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## THE FEDERAL FARM LOAN LAW OF 1916

### How Southern Farmers May Avail Themselves of Its Advantages.

The New Federal Law for re-forming farm mortgage finance, now in sight will be beneficial according to the extent to which present or would-be farmers take advantage of the opportunities it offers them. Hence the suggestion that farmers who wish long-time mortgage loans at a reasonable rate of interest and upon easy terms of payment start at once to form their preliminary organization toward such purpose.

By the time a number of the preliminary organizations are completed, such as is here suggested, the federal reserve board may have been appointed. Soon thereafter it may be able to forward official instructions to each preliminary group. Then the latter may proceed forthwith to incorporate as a national farm loan association through which its farmers may obtain loans readily, as described on this page. The preliminary groups also may be helpful in seeing to it that the land bank districts are laid out and the land bank for each district so located as best to accommodate the farmers of the South and the whole country.

**Farm Credit the Best**  
Experience has shown that their credit is of the highest. Interest on mortgages on farms is always paid, they are always amply secured, and principal paid when due.

Not only is the security good, but it is constantly increasing in value. Whereas in 1890 the mortgages on southern farms were 40 per cent or more of their value, by 1910 the average amount of each mortgage had been so decreased and values had so increased that the mortgage was only about 25 per cent of the average value. In other words, the average southern farm is worth four times the mortgage on it.

**Farm Bonds Safe**  
To advertise facts will be one function of the new system. Its bonds secured by first mortgages on our good southern farms, should become a most popular investment for small sums or large. Every individual should aim to own a federal farm loan bond, if only to the amount of \$25 or more. Let these farmland bonds become the peoples savings bank. They are tax free, safe, should be quickly salable when cash is needed, and yield an assured income.

Many thousands of our people throughout the South now fritter away uselessly or put to losing ventures, sums of from \$25 or \$50 up to a \$100 or \$1000. If only a little of the money, which now is thus more or less wasted is safely invested in A-1 southern farm bonds, the money will say right here and will be used to build up the country.

All this in addition to the cash that can be brought into the South by the sale in the middle, central, and eastern states of our Southern farm bonds. However, little dependence should be placed upon the northern market.

This is another reason why our people should insist upon at least three Federal land banks in the South at Raleigh, Birmingham and Ft. Worth.

**Free of Tax**  
The farmer pays the taxes upon his real estate. It cannot escape taxation. Usually it is assessed for taxation close to the figure at which it would sell.

Now, if the lender has to pay a tax on the note or mortgage given by the farmer, the rate of interest is correspondingly increased and the borrower is double taxed.

**Not Jointly Liable**  
But if no tax is imposed upon  
(Continued on page eight)

## MEETINGS OF MURFREESBORO TOWN COMMISSIONERS

**FEBRUARY SESSION**  
Murfreeseboro, N. C., February 28th, 1916.—Meeting of the Town Commissioners, those present, J. C. Vinson, Mayor, G. N. Harrell, Godwin Jenkins, M. E. Worrell, D. C. Barnes, and L. J. Lawrence, Commissioners. Minutes of last meeting read and approved.

On motion M. E. Worrell and D. C. Barnes are appointed as a committee to find out what the town owed J. L. Wall at the time of his death and make settlement with his administrator. On motion C. E. Boyette is granted permission to build on his lot between Mrs. Wiggins and the hotel. On motion D. C. Barnes is given permission to build on his lot between Mann's store and P. C. Parker's residence. On motion Committee on opening streets is continued. On motion it is ordered that a culvert be put in the ditch across street extended between R. Sewell's and D. A. Day's property.

On motion P. C. Parker is elected constable to fill out unexpired term of J. L. Wall at a salary of \$50.00 per year and regular fees for serving papers and collection of taxes. On motion the office of Street Constable is created and L. W. Griffith's bid \$400.00 per year for working and keeping streets and sidewalks in condition was accepted by the Board, and Mr. Griffith elected to the office.

P. C. Parker is required to give bond to the amount of \$1000, and L. W. Griffith to give bond to the amount of \$400. On motion D. C. Barnes is added to street committee. On motion D. C. Barnes is appointed to draft duties of street contractor and receive bond of the constable. On motion it is ordered that Treasurer and Constable be required to make a written report at each meeting of the Board as to what has been received and paid out and the balance in the Treasury. On motion M. E. Worrell and Godwin Jenkins are appointed as a committee to estimate the cost of building a jail and report their conclusion at next meeting of the Board.

No further business being before the Board it adjourned.

E. N. Evans, Sec.

**MARCH SESSION**  
Murfreeseboro, N. C., March 21, 1916.—The following members present at the meeting; J. C. Vinson, Mayor; D. C. Barnes, Godwin Jenkins, and G. N. Harrell, Commissioners. Committee to receive constable's bond report same in hand and approved. On motion Constable was instructed to go to Mr. Wynns and see if they have dirt scoop belonging to the town, and if they can't find same to buy one for the town.

No further business being before the Board, it adjourned.

Godwin Jenkins, Sec. Pro tem.

**MAY SESSION**  
Murfreeseboro, N. C., May, 1916.—The following members present at the meeting; J. C. Vinson, Mayor; D. C. Barnes, Godwin Jenkins, and G. N. Harrell, Commissioners. Meetings of last meeting read and approved.

On motion Constable is instructed to remove trash and grass from the streets, and notify property owners that if any more is found in street about their premises they will be held responsible. On motion Constable is ordered to enforce ordinance relative to privies.

On motion D. C. Barnes and G. N. Harrell are appointed a committee to rent place for hog and cattle pen. On motion Constable is ordered to collect taxes due at once. On motion it is ordered that electric lights be put on corner of church and Elm Streets, and on Elm Street.

The following accounts approved and ordered paid: Ed Myrick, \$1.25, P. C. Parker and son, \$5.45. Treasurer reports paid out since last meeting, \$208.13, received from Constable \$200, balance in bank \$39.73.

On motion the Board adjourned.  
E. N. Evans, Sec.

## VACATION INCREASES TY- PHOID CHANCES

**State Board of Health Warns Against  
Going on Vacation Without  
Being Vaccinated.**

The State Board of Health is again urging people not to go on their vacations until they have taken the vaccine treatment against typhoid fever. The Board urges this precaution on account of the many dangers of taking typhoid that are likely to be met on vacation trips, camping parties or outings of any kind. It says that there are many more chances of getting the infection when traveling and when eating and drinking at various places than at home, and that the best and about the only safeguard against such liabilities is the immunity to the disease that is to be had from the vaccine treatment.

The Board says further in its warning that often what is in the beginning a bright and joyous vacation is at the end one of sickness and sadness on account of this one unheeded precaution; that people as a usual thing don't altogether ignore this important feature of their preparation for vacation but that they neglect it until finally for lack of time it is dismissed as out of the question.

"Then, too," says the Board, there are people who, if they are going to the mountains, make themselves think that there is little or no danger, and that their risk against it is only a minor one. And there are those who think if they go to the good hotels and are careful of what and where they eat and drink that they will not be likely to meet the infection. But," says the Board, "it is against the unsuspecting nature of typhoid and against the uncontrollable means of spreading the infection that make the vaccine treatment as a protection so valuable."

## IN MEMORIAM.

Great sorrow fell upon the home of Mr. and Mrs. Thomas Slaughter on June, 24th, when the death angel claimed their interesting and attractive little son, Arthur Leslie, after an illness of 8 weeks, aged about two years.

Everything possible was done for him by loving parents, relatives and friends, the untiring efforts of the trained nurse Miss Twiford, and his faithful physicians Drs. Walker and Greene but on Saturday God said "it is enough come up higher," and he fell asleep to wake with Jesus where all is beautiful.

But his short sweet life has left a tender memory that will linger in our hearts while life shall last, so father and mother weep not for your darling but look up through your tears with an eye of faith and behold your loved one on the bosom of Him who said "Suffer little children to come unto me and forbid them not, for of such is the Kingdom of Heaven," as Heaven is made brighter by his being there. We cannot understand why the tender bud was snatched so suddenly from its fond parents making their home so sad and lonely, but may they ever look to Him in faith knowing He doeth all things for the best, and may they live such lives that when the summons comes for them to enter in at the golden gate may they meet their loved one more beautiful than before, free from pain and suffering, clasping his little hands as he bids his father, mother, little sister and brother to come in.

Just a tender bud plucked from our Father's earthly flower garden and transplanted in the garden above to bloom forever there. The funeral services were conducted from the home on Sunday afternoon among a very large crowd of sorrowing relatives and friends, by Rev. C. L. Dowell in a very impressive manner, and the little body laid to rest in the family cemetery to await the resurrection morn.

The little grave was completely covered with beautiful flowers from friends and loved ones, and over this little mound may the silent stars keep nightly vigils.

"A little flower not fully blown. Was called before its beauties known. Was riven from its earthly stem. To deck an Angel's diadem."  
His Aunt,  
Mrs. Laura Wiggins.

## LOCAL ATTORNEY MAY BE SUPREME JUDGE

**HON. W. R. JOHNSON MENTIONED**

Walter R. Johnson, of Ahoskie Mentioned as Probable Successor to Late Judge Peebles--Others Mentioned and Friends Urging Their Appointment.

Hon. Walter R. Johnson, of this place, according to a statement made in last Saturday's News and Observer, is being mentioned as a successor to the late Judge Robert B. Peebles, who died in a Norfolk hospital last Friday, June 30. Mr. Johnson's name appears along with those of G. E. Midgett, of Jackson, J. J. Kerr, of Warrenton, A. C. Zollicoffer, of Weldon, and ex-Judge B. B. Winborne, of Murfreeseboro, Hertford County. All of these men are leaders in their several sections and lawyers of recognized ability, learned in the law, as Dean Gulley, of Wake Forest College, would say. The friends of Midgett and Kerr called upon Governor Craig on last Friday to urge the appointment of their favorites.

Mr. Johnson, who is one of our local attorneys, is a strong, able, and influential member of the bar; and the people of this town and community feel that our Governor would make a wise selection in placing our townsman on the Superior Court bench of North Carolina. The fact that his name has been mentioned and that his appointment is being considered is an evidence of his recognized ability and fitness for such a position. As far as we have been able to ascertain, such recognition has come without the solicitation of any of his close friends, though it goes without saying that he has a host of friends who ardently desire his appointment.

Solicitation is not at all lacking, for our people stand ready to do all they can to urge Mr. Johnson's appointment, as they believe his selection would be in keeping with other appointments, and that he is on a par with the judges who are today on the bench in our state. Mr. Johnson, speaking with the writer concerning the notice in the Observer, stated that he was not making any wild scramble for the place, though he would welcome such a position. Mr. Johnson is not one of the kind to use extortionate means to elevate his position, although when opportunity knocks he answers the call.

We say what we have, not because of any influence has been brought to bear upon us by the subject of this article, but because we are one of those who believe that he would make a capable, wise, and judicious Judge. And, further, we would welcome such an appointment on the grounds of local and county pride. Judge Johnson, of Ahoskie, Hertford County sounds good to us.

## THE W. M. N. ANNUAL MEETING

The W. M. N. Annual Meeting of the West Chowan Association will be held at the Meherrin Baptist Church, in Hertford County, July 26th. All delegates who are coming via Tunis, and wishing to be met in Murfreeseboro, will please notify me by the 20th.

Mrs. J. K. Parker,  
Murfreeseboro, N. C.

family cemetery to await the resurrection morn.

The little grave was completely covered with beautiful flowers from friends and loved ones, and over this little mound may the silent stars keep nightly vigils.

"A little flower not fully blown. Was called before its beauties known. Was riven from its earthly stem. To deck an Angel's diadem."  
His Aunt,  
Mrs. Laura Wiggins.

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**BLICK'S**  
Norfolk's Oldest Florist.  
NORFOLK, VA.

**BUY YOUR SEED**  
The prudent farmer will sow millet seed, plant soja beans and clover lots, etc., to lessen his requirements for Feed. Dilday's is the place to buy these seed. Listen! Go while wait for these to grow, for your present requirements for Hay, Corn, Hominy, Oats, H. & M. Feed, Shipstuff, Dairy Feeds, etc. Cotton seed meal is a ready help to flourish your crops along. You can find that at Dilday's too. Cash buys more feedstuff at S. E. DILDAY'S than elsewhere, Ahoskie, N. C.

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In just nine weeks of nourishment—constantly giving him Sam Vaughn's Hay and Grain,—this horse has risen from the border of the bone yard to his present State.  
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