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AGRICULTURAL CREDIT SYSTEM

Subject of Address By Mr. Conant Before the Bankers

Detroit, Mich., Sept. 16.—The advisability of forming a "co-operative democracy of state mortgage loan banks, united into a powerful central organism, for strengthening commercial banking credit," was recommended for consideration of the American Bankers' Association by Charles A. Conant.

"In Europe," he said, "the man who has money to lend upon mortgage is no longer obliged to make personal examination of the property, nor to risk his capital upon a single investment in a non-transferable form."

"The bonds issued by the credit foncier of France under the system for forty years, the sum of the two annual payments falls to 5.259 per cent, and for fifty years to 4.882 per cent."

er has the right to demand the same facilities and opportunities for obtaining credit as the manufacturer and merchant, with the limitation that the facilities afforded him must be based upon sound banking principles.

"A central organization for the issue of mortgage bonds, recognized by the federal government, like the credit foncier, would probably be required in order to give the bonds a sufficient guarantee and a wide market."

"Without committing myself at this time to a definite plan, it is probable that it would be found advantageous to establish state organizations, charged with making local loans, under the rules laid down by the central organization, and that the latter should be able to issue its bonds under its own guarantee, secured to it by the deposit of mortgages or bonds guaranteed by the state associations."

Glorious News comes from Dr. J. T. Curtis, Dwight, Kan. He writes: "I not only have cured bad cases of eczema in my patients with Electric Bitters, but also cured myself by them of the same disease."

WILSON THE GENTLEMAN

Excitement and Turmoil of Campaign Do Not Excite Him. New York, Sept. 16.—"In addition to all his other excellent attributes, Governor Wilson is a gentleman at all times," says the York (Pa.) Gazette.

"While it might not be possible to make loans as low in America as they are made in France, it ought to be possible to make them at a point much lower than the farmer pays under the existing system of disposing of mortgages to individual investors."

The speaker discussed briefly the system of co-operative popular banks, which has obtained its widest extension in Germany.

"The Raiffeisen system of popular banks is based upon the principle of co-operation among farmers, usually peasant proprietors," he continued.

COLLIERS ON ROOSEVELT Refuses to Swallow His Declarations About the Tariff. New York, Sept. 16.—Collier's, most ardent of all Roosevelt supporters, refuses to swallow all over again the theory that "the government will see that the tariff graft stops in the pay envelope."

velt, frequently reiterated, that the money powers are fighting against him exclusively, and are satisfied with both Taft and Wilson, is no doubt a perfectly candid statement of his belief, but it seems to us grossly inaccurate.

"We happen to know that Mr. Perkins, while making it clear that he can raise all the money needed by the Bull Moose if he wants to, has held back and indicated that he might step out if things did not go according to his wish."

"It doesn't mean anything against Colonel Roosevelt's independence, which is well established, but it does seem to us to constitute a reason for not making charges of probable subversion or helplessness against Governor Wilson."

"Our guess would be that Mr. Jacob Schiff's support of Governor Wilson might be found partly on the belief that he was going to be elected, as Mr. Schiff could scarcely take much satisfaction in the governor's intense feelings about the existence of a money trust."

"As a matter of fact, the Morgan interests in general will probably be backing the colonel even more heavily than they are now before the campaign is over."

"On the tariff issue the principal exponents of the colonel's position are Judge Gary and Mr. Perkins."

Every department at national headquarters has been receiving communications daily from all the congressional districts indicating the rapid growth of Wilson sentiment.

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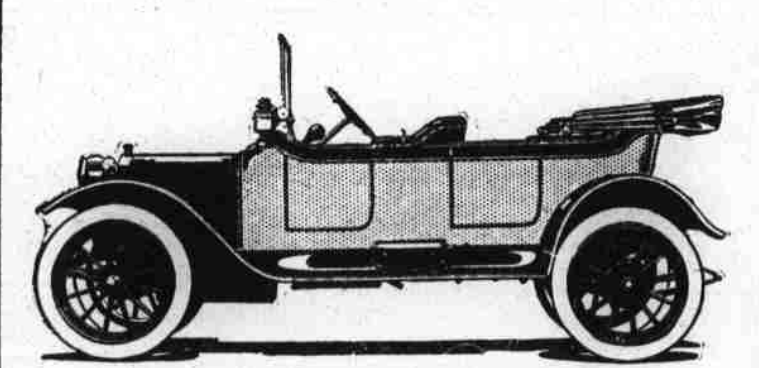
Table with columns for destination (Lv. Norfolk, Lv. Richmond, etc.), time, and class (A.M., P.M.).

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Table with columns for Assets (Total, Disbursements, etc.) and Liabilities (Total, Death Claims, etc.).

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