

INTEREST RATE CUT ON PETTY LOANS ASKED

Slash From 42 to 18 Per Cent Annually Provided by Measure.

First step toward passage of a senate bill slashing the petty loan interest rates from 3 1/2 to 1 1/2 per cent a month was taken today when the bill was reported from committee "without recommendation."

This report carries with it the same intent as approval and was accepted immediately by the senators without a dissenting voice.

Senator Chester K. Watson (Dem., Ft. Wayne), explained before the session convened that the "without recommendation" course was taken in deference to the administration's banking bill, pending in the house.

Commission to Set Rate

That bill provides that the banking commission, established under its provisions, set the rate on petty loans. It might be amended in the senate to incorporate the 1 1/2 per cent rate, it was pointed out.

Another opportunity may be given voters to pass judgment on an income tax amendment. The joint house resolution, which would place such amendment on the ballot, received senate committee approval and the report was adopted.

It must pass two sessions of the legislature before again being submitted to a referendum. The amendment as on the ballot at the fall election, but failed to receive a majority of votes cast, although voted on favorably by a majority of those who voted for constitutional amendments.

Majority Is Needed

A majority of all votes cast is necessary for passage.

The mortgage exemption bill, previously postponed, was reconsidered and returned to second reading for amendment. It would increase mortgage exemptions, in executions of judgments and bankruptcies, from \$600 to \$2,000.

Senator Chester A. Perkins (Dem., South Bend) is the author, and Senator Jacob Weiss (Dem., Indianapolis) moved for reconsideration.

Although referred to the committee on military affairs, a bill to require a license from county auditors to conduct newspaper and periodical subscription contests received a favorable report for passage.

Other bills reported for passage raise the age of commitment at the Indiana Boys School from 16 to 17 years, and authorize the state to require a license from county auditors to transfer a surplus to the general fund.

Measure Is Recommended

Although reported for indefinite postponement, bill of Senator Herbert V. Tompkins (Rep., Portland) for municipal meter readers was recommended so that the senator can appear before the committee.

Senators have another opportunity to simplify voting on candidates for President and Vice-President of the United States, under terms of a bill passed by the house and referred to the senate today. This measure substitutes names of the candidates for names of presidential electors on all ballots.

It will be considered with a senate bill covering separation of state and national tickets on paper ballots as well as on voting machines. Cherry-colored paper for presidential ballots and cherry-colored ballot boxes are required by a bill passed to encourage in the senate in keeping with attempts to simplify ballots at all general elections.

Attempt to reduce salaries of commissioners to be appointed by

Let's Explore Your Mind

BY DR. ALBERT EDWARD WIGGAM, D. Sc.



AUTHOR'S NOTE:—These answers are given from the scientific point of view. Not all moral questions can be answered with absolute scientific accuracy, but no decision as to what is right conduct or sound morals is possible without science. Science puts the rights of organized society above the rights of individuals.

1.—Yes, because women in general are somewhat more self-centered than men. If ten men and ten women were married at random, the statistical chances are that four of the women probably would be mated with men to whom a joke on themselves would be very distasteful.

But these four women would be good sports about being "kidded." The remaining six women would not be as good sports as their mates. There is, therefore, about a sixty-fourth chance that a man who plays a joke on a woman will find he had been thinking of something else.

SELF-CONFIDENCE CHART

Dr. Wiggam offers this chart designed by a noted psychologist. It is an important aid in self-analysis that builds self-confidence on a sound basis. It will be sent with the compliments of this newspaper upon request accompanied by stamped (or self-addressed return envelope). Address: Dr. Albert Edward Wiggam, care of this newspaper.

2.—Where opinions as to what makes a good husband have been gathered from large numbers of intelligent women, the findings of science have had considerable influence. Women, as never before, are mixing common sense with romance in sizing up the qualities of a marriage partner, and the more thoughtful help they can get, the better.

Most marriages which fail do so because people are such poor judges of human nature and this is chiefly because they have no standards. Experience has proved that training in judging human qualities sensibly raises and clarifies young women's standards as to congenial mates. My answer is Yes.

3.—Speaking as an old newspaper man and not as a scientist, my observation has been that men usually need the cup that cheers before they unload their troubles on each other.

But the way women in beauty shops, clubs and conventions pour out their troubles to each other, all the way from poodles to husbands, would make my hair stand on end if there were enough of it left. As a mere man, after pretty wide observation, I would vote, "Yes."

Dr. Wiggam will be glad to answer questions dealing with problems of conduct, morals, beliefs, husband and wife, parent and child, and any other in the field of human relationships. Questions of general interest will be answered in this department. If personal reply is desired, enclosed stamped, (or self-addressed envelope). Address Dr. Wiggam in care of The Indianapolis Times.

LADIES:—Dr. Wiggam will send upon request a specially devised set of questions and answers to be used as "conversation stimulants" at your next party. They create a world of fun and discussion. Don't forget, self-addressed return envelope.

The Governor if the new highway commission bill is passed was made by Senator L. L. Shull (Rep., Sharpesville), who offered amendment setting salaries at \$3,600 instead of \$5,200. His motion was voted down by majority members without debate.

Banks and trust companies would be prohibited from drawing, collecting and soliciting other forms of local business by provisions of a bill introduced today by Senator Jesse E. Wade (Dem., Mt. Vernon).

Other new bills presented at today's session included one to create a state committee on automobile accident prevention and collection of statistics. Legalizing of acts of certain building and loan associations in northern counties was asked in a bill sponsored by Senator Chester K. Watson (Dem., Ft. Wayne), who said his measure would clarify some confusion now existing as to laws governing these institutions.

BILLS TO RAISE MANY MILLIONS FILED IN HOUSE

Sales Tax Measure, Backed by Administration, Introduced.

(Continued from Page One)

mineral products extracted in the state.

Two per cent on timber felled for commercial use.

One per cent on gross sales of manufacturers of brick, tile, cement, clay and products manufactured from these materials.

One per cent on bottled soft drinks.

One-fourth of 1 per cent on ice factories.

One-fourth of 1 per cent on all other manufactures.

2 Per Cent on Realty

Two per cent on gross sales of all tangibles, real or personal property, except automobiles, trucks and tractors which will be taxed 1 per cent.

One-eighth of 1 per cent on wholesalers and jobbers of tangible property.

Two per cent on gross income of water companies or public sewage systems and street railways.

One per cent on income of electric and gas utilities for services other than industrial.

Two per cent on state business of telephone and telegraph companies.

Assess Passenger Service

Two per cent on all transportation companies, including freight and passenger service; pipe lines, sleeping cars, express and bus lines, with exceptions for interstate commerce.

One per cent on gross income of contractors.

Two per cent on gross income of all professions, trades or callings to be defined in a companion measure. Exemptions are provided for the first \$1,200 of sales or income, insurance companies paying an excise tax, building and loan associations, banks, non-profit labor, agricultural and horticultural societies, products sold from the farm, fertilizer, seeds, and other articles used in agriculture, and cemetery associations.

Other exemptions included companies operating exclusively for benefit of members, fraternal societies, corporations and associations organized for religious, scientific, charitable, or educational purposes, business organizations, chambers of commerce, civic leagues, welfare clubs and life insurance policies, endowments and annuities.

Each business and individual taxed would be required to pay a \$1 annual license fee.

FREED OF MILK CHARGE

City Man Cleared of Injunction Count, Attorneys Declare.

George Rogers, 5632 College avenue, was cleared of a charge of violating an injunction secured by the Polk Sanitary Milk Company of Indianapolis, in the Hamilton circuit court, his attorneys announced here today.

Attorneys explained that Judge Fred E. Hines upheld Rogers in his contention he had not operated a milk route.

Rogers contended the milk route, serving former Polk customers, was operated by his wife, Thelma, "while he looked after their children and kept house."

Excitement Killed Farmer

BROWNSVILLE, Pa., Jan. 20. — When Gustave A. Schiller, about to butcher a cow on a farm near here, fired a rifle at the animal, Schiller, instead of the cow, dropped dead from excitement. The bullet missed the cow.

Rail Labor Chiefs Press U. S. Loans to Families

Three Measures, One for Human Relief and Two to Speed Economic Recovery Are Urged.

BY RUTH FINNEY

WASHINGTON, Jan. 20.—Immediate enactment of three measures, one for human relief and two for economic recovery, was asked today by the Railway Labor Executives Association, concluding a three-day conference here.

For relief, the labor union men ask passage of the La Follette-Costigan \$500,000,000 federal aid bill.

For permanent recovery, it asks creation of the United States Exchange Corporation proposed in bills by Senator Edward R. Costigan and Representative F. H. La Guardia, to extend credit to unemployed heads of families, and also civil mobilization of national resources, manpower and industrial facilities to produce a permanent economic improvement and a stabilization of production and distribution.

Support Is Enlisted

A longer time program for the future includes indorsement of the six-hour day, retirement insurance, extension of workmen's compensation, unemployment reserves and full-crew legislation for railroad workers.

The United States Exchange Corporation plan quickly has been enlisting support of members of congress since its first presentation last summer.

Bills on the subject now pending provide for launching the corporation with a capital of \$500,000,000, and permission to issue notes for five times this sum. The \$3,000,000,000 thus raised would be used to extend \$500 credit to each unemployed family head qualifying for it.

Successful applicants would be given certificates exchangeable for food, clothing and other necessities of life, not including rent. Licensed dealers would accept the certificates and receive cash for them from the corporation.

Loans to Families

Each \$500 loan would be expected to support a family for six months. It would be payable ten years from date with interest gradually increasing from 1 per cent.

If unemployed borrowers obtained work they would be required to pay 10 per cent of their wages to the corporation to apply on their loans.

The plan is expected to stimulate purchasing power sufficiently so that industry will revive enough to put large numbers of men and women back to work.

Ten million gallons of alcohol used in this country last year were made from a by-product of natural gas.

STETSON TO REPORT

Superintendents Meet to Hear Washington Recommendation.

Legislative committee of the Cities and Towns Superintendents' Association met at the Lincoln today to hear report of Paul C. Stetson, Indianapolis superintendent, on recommendations made at the citizens' educational conference held this month in Washington.

Stetson was one of four school superintendents to attend, remainder of the committee being comprised of business, industrial, banking and similar organizations.

Merle Abbott, Ft. Wayne, presided over the committee meeting today.

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The Indianapolis Times

A Scripps-Howard Newspaper

CITY PAIR WED HIGH IN CLOUDS

National Guard Flier Stays True to His Calling in Ceremony.

Most brides and bridegrooms, especially the latter, are "up in the air" figuratively, during the marriage ceremony, and do not get "back to earth" until after the honeymoon.

But one Indianapolis couple really was up in the air at the wedding at 9 Thursday night, and got back to earth a few minutes later, before starting the honeymoon.

They were Miss Gladys J. Wilson, 1933 Central avenue, and Robert F. Wirsching, national guard flier, married as they soared through the clouds over the city in a plane flown by Howard H. Maxwell, Central Aeronautical Corporation vice-president.

The ceremony was conducted by the Rev. Arthur H. Abingdon, Episcopalian Lutheran church pastor. Mrs. Wirsching is a daughter of Mrs. Jennie M. Wilson. Wirsching is the son of Mrs. Elsie F. Wirsching, Dayton.

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