

MOTOR-BOATING ENTHUSIAST IN CITY IS DEAD

Elmer Kaley, Well Known at Broad Ripple Taken at Home.

Following illness of a week, Elmer Kaley, 58, retired mechanic, died Tuesday in his home, 3638 North Emerson avenue. He was born in Robinson, Ill., and came to Indianapolis when he was a child.

Mr. Kaley, a rattle since childhood was well known in Broad Ripple as a motorboat enthusiast. For years he operated a bicycle repair shop at Sixteenth street and College avenue.

Funeral services will be held at 2 P. M. in the home. Burial will be in Crown Hill cemetery.

Survivors are two brothers, Ralph Kaley, with whom he made his home, and Harry J. Kaley, Chicago.

Veteran Resident Dies

Joseph W. Pratt, 84, of 609 West Thirtieth street, employee in Indianapolis mercantile establishments since 1871, and resident of this city sixty-five years, died Monday at his home.

Funeral services will be held at 2 P. M. in the home. Burial will be in Crown Hill cemetery.

Mr. Pratt was born in Ireland. His first employment here was with the old New York office. He later worked for L. S. Ayres & Co., and the William Laurie Company. He had been retired two and one-half years.

Survivors are two daughters, Miss Rosa Pratt and Mrs. Elmer Crabb; a son, James Pratt; two granddaughters, Miss Louise Crabb and Mrs. Charles Rogers, and two grandsons.

Rites for Aged Man

Funeral services for James Stewart, 84, will be held at 1 today at his home, 618 South Meridian street. Burial will be in Flora, Ill.

Mr. Stewart died Tuesday in the Indiana Christian hospital of pneumonia. Only survivor is a daughter, Mrs. Sadie Baxter.

Paint Contractor Taken

Louis N. Mellon, 62, of 823 Prospect street, a painting contractor, and railroad employee for many years, died Tuesday at his home.

Funeral services will be held at 2 P. M. in the J. C. Wilson funeral home, 1230 Prospect street. Burial will be in Crown Hill cemetery.

Survivors are the widow, Mrs. Carrie Mellon; a son, George L. Mellon; two sisters, Mrs. Lillie Crowley and Mrs. Hattie Matthews, and a brother, James Mellon.

Veteran Resident Succumbs

Following an illness of six weeks, Mrs. Amanda J. Pollock, 71, resident of Indianapolis fifty-five years, died Tuesday in her home, 246 West Maple Road boulevard.

Survivors are a daughter, Mrs. Estelle J. Perkins, with whom she lived; two grandchildren, and two great-grandchildren.

Funeral services will be held at 2 P. M. in the home. Burial will be in Crown Hill cemetery.

Plainfield Woman Dies

PLAINFIELD, Ind., Aug. 9.—Following a long illness, Mrs. Elizabeth R. Cox, prominent in church and social activities of this city, died Tuesday at her home.

Funeral services, conducted by the Rev. G. J. Daniels of Plainfield and the Rev. R. T. Gwyn of Indianapolis, will be held at 2 P. M. Thursday in her home.

Mrs. Cox was born in High Point, N. C., and came to Hendricks county when she was 13 years old. She was active in the Disciples of Christ church.

Survivors are two sons, Byron W. Cox, Danville, treasurer of Hendricks county, and David Cox, Indianapolis; a daughter, Mrs. J. R. Johnson, eight grandchildren and three great-grandchildren.

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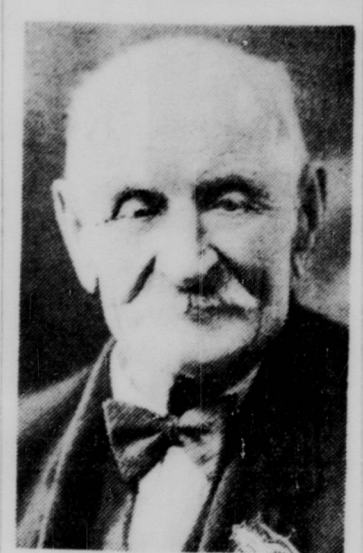
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McCordsville Veteran of '61 Dead at Home



James H. Hinds

McCordsville, Ind., Aug. 9.—James H. Hinds, Civil War veteran, father of Peter Hinds, died at his home here Monday, at the age of 89 years.

At the beginning of the war, he enlisted in Company K, Eleventh Indiana Zouaves, Colonel Lew Wallace's regiment. He served during the entire war and was honorably discharged from service at Baltimore July 26, 1865, having served three years, ten months and twenty-five days.

He took part in seventeen battles and numerous skirmishes. Among the battles were Ft. Donelson, Shiloh, Champion Hills, Vicksburg, Opequan and Cedar Creek. He witnessed the arrival of General Philip Sheridan on his famous ride from Winchester to Cedar Creek.

He was the sole survivor of Company K, James W. Perry, his "buddy" all through the war, passed away about six weeks ago.

Funeral services will be conducted at the Oaklandon Universalist church today at 2 P. M., with burial in Oaklandon cemetery.

Survivors are a son, George L. Mellon; two sisters, Mrs. Lillie Crowley and Mrs. Hattie Matthews, and a brother, James Mellon.

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ROOSEVELT TO RENEW APPEAL TO MORTGAGORS

Patriotism Plea Prepared as Home Loan Plan Is Threatened.

BY NED BROOKS
Times Staff Writer

WASHINGTON, Aug. 9.—President Roosevelt, on his return to Washington this week, will scrutinize the progress of his debt relief program for city home owners, about which disturbing reports are being circulated.

Reluctance of mortgage holders to co-operate in the program is threatening the success of the plan to ease the debt burden and halt foreclosures.

At Hyde Park, the President has been studying the problem, and is urged to put the program on a patriotic basis similar to that of the recovery administration and to voice an appeal to mortgagees to accept bonds of the Home Owners' Loan Corporation in exchange for mortgages.

Stability Is Concern

Large banks, insurance companies and other institutions dealing in mortgages, according to reports here, are giving close study to the \$2,000,000,000 in bonds which the corporation is authorized to issue. Their chief concern, it is said, is over the future stability of the securities, on which the government guarantees only the interest.

Home Loan officials defend the worth of the bonds by pointing out that behind them will be \$3,000,000,000 in home mortgages based on values computed at the ebb of the real estate market.

In its bids for more ready acceptance of the bonds, the corporation has adopted a suggestion first made by Henry G. Brunner, Ohio, Home Loan manager.

Tides Over Home Owner

The board has decided that mortgagees and mortgagors may enter into agreements for an exchange for a short period, three years for example, at the end of which time the mortgage holder would surrender the bonds and receive back his mortgage from the corporation.

It was pointed out that such an arrangement would tide over the home owner during the recovery period and probably would be more acceptable to the mortgage holder, who might not wish to hold the bonds until their maturity in eighteen years.

An additional benefit to the distressed home owner would be the provision allowing a three-year moratorium on the payment of principal.

Success Rests on Holders

Thus, if the mortgagee agreed to accept the bonds for a limited period, the home owner would pay only the 5 per cent interest on his debt and the bondholder would receive his 4 per cent interest on the securities. At the end of the period, the relationship between mortgagee and mortgagor would return to its original status.

The success of the relief program admittedly rests on the willingness of mortgage holders to accept the bonds, since the only other avenue of relief to the home owner is in the direct loan provision and the act provides only \$200,000,000 in cash, an amount which would be used up almost overnight if this method were to be used extensively.

Furthermore, the direct loan provision allows advances only up to 40 per cent of the present value of the home, which automatically shuts out most applicants. For example, a home which in 1929 cost \$20,000 might today be valued at only \$10,000, which would make it eligible for a loan of only \$4,000. And as a noted economist pointed out, "the man with a \$20,000 house and a \$4,000 mortgage does not need relief; he needs congratulations."

Bonds Are Strengthened

Full strength of the United States treasury today was placed behind bonds to be issued by the Indiana branch of the Home Owners' Loan Corporation, with receipt of word from A. E. Hutchinson, general manager of the Home Owners' Loan Corporation at Washington, that the corporation would accept as par the corporation's bonds as security for government deposits.

Hutchinson informed E. Kirk McKinney, manager of the Indiana branch, that the Reconstruction Finance Corporation also has agreed to accept the bonds as collateral for loans. Federal reserve banks likewise have agreed to accept the bonds as collateral for loans in their member banks.

The government also has ruled, said Hutchinson's message, that the bonds may be used as security for postal savings.

BUTLER BOARD NAMED

Two State Judges Are Elected to Serve as Members.

Federal Judge Robert C. Baltzell, Speaker Earl Crawford, Milton, Ind., of the Indiana house of representatives, and Judge John A. Tisworth of Rush circuit court, were elected Tuesday as new members of the Butler university board of directors.

They will become directors at a board meeting in September, at which two other vacancies will be filled. Members re-elected are John W. Atherton, Arthur V. Brown, Hilton U. Brown, Lee Burns, Emsey W. Johnson, Arthur Jordan, Henry Kahn, Peter C. Reilly, William C. Smith, Will G. Irwin, Mrs. Z. T. Sweeney, Hugh Th. Miller, Charles Setser, Clarence L. Goodwin, Edwin Errett and Crate Bowen.

COMMANDER IS NAMED

John F. Linder Is New Chief of Service Post of Legion.

John F. Linder today was the new commander of Service post No. 128, American Legion, following his election in Oaklandon. He succeeds Harvey E. Childress.

Other officers named include Frank Mohler, first vice-commander; Leigh Fischer, second vice-commander; Fred McConaha, adjutant; Austin J. Beaver, finance officer; Paul Walton, historian; Jesse S. Combs, chaplain, and Arza O. Humbles, sergeant-at-arms.

Cavins Ends Long Term as Assistant U. S. Attorney

Eleven Years of Service End as Successor Is Chosen.

Eleven years of service as assistant United States district attorney ended for Alex G. Cavins, upon the recent appointment of B. Howard Caughran to the post.

During his service, Cavins estimates that fully 5,000 criminal cases were prosecuted and fewer than 100 were acquitted.

Cavins served under four chiefs during his eleven years of federal duty. He helped to prosecute a number of important criminal cases, including those of former Governor Warren T. McGraw, Clyde Walb, former Republican state chairman, George Remus, widely known bootleg king; the Gary liquor conspiracy, and the Kentucky-Indiana automobile conspiracy case.

Appointed in 1922

Cavins was appointed assistant district attorney to Homer Elliott Jan. 12, 1922. During the first three years, he devoted most of his time to prosecuting violations of the prohibition and motor vehicle theft laws.

When Elliott resigned, Cavins served for a brief period as district attorney. Then Albert Ward was appointed to the position and Cavins served as first assistant to him.

Served Under Jeffrey

For four years Cavins was under George R. Jeffrey. Cavins completed his service under the present district attorney, Val C. Nolan, a Democrat, appointed four months ago.

After receiving his first law training in Sullivan in the law office of John T. Hay's, father of Will Hays, former postmaster-general and now motion picture arbitrator, he practiced law in Terre Haute.

Following a period as state senator from Vigo county in 1905 and

1907, Cavins was appointed deputy attorney-general.

When the United States entered the World War in 1917, Cavins joined the Y. M. C. A. forces overseas. He was attorney for the Y. M. C. A. in Paris when the war ended.

Before receiving his federal appointment he was attorney for the state board of accounts.

Cavins is a member of the Presbyterian church and of the Alliance Francaise.

He plans to resume the practice of law in Indianapolis.

Auto Overturns, Woman Hurt

By United Press
SHELBYVILLE, Ind., Aug. 9.—Miss Virginia Carney, 27, Omaha, Neb., was in a critical condition in a local hospital today, suffering injuries received when her automobile overturned near here. She was en route here to visit friends when she lost control of her car on a curve.



Alex Cavins

IN FRYING PAN AND OUT AGAIN DUE TO WIFE

Man 'In Again, Out Again' in Court Hearing on Child Neglect Case.

A wife put her husband in the frying pan grease, got him out, put him back, got him out again, in a sort of "in again, out again, Finnegan" game in juvenile court.

William Mayer Jr., 25, of 1716 Dawson street, faced juvenile Judge John Geckler on a child neglect charge.

"You're sentenced to ninety days on the state penal farm and fined \$1 and costs," declared Judge Geckler.

Then the judge added, "Judgment suspended upon good behavior."

Oh, You Will, Will You?

"But, judge," interposed Mayer's wife, Mrs. Ethel Mayer, "he said before we came to court that he didn't give a damn what you told him to do, he'd do as he pleased."

"So that's what he said?" retorted the judge.

"Well," Geckler asked, "did you tell your wife that?"

"No," replied Mayer Junior.

"You're a liar. I can tell it by your eyes," accused the judge.

Then, banging the table with his fist, Geckler said, "One dollar and costs and ninety days on the state farm. You'll serve that sentence now."

He Finally Gets Off

"But," interposed Mrs. Mayer again, "I believe with a good talking to, he'll be all right. It'll make

Progress