

ATTORNEY GENERAL'S SEVERE REPORT AGAINST

IOWA'S CORPORATIONS

Building and Loan Associations and Insurance Companies Are Denounced as Robbery.

Des Moines, Ia., Peb. 27 .- In the report of Attorney General Remey, made at the suggestion of the senate, on the building and loan and insurance companies, the charge is made that the most fraudulent methods are in com-monuse, and it is declared that the present laws are not sufficient to prevent such infringements of the stat-ute. Concerning the evils of building and loan companies, the attorney general save in part

WOODS FULL OF COMPLAINTS. "The evils are many and grievous. The many complaints received from all paris of the state of the wrongs, the disappointments, the sorrows occasioned by confidence in the promises of building and loan associations is a strong argument, at least, that there is something radically wrong with the system. The complaints come from borrowers largely and from borrowing members who wish to withdraw their stock. It is no common thing to find a party paying a given sum monthly for four or five years on his stock who to withdraw from the assowishes to withdraw from the asso-ciation as much money as he has paid thereig, and this too, in spite of the assurance that the association has been declaring dividends of 19 per cent, 12 per cent or 14 per cent. With some associations a system of fines and for-features has been adopted which bears heavily upon the unfortunates who are much to coordinate the percent upon heavily upon the unfortunates who are unable to continue the payment upon their stock. I have yet to find a case where the promises and representa-tions made at the time the stock was taken have ever been fully filled, nor have I found a borrower who felt that be obtained money at a cheap rate of interest, and that his connection with a building and loan association has been other than disastrons. other than disastrous. MONEY LENDERS TAKE ADVAN-TAGE

"It is a patent fact, and cannot be disputed, that under the plan of build-ing and loan associations as now operated under the law, capitalists have taken advantage of the law to secure exorbitant interest on their investments and that, too, at the expense of the very persons the law is intended to

 ¹Many of the domestic building and loan associations, however, show the sume into possibly owe Bartley any such tab. The state could not possibly owe Bartley any such tab. The state could not possibly owe Bartley any such tab. The state could not possibly owe Bartley any such tab. The state to be far in excess of the superse fund, but also the prince mathematic binds, and its manner not only the earning capacity of the homebuilders fund, but also the prince are manded to disgoge the \$200,000 the case was tried once before in the superse court, and the bank won, class the induces are manded to disgoge the \$200,000 the case was tried once before in the superse court and has the decision of the lower court reversed in the adartes of the expenses of the case tree superse court and has the prince as most tab. To the past week or so the fight that for expenses dues. One associations date the intervents of the awe trial bank has won this point, and the at the admitted that been avering ensure the cust of the date for an avert tab. Bank has won this point, and the at atter the battle of Betriary 10 the subcers were publicly flogged to the case remanded for a new trial bank. The the past week or so the fight has the or over before which of the disting index shall the new trial bank. The tabe shall be the subcers are table of the subcers were publicly flogged to the wildows and orphans would be the admitted that be anstochas the prince shall the new trial bank. There are the table of the wildows and orphans would be the admitted to a subcer sensorial to the table shall be the table severe the table of the wildows and the time the table of the wildows and the admitted that be wildows and orphans would be the admitted to the wildows and the admitted that be wildows and the admitted that the wildows and the table of the wildows and the admitted that the wildows and the table the table the table to the table the table the admitted the table the admitted the table the admitted the table the table the table the benefit and protect. "Many of the domestic building and sundries' over \$15,000 of unclassified the bank to hear its case of sundries over 140,000 of unclassified disbursements. Some association pay large alaries, far in excess of the service throughout the state, and leven blue transactions of the rottenness to the people throughout the state, and leven blue transaction of the rottenness that existed and for which they are called upon by taxation to foot the burst of the service bur

A \$200.000 SUIT. Attorney General Smyth Makes Another Attempt.

Omaha, Neb., Feb. 27,-The case of the state of Nebraska against the Omaha National bank will soon be on trial again in the district court of Douglas county

This is a suit instituted by Attorney General Smyth in behalf of the state against the Omaha National bank to recover a portion of the hundreds of thousands of dollars stolen from the state treasury by ex-State Treasurer Joseph S. Bartley, now doing time in the penitentiary. Nebraskans will remember that when the Capital National

bank of Lincoln failed several years ago that the state lost in the wrock many thousands of dollars. Included in newspapers here announce that they this loss was, in round figures, \$180,000 learn from private sources that Genof money belonging to the sinking fund eral Cronje has succeeded in forcing his In order to reimburse this fund the leg-islature passed a bill directing the state treasurer to transfer that amount of treasurer to transfer that amount of money from another fund to that of the sinking fund. The whele transaction was maying the transaction sinking fund. The whele transaction burg, dated thursday, was merely the making of a couple of made public this afternoon, shows that



BRITISH LINES.

UNEXPECTED NEWS IS Great Britian Has Been Waiting the Past Few Days to Hear of the

Boer's Surrender.

Berlin, Feb. 24.-6:02 p. m.-Several

way through the British lines.

WANT IT, BUT DON'T GET IT. was merely the making of a couple of chirles in simple hookkeeping. But, instead of doing that, State Treasurer barneef, as an individual, had it ap-proved by ex-State Auditor Eugene Moore and his deputy August Hed-lund (a fine pair to draw to), and these two worthles then drew a warrant in favor of Bartley as an individual for two worthles then drew a margin in the favor of Bartley as an individual for this beau to be an individual for the condition of General Cronje's surrender, is cagerly awaited. At this beau the war office has no the beau the war office has no the beau the war office has no few small hills.

Mone and his deputy. August Hei-land (a fine pair to draw to), and these a two worthles then drew a warrant in favor of Bartley as an individual for the 4180,000. This warrant Bartley hur-riedly brought over to Omaha Na-ton the Sector to Omaha Na-ton bank, negotiated its sale to of through the Chemical National bank of the moder its sector and the sale of this bourban. Lacking better authority, the burban dispatch is regarded as a curious for through the Chemical National bank of the moder is plent with easier of the moder is plent with the the started the poportanistic to resume his son. General Cronje's gallant the started Possibily the long wait may the started Possibily the long wait may the warrant then held by the Chemical mean with the start with the the streamine on state funds to redeen and the start the mak his chegi the warrant then held by the Chemical for collection, with interest with the sain tack to the omaha National bank to re-store to the state the state the start the warrant then held by the Chemical the man National bank k nor-ta the man National bank k nor-store to the state the president of the man have opened negotations for submis-sion General Brabant is treading with the warrant then held by the Chemical the dual and the president of the man have opened negotations for submis-the warrant then held by the Chemical the dual and the president of the man then bank k now the form stread the the president of the meanwhile ceasing offensive operations. A special disputch from Arundey the warrant then held by the chemical the dual and the president of the meanwhile ceasing offensive operations. A special disputch from Arundey the warrant the meany fraudulen the warrant then held by fraudulen the warrant t

NOT ALL ON CRONJE. Boer Hopes Do Not All Depend On His Victory or Defeat.

His Victory or Defeat. New York, Feb. 26.-Philip Louton Wessels, who recently arrived in this on his father's estate at Koodoosrand. where General Cronje is surrounded by the British forces under Lord Roberts and General Kitchener. He gave a and General Kitchener. He gave a ENGLAND'S TROUBLES lewed it on the light of the dispatches and his knowledge of the country.

Mr. Wessels is here on a semi-official With Her Oppressed Subjects Are mission from the Orange Free State. The Herald man saw him at the headquarters of the South African repub-licz. No. 141 Broadway. He drew a map of the Modder river country south-

east of Kimberley, and indicated on it Lord Roberts' base at Jacobsdaal and Cronje's position on the Bloemfontein road, near Koodoesrand, "Although the dispatches state that

Dutch did not rise en masse when the General Cronje is surrounded and his troops are outnumbered about 5 to 1." General Cronje is surrounded about 5 to 1," said Mr. Wessels, "I do not believe that he will surrender. He knows that re-inforcements are on the way, and the only question is whether his rations and ammunition will ast until help arrives. "He occupies a very strong position if he is at Koedoostand. I know the country well and it forms a natural defense. There is a deep ravine in the surreit is plenty of water. North of Boers scored an uninterrupted series of

triumphant conclusion. Frantic appeals for continued reinforeements and for the suppression of the constitution of Cape Colony are made daily by the Rhodesian papers as the only security against rebellion.

ENGLAND'S TROUBLES JUST BE-GINNING. When the war is over England's trou

FOR INDEPENDENCE,

Just Beginning, Regardless of

How Boer War Ends

the war, and jingo sentiment here will support Chamberlain in those repressive measures which must eventually be fatal to British supremacy,

SYMPATHY FOR THE BOERS.

store to the state the stolen money, it is charged that the president of the Omaha National bank knew that it was participating in a grossily fundulent transaction. That the bank officials knew full well of the action of the leg-islature, and its manifest intention that they knew that the state could that they knew

vance as men will when they are fight-ing for their homes. We have better marksmen than the British, and if we ish correspondents at 10,000, is traity ages offered to small manufacturers of cheap and convenient power and heat, as with this plan one doesn't require an expensive power plant and he can dispense with the services of an enmarksmen than the British, and it is had an equal number of field guns they could never conquer us." Mr. Wessels said that the war is Mr. Wessels said that the war is in the British army, which largely out-numbered him from the start, and, dur-numbered him from the start, and, durcausing much suffering among the wo-men and children in the Transval and the Orange Free state, and thus con-

WILL NEVER LET UP.

The spirit manifested toward these gallant Boers by the press of this coun-try is perfectly merciless. General Kitchener's reported refusal to grant General Cronje an armistice to collect

BLACK SAVAGES RULE.

A Sample of Colonialism Run Riot England's Scandal,

London, Feb. 27 .- Another gross scandal under Joseph Chamberlain's admin-FIGHTS HIS WAY THROUGH THE city from South Africa, lived for years CAPETOWN DUTCH PREPARING istration of the colonial office was briefly referred to in the house of commons on Thursday.

A regiment of Central African blacks was recently sent to garrison the island of Mauritius, which is under the colo-nial office. The Mauritians, who include a large French element, who have always to be tactfully dealt with, were indignant because the preservation of order in their community had been as-signed to a regiment of savages. They demanded the withdrawal of the regi-ment. Secretary Chamberlain refused. The Mauritians then showed their con-

London, Feb. 27.-Highly alarming dispatches are coming from Capetown. It was imagined that, as the native and made a raid on an adjoining vil-lage, burnig houses, injuring men and

outraging women. The Mauritians complain that their

duct of Mr. Chamberlain in sending a regiment of savages to Mauritius,

RED OAK'S ENTERPRISE.

Looks Like Bellamy's "Looking Backward" System.

bles will only be beginning. It will re-quire a garrison of 160,000 men to main-tain British rule in Cape Colony, which will become a perennial source of weak. news and danger to the British empire. In fact, all thoughtful observers agree venture, the installation of a heat and that for all practical purposes England power plant in connection with its electhat for all practical purposes England has already lost South Africa, unless it recognizes the independence of the Boer republics, and even then its con-tinued rule there is only a matter of time. Nothing can restore the status before the war, and jingo sentiment here will

water heating the water is first heated at the electric light station by exhaust steam from the engines. It is then pumped through a system of mains, iron pipes covered with layer ofter lay-

SYMPATHY FOR THE BOERS. American sympathy with the Boers is represented as waning, since the seeming turning of the tide in favor of the British. This insinuation appears in different guises in most of the Lon-don papers. It is a peculiar method of promoting the Anglo-American entente The temperature of the buildings

derive from the enterprise of the Red Oak Electric company is the advantages offered to small manufacturers of

IOWA THRESHERS ORGANIZE.

Fort Dodge, Ia., Feb. 27 .- Farmers out making it spinwk."
and du goon by taxation to foot the bills
called upon by t may face the heavy hand of the trust sold until the thresher's bill is paid, it smacks strongly of the octopus At the meeting at which the organization was perfected various other questions were discussed, an important one being that concerning county road bridges and the law governing the travel of threshing machines on the highways. The threshermen think they are getting a bit the worst of it on the bridge law, which compels them to plank bridges when crossing them with e added: "Ireland would have no tears to shed r the Connaughts. While waiting for president was empowered to resolution or petition directed to the legislature and calling for a law under which bridges shall be built to safely carry a load of 15,000 pounds; he was also empowered to affix to the same the signatures of the members of the association. An election of permanent officers of the organization reluted in the choice of the following: James Winter of Gilmore, president; J. M. Reed of Rolfe, treasurer, and W. B. Wier of Gilmore, secretary. The association will hold its secretary. next meeting at Rutland in Humboldt county on Thursday, March 1.

thorizing the association to do business 7. The repeal of chapter 48 leaving all

parties in their original contractual re-AS TO INSURANCE COMPANIES.

Concerning insurance companies the port of the attorney general is nearly and loan companies. The greatest by and loan companies. The greatest evil, he declares, is that companies, many of them, are not compelled to pretends to control many companies, which, in fact, it does control, and grievous wrongs are inflicted theraby. The law is not sufficiently explicit and The law is not sufficiently explain and nies from carrying on business contrary to law and public policies. There are all kinds of companies under all kinds of names and without proper regula-tions. Big profits are estimated and little ones accrue to the policy-holder. In concluding on the insurance compa-ny evils the attorney general says:

MAKES A MAN SICK.

The story of wrongs perpetrated upon honest, simpleminded, confiding people which continually come to this office at the time make me wish I had been born without sympathies or had not been honored by being chosen attorney general. Common honesty de-mands that the state should control life insurance companies doing busi-ness in the state. In fact, or cease to

Along the line of remedies the attor-

bey general says: "1. All articles of incorporation should be submitted to the auditor and attor-

be submitted to the auditor and attor-net general for approval. "All companies which make assess-that is on the members or by a go-called safety clause reserve the right to make assessments, should, by statute, he pro-hibited from issuing so-called paid-up policies, limited payment policies and from accumulating a fund to be paid back to the members as dividends, dis-tribution of surplus or endowments in any form.

London, Feb. 27. The plague in In-dia continues virulent. There were 581 victims in Bombay City during the "This was the situation on Wednesweek ending February 15. With over 61,000,000 people affected by the famine and only about. 4,000,000 in receipt of relief. India seems in a bad plight, tho'

the death rates over the 550,000 square miles of the famine area are decreassubmit their articles or incorporation ing. The Indian government has issued of ammunition. The Boers have been giving themselves up by fifties a day, and methods of doing business to the a resolution approving Prof. Haffkin's on Tuesday Lord Boberts drove off reanti-plague inoculation and the viewroy, inforcements Lord Curzon, is advocating its use in India and is paying high tribute to the

rofessor The Spectator, which often voices the government's view, claims it is to Great Britain's advantage to have the United States interests to fortify the Nicar-Lord Roberts' advance has drawn

PASSES A BURNING VESSEL.

New York, Feb. 27.-Shipping men ear that the crew of the 1,000-ton un-

Manuel Llaguna saw on fire at sea, has

to be removed. 5. The repeal of the statute exempt-ing building and loan companies from the law governing usury. 6. The executive council ought to be given more plenary powers, including the power to revoke the certificate au-therefore the power to revoke the certificate au-therefore the subscription of the statute exempt-ing building and loan companies from the law governing usury. 6. The executive council ought to be given more plenary powers, including the power to revoke the certificate au-Lord Roberts arranged to grip him with a girdle of infantry in his position, while cannonading him with fifty guns. uns, eloquent priest recruiting in Ireland, an- He delivered a lecture in Dublin Friday enhlading for the holerts, with a spare divi-time Lord Roberts, with a spare divi-sion or two beyond the three brigades holding Cronje, set himself to intercept and drive away any Boer reinforce-the morality of the war. He would never regret that he had raised his works to warp be address to warp be address to be addres

for the Connaughts. While waiting for freedom Irishmen should prepare by

"A Berlin report declares that Cronje had forced his way through. This is smalt

Britain's advantage to have the United States intervats to fortify the Nicar-agua canai, and the idea that Great Britain is against such action is a de inston.
The Spectator adds: "If America asks is seen from the diminished resistance to the British attacks at these points out that other powers might not be willing for though Great British in effect has acknowledged the validity of the Monroe doctrine, the rest of the world has the set of grant to the British attacks at stepset General Builer will acknowledged the validity of the Monroe doctrine, the rest of the world has attack if the doces not, as before, interrupt his advance by stopping to the stopping to has written a long letter to the Sat-urday Review, based on a recent cable letter of the Associated Press, main-ling that the bolk of the sate main bis enterprise terrupt his advance by stopping to A general has neve lost enough to justify the giving up of his enterprise, so long as his troops are willing to go on with him. Ladyarday Review of the Associated Press, math-letter of the Associated Press, math-are willing to go on with him. Lady-are willing to go on with him. Lady-smith can probably hold out for sev-eral weeks longer, and in that time the effect of Lord Roberts' advance will probably be even more marked will probably be even more marked then it has yet been."

BREAK IN GUM COMBINE.

nown bark which the American ship One of the Big Factories Becomes

An Industrial Insurgent. Indianapolis, Ind., Feb. 27.—Leo and est interests. It is said that this firm. An industrial insurgent.
Manuel Liaguna saw on fire at sea has been lost. This belief is strengthened by the report of the Ward line steamer by the water's edge. The Lingung first or by the water's edge. The Lingung first or broking statements as to the nature of as the burning vessel at midnight first and reached a point to the leward of her at 4 a. m. January 10. She could be the the steamer by the statements as to the nature by the steamer by the statements as to the nature by the steamer by the statement by th

sions of delight are heard on all sides

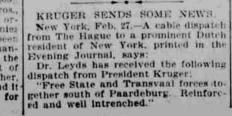
mittees of the two houses is how to cut an \$1,850,000 garment according to a \$1. were worthy of their masters and de-served the worst that could befall them, tai of something like \$1,850,000, and the

freedom Irishmen should prepare by the amount at \$1,256,000. Some of the statisticians declare that when unexwould make impossible such a mon-strous thing as regiments of Connaught eral assembly are deducted there may inforcements coming from Colesberg, and from Natal. "A Berlin report declares that Cronje

Exhibitons of jingo violence are grow-ing rather than diminishing here. The to figure out the items of appropriation mobbing of Prof. Tille, a German lec-turer at Glasgow university, by 200 stu-old appropriation is still unexpended

> Treasurer Herriott is of the opinior that with a 2.5 mill levy, \$1,200,000 will be available for extraordinary appro priations. Chairman Junkin of the ate way and means committee docsn't place the figure so high.

the support funds of the institutions will be taxed to maintain them. Likewise, estimates for buildings and im-provements made a year or two ago are aircady about worthless, and those now may be equally unreliable a year hence.



MUST SUPPORT ADMINISTRATION.

Philippine Commissioners Must All Think One Way.

Washington, D. C., Feb. 27.-Ex-Congressman Hamilton Lewis of Washington state had a final conference with the president concerning his appointment as one of the Philippine commissioners. The president had the subject under consideration. Colonel Lewis high prices on the appropriations is be-ling a good deal discussed. It is urged with much force that if prices remain near the present point for another year, the support funds of the institution, onel Lewis amount appoint him. Colfrankly told the president that he was not in accord with his Philippine policy. pressed and asked him to consider some other Pacific coast man for the place.

LONG DISTANCE 'PHONES. Niobrara, Neb., Feb. 27.-The town beard at its list meeting passed two ordinances permitting the Dewey Long-Distance Telephone company and the Nebraska Telephone company to enter the town. The former company has been here since last November, and the latter has reached Creighton, ready to extend early in the apring. The Dewey company will go from here to Lynch and other Boyd county points, and from Creighton to Wauss and Bloomfield as soon as spring opens.

Housekeepers Have a Fruit Jar Trust to Meet.

Indianapolis, Ind., Feb. 27.-The result of the meeting of the glass fruit jar manufacturers held in this city a couple of weeks ago is just beginning to be known and it is now known that the

prediction thus made that a combinaformed was correct. While the organ-ization may not be called a trust in ef-fect it arrives at the same result. It is now practically settled that the entire product of all the factories will