

PAID MORE THAN DEBT

DECISION OF JUDGE BELLINGER IN MORTGAGE SUIT.

Interstate Savings and Loan Association Is Held to Have No Relief Against Creditors.

Judge Bellinger rendered several decisions in the United States court yesterday. The most interesting of these was the suit of the Interstate Savings and Loan Association of Minneapolis, Minn., vs. Clara Badgley and Clara Elbertson, to foreclose a mortgage for some \$2400, alleged to be due the company, with costs and charges, amounting in all to about \$3000. Decision was given in favor of the plaintiffs, the court deciding that the debt, with more than lawful interest, had been paid.

William Reid, who has conducted over a case against the Interstate Savings and Loan Association, and has won them all, appeared as counsel for defendants in this case, and Carey & Mays appeared for the plaintiff.

The suit was brought to foreclose a mortgage given to secure a loan made by the plaintiff to defendants. The amount borrowed was \$2500, in 1890, and it was to be repaid according to the terms of the association, namely, by paying 60 cents per month on each \$25 of the stock of the association, and 7 per cent per annum premium on the \$2500, payable monthly until the stock matured and became worth \$500 per share.

Defendants paid dues on stock, interest, and premium for seven years, in which time they had paid to the association the sum of \$4781.25, besides a membership fee, in advance, of \$35.

By this time the defendants had become weary of paying so many "fixed charges" and they refused to pay any longer. The association then commenced this proceeding to foreclose their mortgage to secure the sum of \$2500, alleged to be due them, and died a very lengthy complaint, to which was attached all the numerous contracts which such associations require borrowers to sign.

Counsel for defendants then filed a demurrer, raising two questions—the first that the amount in dispute did not amount to \$2000, exclusive of interest and costs, and that therefore the court had no jurisdiction in the case. The second was that it affirmatively appeared from the face of the complaint that the amount of the debt, with more than legal interest, had been paid, and upon these grounds it was contended that the suit should be dismissed, with costs.

The court went into the merits of the case, passing over the question of jurisdiction, and devoted his attention to the contention that the debt with more than lawful interest, had been paid. Judge Bellinger said:

"It is argued that the contract in this case must be enforced. It is a lawful contract, under the laws of the State of Minnesota, where the complainant company is organized. But it must be remembered that the company came into court invoking the aid of its equity jurisdiction, and in all such cases the court of equity refuses its aid to give to the plaintiff what the law would give him, if the courts of common law had jurisdiction, without imposing upon him conditions which the court considers he ought to comply with, although the subject of the condition should be one which the court would otherwise enforce. This, Pomeroy says, is a universal rule governing the courts of equity in administering all kinds of equitable relief, in any controversy where its aid is invoked. It is necessary to work complete justice. The principle of this rule is, that a court of equity should refuse its aid in the enforcement of an unconscionable demand, although the right claimed is one recognized by law, and is one against which equity would not grant equitable relief. The court merely refuses its aid when the relief sought is inequitable."

"As the relief prayed for equitable? This question is not determined by the legislation of the state where the plaintiff company is organized. The legislation of a particular state may make that which is against conscience, but it cannot make it enforceable in courts of equity without its jurisdiction. The defendants have more than paid the principal of the advancement, and they have paid interest monthly in advance at the rate of 6 per cent per annum. If allowance be made for the small amount of payments applicable on the principal of the debt or advancement, the average principal due during the period in question has been a fraction below \$1750, so that the interest paid has been actually 22 per cent. In equity this is all the complainant is entitled to receive on the advancement made."

"The demurrer is sustained, and the bill of complaint dismissed at complainant's cost."

DONNIGAN ASKS DAMAGES.

Was Injured Loading Ship, and Wants \$10,000.

James Donnigan, who complains that he was struck with a 60-foot stick of timber while engaged in loading a ship at the wharf, has sued his employers, John A. Brown and James Watts, doing business as Brown & McCabe, for \$10,000 damages. The suit was filed in the State Circuit court yesterday by attorneys Murphy, Sweet & Watts.

The accident happened March 19, 1902. Donnigan alleges that heavy timbers were loaded on the vessel from the wharf by means of a chain sling, block and tackle. The timbers, he asserts, were slung to a considerable height above the deck of the ship, and it was necessary for the defendants to remove the rigging of the vessel. He states that they failed to remove the off-shore or club tooth, and the timber, as it was raised, fouled with the foremast and was thrown down with great violence. Donnigan avers that he was struck by the huge stick, and his skull was fractured, three of his ribs broken, his nose fractured. He alleges that he will not be able to perform any work for a long time, and has suffered damages in the sum of \$10,000, and also suffered damages on account of doctors' bills and loss of time. This is the third damage suit filed against Brown & McCabe recently.

OWNERS OF THYRA NOT LIABLE.

Suit of Castro Estate Dismissed by Judge Bellinger.

In the suit of the administrator of Castro vs. Steamer Thyra, the exception to the libel was allowed by Judge Bellinger. Deceased while making repairs on the steamer fired through a small hatch, the forward cover of which had been removed and received injuries from which he died.

Negligence on the part of the master and crew in leaving the hatch open and failing to provide artificial light was charged. The court said that it is a well established rule that a vessel in charge of charterers, stevedores or other contractors, is not liable to the employees of such persons for injuries unless the vessel has relation by contract to the injured person, etc. There is no duty on the part of the ship to provide light for the convenience of employees of contractors, nor to guard them against the risk resulting from an open hatch. The exceptions to the libel were allowed.

LODGE PAYS UP.

Suit Against Knights of Pythias Settled Out of Court.

The suit of Marie Pander against Castle Lodge, No. 13, Knights of Pythias, to recover sick benefits due to her husband, Henry Pander, deceased, and also funeral expenses, the whole amounting to \$450, was dismissed by Judge Sears yesterday on motion of William Reid, plaintiff's attorney. The case had been pending since

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Mr. Withington had been ailing for nearly a year, but his condition did not become serious until a few months ago, when he was compelled to leave the cashier's desk of the First National Bank and seek health by outdoor exercise. After a few

weeks' vacation, Mr. Withington returned to his desk, but he suffered a relapse and he had to leave the bank again. Saturday night he was removed to the hospital, and Monday all hopes for his recovery were given up.

Mr. Withington was born in Northumberland, Pa., July 9, 1850, and was the son of M. J. D. Withington and Elizabeth Forsythe Withington. At the age of 16 he received an appointment as paymaster's clerk under Major Taggart, of the United States Army, and he held this position for nearly four years.

When only 22 years old, Mr. Withington entered the employ of the First National Bank as one of the tellers. The bank was then located on the west side of First street, between Alder and Washington. When James Steel resigned the position of cashier of the bank, Mr. Withington was appointed to fill the vacancy, and he continued his connection with the bank until his illness forced his retirement.

In 1872 Mr. Withington was married to Miss Annie Holbrook, a daughter of Anthony Holbrook, a pioneer citizen of Portland, an earnest worker for telegraphic railroad communication with the East, and once United States Attorney for the state. Mr. Withington leaves three children: Holbrook Withington, and Mrs. Mary C. Withington, a 23d degree Mason, and the funeral services will be directed by that order.

WRITES TO CONGRESSMEN

In Regard to Pensioning Indian War Veterans.

T. A. Wood has sent the following letter to H. C. Loudenslager, chairman of the pension committee of the House of Representatives, at Washington, and to number of other members of Congress: Portland, Ore., April 23.—Dear Sir: I beg you not to be too critical in your dealing with Senate Bill No. 60 to pension Indian War veterans.

As I understand, you hold that these veterans were not entitled to pension under the United States service, but that they were pensioned by the United States (Sec. 473 Rev. Stat.). The bill pensioning veterans of 1812 did not provide that they should be enlisted and mustered into the United States service; state militia were included in the pension bill.

Second—Thirty or more Oregon and Washington Indian War veterans have been pensioned by special acts of Congress. If precedents have any force or value, the pensioning of these 30 Indian War veterans by Congress has established a precedent by which other Indian War veterans cannot be ignored.

In the same way prior to 1857, they should be pensioned under a general act as provided in the bill before you. The 20 veterans pensioned were no more in the United States service than their comrades were, whom you have so far refused to pension. If this general act is passed then all of these veterans will have to apply respectively for a special pension.

Third—All state and territorial militia called out by Governors, and not regularly mustered into the United States service, were paid by their respective states and territories, except Oregon and Washington Territory volunteers, who were paid by the United States in accordance with Congress June 1857, February, 1859, the sum of \$14 per month for those who served in 1855-56.

Fourth—If you pension these veterans who were paid by the United States, you do not establish a precedent to pension those who were not paid by the Government. The act of paying these veterans made them, so far as the Nation is concerned, United States no more.

Fifth—At the request of besieged communities and at the request of United States Federal and military officers, the Governors of Oregon and Washington,

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