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When You Yawn AGRICULTURAL

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 Charles A. Conant. The subject of Mr. Conant's address was "Land and Agricultural Credit."

Mr. Conant began by referring to the pressure of population upon food supply and the necessity of increasing the area of cultivated land by improved methods of extending credit to the farmer. He pointed out that bitter experience had proved projects for issuing money upon land to be unsound, but that Europe had solved the problem of the ready transferability of mortgage loans and ow rates of interest to the borrower by taking a leaf from the ex-perience of the limited liability company in the issue of bonds and "In Europe," he said, "the man

who has money to lend upon mort-gage 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. He has only to buy a negotiable bond,—coupon or registered, according to his preference which he can sell as readily as the bond of the government and with even less risk of fluctuation in its He has behind the bond not merely the land, the source of all wealth, but he has the pledge of a stock company that they have examined the properties upon which loans have been made, that all such properties are held in the aggregate as assets against the outstanding bonds, and that the company has in addition an adequate capital to cov er any unexpecter shrinkage in the of the property behind its bonds.

"The bonds issued by the credit foncier of France under this system are made attractive to the borrower the system of amortization which they are paid off and by the long terms over which the amorti zation extends. In the loans made by the credit foncier of France, more than three-quarters are for periods of fifty years or more, so that the amortization charge involves only a small addition to the annual in-

'The rate of interest charged upon loans during the last few years by the credit foncier of France has been 4.30 per cent. For a loan re-payable in thirty years, the semi-annual payment required has been 2.982 per cent, or just under 3 per cent, making the two payments for the year equal to 5.964, or just un-der 6 per cent. Where the loan is 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. It may not be possible to float per cent, but even if Phones: Bell 761, Raleigh 2212 ditions for the amortization of the him, the governor paid a high trib-principal will not be materially ute to the really honest members of

> under the existing system of disposing of mortgages to individual in- which he exalts into a cause vestors. The average rate of interest shown by the federal census of 1890 upon mortgages on farm lands was 7.07 per cent; but this is only an average, pulled down by such rates as 5.66 in New York, 5.45 in Pennsylvania and 5.58 in Massa-Washington, 10.55 in Idaho, and 10.97 in Montana."

The spraker discussed briefly the system of co-operative popular hope to accomplish anything through banks, which has obtained its widest this movement. extension in Germany.

'The Raiffeisen system of popular banks is based upon the principle of co-operation among farmers, usually peasant proprietors," he continued. "The principle upon which these are established is that of the unlimited joint and several liability of the members; but as limited liability has been found to afford adequate protection, about 8 per cent of the German banks are now based upon limited liability rather than unlimited.

"The credit extended by these banks is chiefly personal rather than by way of mortgage security, the united guarantee of the members of a society being adequate protection to the lender for the repayment of the money borrowed. The working capital is derived from the shares which are paid up by the members, the reserve fund, savings deposits and deposits on current accounts,

er has the right to demand the same velt, frequently reiterated, that the 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 prin-

"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," he said. "Organizations under state laws, especially if they lacked the guarantee of the state government, would defeat the principle of a broad reform in mortgage banking, because the bond issued in the poorer states could not be sold at home or abroad at the same rate as those issued in the richer states, where there was less need for such institutions.

"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, se-cured to it by the deposit of mortgages or bonds guaranteed by the state associations. In other words, it might be found advisable to build up a co-operative democracy of state mortgage loan banks, united into g powerful central organism, similar to that proposed in the plan of the monetary commission for strengthening commercial banking credit.
"It is not impossible that the

three great branches of banking, the commercial credit, the mortgage banks, and the postal savings banks, might be linked together in a system which would give greater flexibility to credit than it has ever enjoyed in our banking history, by the aid of which each, without violating sound banking principles, would be able to kins. extend to the others in time of "O

Glorious News from Dr. J. T. Curtiss. 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. I feel sure they will benefit any case of eczema."
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WILSON THE GENTLEMAN

Excitement and Turmoil of Cam paign Do Not Excite Him.

New York, Sept. 16.—"In addi-tion to all his other excellent attributes, Governor Wilson is a gentleman at all times," says the York (Pa.) Gazette. "The excitement and turmoil of a presidential campaign are not sufficient to overintemperate language. He has been the target of enough misrepresentation, extending all the way from statements based upon a misunder standing of his position to malicious perversion of facts with intent to deceive, to make excusable some display of temper. But he has kept cool. Particularly galling must have been the language of the third term-

er. But he has remained unmoved.
"In his address before the New York Press Club, Governor Wilson bonds in this country at a rate so took occasion to discuss the Rooselow as to permit loans upon mort- velt party. Instead of the intemor 5 1/2 per cent is charged, the ad- ner in which Roosevelt has treated greater than in the case of the loans that party that must make them made by the credit foncier of hang their heads in shame when comparing it to the attacks made "While it might not be possible to upon Wilson and democracy by their make loans as low in America as leader and some of their organs. It they are made in France, it ought to is a speech that ought to be read by be possible to make them at a point all men. It is the message to real much lower than the farmer pays men. It is not the hysterical exclamation of a man with a grievance

"After paying a high tribute to those who really believe in the Roosevelt cause, Governor Wilson calmly and carefully points out the very obvious fact that, even if their candidate should be elected, he could not at all carry out the prochusetts, while the average rate (and gram which the party has laid down. not the maximum) rises as high as 8.18 per cent in Minnesota, 8.38 in nounce any man as a liar or a crook Texas, 9.79 in Mississippi, 9.87 in or assert that anyone is guilty of false pretense, but contents himself with calling attention to the great mistake being made by those who

"In a gentlemanly manner he tells the public that the democratic party has been progressive for sixteen years, and that through it, and it alone, can come the relief de-manded, which is strictly true. Nor does he intimate that a man is a crook or a fool because he is a real republican. He lays the blame right where it belongs when he says that that party has been misled by its leaders until now it is helpless and hopeless. He lays no claim to divinity or infallibility on his part or to the present needs of the public. It is no wonder that he is gaining strength so rapidly. He fully deserves it all."

COLLIERS ON ROOSEVELT

Bitters

which are paid up by the members, the reserve fund, savings deposits and deposits on current accounts, and finally the sums which the bank procures by means of loans from central co-operative banks, other types of banks, or private individuals. The business of the rural bank consists for the most part in making advances to the members. Surplus cash on hand is deposited with the central banks or invested in banking operations with third parties."

Summing up the relations between the proposed plan of the monetary commission for bank note reform and land mortgage banks, Mr. Conant declared that the farm
which are paid up by the members. Refuses to Swallow His Declarations About the Tariff. New York, Sept. 16.—Coiller'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." It was bad enough when Mark Hanna hood winked the public with it sixteen and a dozen years ago; the third term candidate's attempt to palm it off now is the final straw. Collier's, in its issue of September 14, serves notice on the colonel as follows:

The Times.

The constructions About the Tariff.

New York, Sept. 16.—Coiller'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." It was bad enough when Mark Hanna hood winked the public with it sixteen and a dozen years ago; the third term candidate's attempt to palm it off now is the final straw. 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." It was bad enough when Mark Hanna hood winked the public with it sixteen and a dozen years ago; the third term candidate's attempt to palm it off now is the final straw. Collier's, most ardent of all Roosevelt supporters, refuses to swallow all over again the theory that "the government will se

money powers are fighting against him exclusively, and are satisfied with both Taft and Wilson, is no

PURELY

doubt a perfectly candidstatement of his belief, but it seems to us grossly inaccurate. The president, from some source to us unknown, has re cently got plenty of money for his campaign. "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.

"We state this not as a surmise

"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 sub or helplessness against Governor Wilson. Whether or not big business men would care to help Governor Wilson financially can scarcely be known, as he is so particular about who contributes to his fund.

"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. We mention this instance because Mr. Roosevelt has chosen to emphasize Mr. Schiff as an indication that high finance fears only him.

"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 monopoly issue the principal exponents of the colonel's position are Judge Gary and Mr. Per

"On the tariff issue, the old republican gag of Mark Hanna's day is served up anew, in the idea that the government will see that the tariff graft stops in the pay envelope. Working men have heard that story a long, long time, and meantime the price of living goes up, huge fortunes swell, trusts are created by tariff favors, the city grows at the expense of the country, and 'pros-

perity' means plutocracy "To our best belief, Charles R. Crane is the only big business man in the country who has thrown his whole heart in the effort to elect Governor Wilson to the presidency. Democratic leaders promise to surprise the country at large in November by the democratic vote which will revolutionize politics in the Keystone State.

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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it grows thinner and poorer in nourishing quali-Then Rheumatism becomes chronic and not only a painful but a dangerous disease. You can get rid of Rheumatism by purifying the blood with S. S. S. This vegetable remedy goes into the circulation, neutralizes and removes the uric acid, VEGETABLE and by building up the thin, sour blood, safely and surely cures the disease. S. S. makes rich, nourishing blood, which quiets excited nerves, eases the painful muscles and joints and filters out every particle of irritating uric acid from the system. Book on Rheuma-

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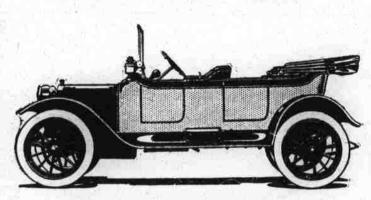
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Modern Woodmen of America, Rock Island, Ill. Condition December 31, 1911, 88 shown by statement filed. Amount of Ledger Assets December 31st of previous year .. \$ 7,670,385.18

Income—from policy-cyholders, \$15,791,-680.62; miscellaner ous, \$413,690.59; Total 16,205,371.21 Disbursements — To Policyholders, \$11,-613,842.85; Miscellaneous, \$1,965,-

411.34; total 13,579,254.19 enefit Cerafificates written or revived during year-Num-131,341 Benefit Certificates in force Decem-

31. Number 1,183,733; Amount 1,8 Claims incurred dur-.1,863,194,000.00 ing the year—Num-ber 7.104; Amount 12,020,500.00

Claims paid during the year—Number 6.918; Amount .. 11,613,842.85 Claims unpaid De-cember 31, 1911— 838; Amount 1,381,876,60

ASSETS.
Value of Real Estate. 562,067.57 Value of Bonds and Stocks owned 6,619,699.66 Deposited Companies Banks on interest. 3,114,734.97

due and accrued .. 107,258.23 Assessments actually collected and held by Subordinate Bodies, not yet turned over to Supreme Body All other Assets, de-1,325,000.00

tailed in statement. 302,590.88 Total\$12,031,351.31 Less Assets not admitted 340,270.58

Total admited As-8ts\$11,619,080.73 LIABILITIES. Claims due and unpaid\$ 1,381,876.60

Salaries, rents, ex-penses, commispenses, commis-sion, etc., due and accrued 60,096,95 Total Liabilities...\$ 1,441,973.55 Business in North Carolina During

Benefit certificates written or revived in 1911, Number, 2,092; Amount....\$ 2,816,500,00

Benefit certificates in force December 31, 1911; number 3,861; Amount... 5,275,500.00 Claims unpaid December 31, 1911, No. 1; Amount, \$1,000.

Claims incurred during the year, No. 9: Amount, \$18,500. Claims paid during the year, No. 6; Amount, \$11,500.

Claims unpaid December 31, 1911, No. 4: Amount, \$8,000.

Total amount premiums or assessments collected or secured during the year in North Carolina, \$36,-174,07.

President, A. R. Telbot; Secretary, W. Hawes, Home Office, Rock Island, Ill. Attorney for nervice. Theurance Commissioner, Raleigh, N. C. Business Manager or Organizer for North Carolina, Home Office.

State of North Carolina, Insurance Department,
Raleigh, March 4, 191,2,
I, James R. Young, Insurance
Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Modern Woodmen of America, a Frater-nal Order of Rock Island, III., filed