house of Congress, and as stated, they merely indicate a little more delay in Utah's admission than might have been necessary if the Senate should have promptly passed, and the President so promptly signed, the bill as it came from the House.

DO NOT ADVOCATE ANARCHY.

The stand taken by some of the newspapers in regard to the so-called industrial movement is truly amazing. It becomes more and more evident with every day that it is a menace to commercial life in the way as well as to the safety of the traveling public and the tranquillity of the country. Its characteristic of anarchy is slowly being developed and the germs of revolution are plainly discernible in its organization and demands; yet some newspapers continue to speak in the gentlest, for law and order, deserving tone of the misguided enthusiasts because these do what they can to restrain the desperating fiend in its mad rush through the land. This one disposition is exhibiting Judge Hoffman action in holding a band of Coxey leaders in jail argues that it may wish to go to Washington why should they?

> The fact that they are poor men is every good reason why they should be discharged from every obnoxious charge of conspiracy, insurrection, disorder or crime against the peace of the country. It will be a sorry day for the country when the condition of poverty is regarded from the standpoint that it is a crime to be poor, or that poor men are not just.

Unfortunately for this mode of reasoning, it does not touch the real point at all. Dishonest sophistry shines through every line of it. Nobody denies the right of anybody to go to Washington, nor is it contended that men can come and go at their pleasure while poor men march. The question is, whether any band of men can be allowed to go to Washington for the purpose of influencing by force the legislature in their behalf, and further, whether any band of men, rich or poor, can march through the land demanding to be fed and clothed at public expense, and to steal personal property, resist the authorities and even hangs horse-thieves in a summary way. Traveling in the country so far as the land is paid for, but it has never been contended that the liberty of this country includes the privilege of banding together for the purpose of begging and stealing.

If the leaders have a grievance let them unite in an intelligent effort to bring it before the country in the way the Constitution provides and send accredited petitioners to Washington as they can afford to send honestly. If the people's representatives refuse to listen, establish at the ballot box. The poorest citizen has just as many political powers in his hand as the millionaire, and even people of the latter category are in the minority, there is no reason why the poor should not rule the country by constitutional means, provided they are united and intelligent enough to know what they want and honest enough not to sell their birthright to unscrupulous politicians for bottles a mess of pottage. If the "Industrials" and followers such a course, they would have gained the sympathy of the country, but as it becomes evident that they have chosen a policy fraught with danger to the country, they must be met with stern determination. The country has already decided that the Union must be preserved even at the cost of a million lives. States cannot tear the bonds that tie our union. Should it become necessary, it will again be demonstrated that the Union must be kept secret. Our state cannot with impunity free its rebellion against another class of citizens.

At present the duty is urged upon the press, as upon all who exercise influence upon public affairs, to stand with the misguided ones and show them their error without partiality and without vituperation. The movement is yet in its beginning, but should it continue the time may come when the votes of the wise may be as useless as an argument with Niagara or an appeal to a prairie fire. There would, it seems to us, be no doubt as to the present duty of the press in the matter of a movement so conspicuously unconstitutional and dangerous as that now going on in the country.

JEFFERSON ON CREDIT.

Amont the arguments pro and con on the situation of the United States as a debtor nation and remedies for existing financial evils, the following from a letter by Thomas Jefferson may not be devoid of interest. It never was published until a short time ago, when it appeared in the New York Sun. It was found recently by Major G. P. George, of Richmond, when he was looking over some papers left by his grandfather, Alexander Donald, who was a merchant in Richmond, and to whom the letter was written. It is dated July 28, 1787, and in it Jefferson says:

> Among many good qualities which my countrymen possess, some of a different character unfortunately lack. Moderation, that remarkable one, is followed by unwearied and inflexible in their exaggerations. Take the two 50s, and the rest would disappear, because it is a compromise of them, and not a mean. Now a word of news. I know of no remedy against debtors and creditors, but a new course of justice. Everything else is mere palliative, but unfortunately the act for paper has generally the mass of the nation to have the operation of justice condemned. The nation is despised, because it is willing money is not payable to pay in a worst money our neighbors use as the legitimate specie coin. Experience during the war proved this, as I think every one will remember that other nations paper was so cheaped time to expect to during the period to such profitable and wanted time that both to pay and receive it. Looking relief from the course of justice I look forward to the election of all should be the only other remedy which can take place. I have seen, therefore, with pleasure the exaggerations of some papers sent to him with which the London papers teem. It is indeed a strong medicine for country, indeed, but it is a mortal one. It will prevent their coming to attend, in which case we cannot be confined at home.

There probably will be some difference of opinion among financiers of today as to the practicability of the action of the people doing business without the credit system, but there are a good many people in the country who wish they had followed in their guidance the suggestions made by one great patriot and statesman. Doubtless Jefferson himself was in a similar frame of mind when, thirteen years after he wrote the letter, he returned to private life and military impatiently through general business depression, and to was not one of being allowed to leave Washington without seats by his condition, but with such without sense of honor that he had to go to work to discharge his debts to the utmost farthing.

BUILDING SOCIETY DECISION.

An interesting decision has been made in Chicago, by Judge Ewing, in a case where a building association sued for the recovery of its dues and interest at a percentage exceeding the legal rate of interest in Illinois. If the rule of law set down by Judge Ewing in this case is upheld it will be a matter of great importance to building societies, one so business on the premium plan. Such institutions in the course of the years, Dow's Home Building society, are not affected by the case, as that issue do not draw interest in excess of the legal rate, and as they sell for premiums, but some others not of this class, and particularly eastern societies doing the same work at a large profit to their non-borrowing members, are directly interested.

In the case in the Chicago court the Conservative Building and Loan association had filed a bill against Ella E. Unity and others to foreclose mortgages securing the payment of three loans aggregating $12,000, for value. The defense of usury was set up, John H. Burton, formerly an attorney of this city and later of Ogden, representing the defendants. The latter in chancery recommended a decree for nearly $14,000. To this Mr. Burton excepted and the case was brought before Judge Ewing, where exceptions were made to the findings in the master's report.

The decision was to the effect that mutuality between the members of an association is an essential without which it cannot escape the usury in its contract, and that where a non-member negotiates with the association or any of its agents and a rate of interest and a rate of premium are agreed upon and a loan is made without competition in letting, and before the applicant really becomes a member, the essential mutuality is lacking and the loan contract is usurious if the rate of interest agreed upon exceeds in more than the legal rate of the actual money advanced. The court held that the power granted to building loan associations to exact more than a legal rate of interest is an unusual authority, and unless the law is strictly complied with the contract should be deemed usurious.

The rule laid down by Judge Ewing would, if applied generally, seriously affect the business of these associations which operate on the premium plan, especially in cases where the borrowers have been led by specious arguments to enter into contracts the full nature of which they did not comprehend and which entailed upon them a burden in excess of that represented to them by the agents of the association. The decision is out of line with a contrary precedent and is in a direction leading to limit the exaction of exorbitant interest either by a high percentage or through premiums.

Of course the Rev. T. DeWitt Talmage is not supernatural. It is therefore not necessary to credit him that twice during his tabernacle in the Brooklyn Tabernacle taken fire on the 15th of the month, and both times on Sunday.

If a man won't work, neither shall he eat. The doctrine has always been found good and sound, why not apply it now? Why should those who toil for a living furnish food to those who even though the latter call themselves "Industrials."

Discussing the killing of a burglar in Chicago day before yesterday, a dispatch says the victim was shot in the bathroom and in the act, but it fails to mention the equally important fact that he was also shot in the stomach.

THE DISTINGUISHED ORATORS of some of the present Congressmen to accept another term may be due to the fact that Congress has received a nomination from one of the districts of the great state of Ohio.

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