



A Group of Alimony Debtors in Ludlow Street Jail Today. Better Surroundings, but the Principle the Same. Actor Theodore Roberts in Centre.

The Interesting Philanthropic Plan to Reduce Matrimonial Risks by Insuring Bridegrooms Against Alimony and Brides Against Desertion's Financial Pangs

WIDESPREAD recognition in Christian countries of the element of chance in marriage has created the saw that "marriage is a gamble." Human frailty, the swamping of the sense of proportion and of foresight by the love vibrations, unforeseen complications, all menace the matrimonial bark. It is, in fact, conceded that no lottery ever offered ingenious patrons a greater risk. Witness the manifolding of divorce.

An ingenious and philanthropic plan for lessening the risk in this greatest of human relationships has passed the incubation stage in New York. Not that a Solomon has arisen wise enough to guarantee that love will last, nor to propound a formula for the blending of human oil and water. That problem still baffles the magi. But an organization has been completed to make the hurt of sundering the ties less. It proposes to offer you, on your wedding day or before, an immunity policy. It will make your marriage gamble less by itself gambling on the risk.

It enables a man as he leads his blushing bride to the altar to reflect comfortably that if things don't turn out right he has behind him a concern which will keep him from going to jail for not paying his alimony; while the happy bride can be happier in the conviction that if he doesn't turn out right the same concern will provide her with the alimony he won't or can't pay.

To the objection that such a proceeding is destructive of true romance the promoters answer that it is romance that puts the man in marriage and that it is the plain intention of the plan to substitute a little useful business foresight.

To the objection that it is immoral in that it affords protection against certain consequences of breaking the marriage vow, and so, in theory, encourages such violations, the promoters point to similar insurance taken out by physicians, dentists and automobilists. The doctor will take out a policy which insures him against the financial consequences of malpractice or carelessness, even to the killing of a patient; the dentist takes out insurance against the consequences of pulling the wrong tooth, or breaking the jaw or infecting the patient; the automobilist in the same way takes out insurance that puts the cost of the thing when he smashes another machine or runs over a pedestrian upon the insuring company.

These are acknowledged and "legitimate" risks. It might be urged that the doctor's and dentist's policy puts a premium on inefficiency and stupidity in that if either know that damages must come out of their own pockets they would be more careful. And the automobilist would not drive so recklessly if he knew that damages would come out of his pocket instead of the rich companies'. So the alimony insurance men point out they are at least in well-known, if not distinguished company. Besides, they say, anything which will keep a man from the criminal absurdity of loafing in prison because he can't pay a debt, or help along a poor abandoned wife, has much better morals in it than the cases of the professional men and autoists.

Furthermore, whatever profits accrue to the concern will not be used for dividends, as in the case of the insurance companies. They will be used, instead, to promote uniform divorce legislation throughout the United States.

Mr. Minibeu L. Towns, the distinguished New York attorney, is the founder of the relief measure, which came into being at the time the handsome and romantic actor, Conway Tearle, was cast into Ludlow Street Jail, that New York dungeon for debtors and matrimonial delinquents.

"Five men who have married and suffered sympathized with Mr. Tearle," said Mr. Towns, who has curling white hair, a luxuriant beard the color of snow, flashing dark eyes and the gift of poetic imagery. "They are all men of high standing socially and in the professions or business. One is rated as the owner

of eight millions. They proposed to help Mr. Tearle and others like him. Realizing that a man might spend all his life in jail because the law permits him to be rearrested again and again for non-payment of alimony, while in jail we planned his relief. How was it done? It was very simple. Each of the five men contributed \$800. Out of the \$4,000 thus collected they paid the paltry \$400, which represented Mr. Tearle's failure to pay his wife a stipend of \$25 a week for four months.

To the Ludlow Street Bastille for Husbands, where Mr. Tearle was not laughing—his specialty is not laughing, but champing his bit and saying rude and profane things about the laws of New York—went Mr. Towns on his errand of mercy.

"Come, my boy," said the lawyer, "Come with me. You are free."

Picturesque language, freely punctuated, bitter, staccato speech burst from the handsome prisoner. With arm on high and waving fist he bade Mr. Towns adieu. He advised the attorney to choose less dangerous objects for his jokes.

"My boy," began the lawyer when the actor stopped, "you are free. The newly organized Lloyds for Domestic Derelicts has paid the alimony. You will sign this note promising to repay the money in three months at six per cent and see from these clanging gates joyously as ever bird flew to you mountain."

Back went Mr. Tearle to Mrs. Tearle the second—formerly the charming Roberta Menges, known as the "Pearl of Sheephead Bay"—the cause and reward of his troubles with the first.

The promoters then went into executive session, drew up articles of incorporation, and these have now been passed upon and been O.K.'d by the Department at Albany.

"But we have another and higher purpose than alimony immunization in founding this organization," said Mr. Towns. "A part of the surplus will be applied to the establishment of universal divorce laws legislation and to the abolition of imprisonment for debt."

"Divorce laws of New York and several other States are in a most chaotic condition. By a decision rendered last week by Justice Samuel W. Greenbaum, a man who has been married for twenty years to his second wife may illegitimize their children and cast her off on the plea that his second marriage was null. It is unfair that the marriage contracted in Connecticut should have no standing in this State and that the wife in that second marriage should be without social or legal standing in another State. The abuses accruing from lack of uniform divorce laws in this country cry out to heaven."

"New York is branded with a further shame—the existence of imprisonment for debt. In but one other State may a man be arrested for debt. And Delaware is an archaic State, for it still has the whipping-post."

"We are already at work in Albany upon a bill for the abolition of the Ludlow Street Jail shame. I have here a message from an official in Albany who says: 'There will be no trouble at all to secure the repeal of the Ludlow Street Jail act for alimony provided you act promptly. I am sure it will go through at once.' When the organization has done that work in New York it will try to extend its humanity-aiding agencies to other States. If the Ludlow Street Jail and the cruelty it represents are abolished, half of Lloyd's object for existence will be gone. That accom-

To Make Marriage Less of a Gamble



The Horrors of the Debtor's Prison in Hogarth's Time. A Scene of His "Rake's Progress."

"But Now—There Is Hope. Fancy Draws a Picture of the Recalcitrant Husband Speeding Toward

Mr. Towns's Welcoming Arms. Constables and Wife Three Paces Behind—Just as the Pursued Used to Flee Toward Sanctuary.

The Miracle of Lazarus Before a Modern Judge and Jury

Judge and Jury

THIS newspaper recently printed the evidence for the actuality of the Jonah and the Whale incident as set forth by "The Bible Champion," a religious publication which is taking up the Biblical miracles one by one and "proving" them on the very lines of the higher criticism. "The Bible Champion" for March has just devoted its campaign to the miracle of the resurrection of Lazarus, and deals with its credibility this time on the lines of permissible legal evidence. The defense is conducted by Judge Francis J. Lamb, a distinguished American jurist, and is essentially as follows:

"We offer in evidence the Gospel of John as an Ancient Document, especially parts thereof relevant to the issue, viz., as particular, subsidiary, evidentiary facts, and cite the verse or verses in which the fact is recorded.

FACTS

"Lazarus was a man residing at Bethany, a village situated about fifteen furlongs from Jerusalem. (John xi. 18.)

"Mary and Martha were sisters of Lazarus, and the three were beloved by Jesus. (John xi. 5, 21, 32.)

"Lazarus was sick, and his malady became so serious that his sisters became alarmed. A message was sent to Jesus, who was absent. (John xi. 3, 21, 23.)

"Jesus received the message, and, after receiving it, stayed two days in the place where he received it; during which time Lazarus died. (John xi. 6.)

"Jesus then informed the disciples that accompanied him that Lazarus was dead. (John xi. 14.)

"Jesus announced to his disciples his determination to return again to Judaea, where the home of Lazarus had been. (John xi. 7, 15.)

"Jesus and the disciples returned to Bethany, and found that the dead body of Lazarus had been buried and lain in the tomb four days. (John xi. 17.)

"When Jesus arrived at Bethany he found many of the Jews attendant at the home of Mary and Martha, met to mourn with the sisters over the death of Lazarus. (John xi. 19, 31.)

"The sisters, Mary and Martha, each met Jesus on his arrival at Bethany, and each said to Jesus, 'Lord, if thou hadst been here, my brother had not died.' (John xi. 21, 32.)

"Jesus told Martha that Lazarus should rise again from death, which Martha said she believed would occur 'in the resurrection at the last day.' (John xi. 23, 24.)

"The grief of Mary over the death of Lazarus and that of the Jews also weeping with her, was manifested with such intensity that Jesus, sympathizing, wept also. (John xi. 35.)

"At Jesus' request, Mary and Martha and the friends in their company conducted Jesus and his disciples to the tomb, in which lay the dead body of Lazarus. 'It was a cave, and a stone lay against it.' (John xi. 38, Am. Rev.)

"The document shows that, besides Jesus and his disciples and Mary and Martha, there was a considerable concourse of Jews met to sympathize with Mary and Martha over the death of Lazarus. (John xi. 19.)

"In the presence of this considerable assembly, immediately at the door of the tomb in which the dead body of Lazarus lay enshrined in grave-clothes, Jesus ordered the stone to be taken away. 'Martha, the sister of him that was dead,' protested against opening the tomb. She said to Jesus, 'Lord, by this time the body decayeth; for he hath been dead four days.' (John xi. 39, Am. Rev.)

"In obedience, however, to Jesus' command, those present removed the stone from the door of the tomb. (John xi. 41.)

"Then, after brief prayer, Jesus at the door of the tomb spoke with a loud voice, 'Lazarus, come forth.' Immediately the tomb was opened, bound hand and foot with grave-clothes; and his face was bound about with a napkin, and Jesus said, 'Lose him, and let him go.' (John xi. 43, 44.) Judge Lamb then refers, for further evidence, to: (John xii. 1, 2); (John xii. 9, Am. Rev.); (John xii. 10, 11); (John xii. 17); (John xii. 18). He then continues:

"All these separate items, evidentiary facts, are ordinary testimony. Mary and Martha were perfectly competent witnesses to know and to testify to the death and burial of Lazarus, and that he had been dead and buried four days before Jesus had the tomb opened. The neighbors of Mary and Martha were also competent witnesses to know and testify to the death and sepulture of Lazarus. All of them, and John, who wrote the document, were competent to observe and testify to the transactions detailed that took place at the tomb when Lazarus came forth from it alive, and that he continued alive.

"Each and all the items of evidence are of matters plain and simple in their nature, easily seen, and capable of being readily and accurately observed, scrutinized, comprehended, and detailed in testimony by witnesses who are of ordinary capacity and observation. The amount of competent evidence is abundant, unimpeached and uncontradicted.

"THE RESULT OF A TRIAL.

"The evidence would require, at the hands of a jury, a verdict embodying these facts: (1) That Lazarus was dead; (2) that Jesus spoke to the dead body of Lazarus the words, 'Lazarus, come forth,' and immediately Lazarus' dead body was alive; and (3) that Lazarus came forth from the tomb alive, and continued alive.

"A juror would violate his oath if he refused to find a verdict on that evidence. A contrary verdict would be set aside by a court as not only contrary to the evidence, but perverse. In short, the miracle is proved by competent evidence.

"The fact that Lazarus was dead, and at the flat words of Jesus he was immediately alive and continued alive, establishes the transaction a miracle as tested by any standard definition; and the proof is by human testimony.

"It is undoubtedly a law of nature that the dead body of a man remain dead. It at once commences to decompose, continues to decompose, and returns to dust. But Lazarus' dead body did not remain dead, did not return to dust, but became alive and continued to live. These facts, thwarting, frustrating the operation of the laws of nature, were clearly and abundantly proved by a multitude of competent witnesses—by human testimony.

"This review of the law and evidence on the 'issue' tried justifies the conclusion, that the miracles of the Bibles are capable of being proved, and are proved, by existing available evidence—evidence competent, proper, admissible under the rules and standards of the science of jurisprudence as administered in courts of justice of enlightened nations of the earth; also the miracles of the Bible are verities tested by the same standards by which fact and truth are established on all questions between man and man in which fact and truth depend on and are ascertained and are established through evidence."



Mrs. Menges-Corwin-Hill, the "Belle of Sheephead Bay," Who by Becoming Mrs. Tearle No. 2, Made Actor Tearle the First Beneficiary of the "Lloyd's Matrimonial Derelicts."



Laura Bigger, a Famous Phase in the Matrimonial Troubles of Dr. Charles Hendricks, Who Will Be the Next Alimony Beneficiary.

plished, we can save men the embarrassment and ignominy of owing back alimony, which is as bitter to the spirit as the duration in Ludlow is oppressive to the body.

"Look at some of the pictures by Hogarth of the horrors of imprisonment for debt in his time. The surroundings are not so bad to-day, but it is still the same horror in its essence."

"What of contributory negligence?" a representative of this newspaper asked Mr. Towns.

"You mean?"

"If a man has an insurance on his automobile he may be less careful of it. If he have an accident insurance he may be less careful of his person. If he has insured his house or his furniture he may toss burning matches about. If he has an alimony insurance he may—"

"Nonsense," said Mr. Towns. "If a watchman in a bank knows how much wealth he is guarding he may be tempted to steal it. But has it ever occurred to you to give human nature the benefit of the doubt? Why think the worse of people? Think the best of them. They will rise to it."

"Be noble, and the nobleness that lies in others.

Sleeping, but not dead, will rise to meet your own."

"The husband will pay weekly what we deem he is able to pay. He may make no more reservations with the Domestic Derelicts Association than he did with the Government when he filled the income tax blanks. If the weekly wage is ten dollars or less, we might require him to pay ten cents a week or less. If the salary be seventy-five dollars a week, he might be expected to pay seventy-five cents a week or less. The amount he and 'Lloyds' would have to arrange. The amount of the premium fixed, he has only to keep it up. Then, in case the matrimonial ship strikes the rocks, his wife will smile, even though bitterly, and on his own visage may be seen a reflection of that smile, for he won't have to go to jail if he falls into arrears in alimony."

That is the privilege of the female member of 'Lloyds.'

"Why do we call it 'Lloyds'? I will tell you. They will insure a ship ten days overdue. We are as courageous as they. We insure matrimonial barks. Lloyd's, of London, will insure lost jewelry, a cork leg or a flesh one, a tenor voice, the life of a fook, or a scalp from baldness. We will insure lost happiness."

"But suppose a wife and a husband both insure and then the marriage goes to smash?"

"We will be just to both," said Mr. Towns. "It's just the situation we want to create—like two negatives making a positive."

Mr. Tearle was the first beneficiary of the organization. Two others are about to feel its beneficence. The first is Theodore Roberts, the well-known actor, who recently for a debt to his wife, from whom the courts had granted separation, endured the gyves for six months and is liable to be flung into jail again for the same offense if he dares to step upon the soil of Manhattan Isle. The other is Dr. Charles M. Hendricks, who in Raymond Street Jail, Brooklyn, sits h. Achilles-like writh thinking reminiscent thoughts, including Miss Laura Bigger. Dr. Hendricks says he reads by the stars that he would remain in jail for another hundred years but for the mercy of "Lloyds," and "Lloyds" is inclined to be merciful, even though Dr. Hendricks has been adjudged his wife's debtor to the amount of \$60,000. In the enforced calm of Raymond Street Jail the doctor has been permitting the milk of human kindness, curdled in his bosom, to flow out to the world in the form of bitter epigrams against women, love and marriage.

"On the other hand, if she belongs to the association she will not be distressed by her inability to employ a counsel to force her husband to pay or go to jail. At the same time she will be paid reasonable alimony.