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BANKERS URGED TO CO-OPERATE WITH FARMERS

SOUL MATERIAL HAS ENTERED THE BANK VAULTS OF THE NATION.

The Bank a Financial Power House to the Community.

By Peter Radford.

One of the greatest opportunities in the business life of the nation lies in practical co-operation of the country banks with the farmer in building agriculture and the adventure is laden with greater possibilities than any forward movement now before the American public.

A few bankers have loaned money to farmers at a low rate of interest, and ofttimes without compensation, to buy blooded livestock, build silos, fertilize the land, secure better seed, hold their products for a betetr market price, etc. The banker in contributing toward improving the grade of livestock; the quality of the seed and the fertility of the soil, plants in the agricultural life of the community a fountain of profit, that, like Tennyson's brook, runs on and on forever.

Community Progress a Bank Asset.

The time was when money loaned on such a basis would severely test the sanity of the banker; such transactions would pain the directors like a blow in the face. A cashier who would dare to cast bread upon waters that did not return buttered side up in time for annual dividends would have to give way to a more capable man. This does not necessarily mean that the bankers are getting any better or that the milk of human kindnesss is being imbibed more freely by our financiers. It indicates that the bankers are getting wiser, becoming more able financiers and the banking industry more competent. The vision of the builder is crowding out the spirit of the pawnbroker. A light has been turned on dark work of investment and no usurer ever received as large returns on the investment as those progressive bankers, who made loans to uplift industry. The bankers have always been liberal city builders, but they are now building agriculture.

A Dollar With a Soul.

It is refreshing in this strenuous commercial life to find so many dollars with souls. When a dollar is approached to perform a task that does not directly yield the highest rate of interest, we usually hear the rustle of the eagle's wings as it soars upward; when a dollar is requested to return at the option of the borrower, it usually appeals to the Goddess of Liberty for its contractural rights; when a dollar is asked to expand in volume to suit the requirements of industry, it usually talks solemnly of its redeemer, but soul material has entered into the vaults of our banks and rate, time and volume have a new basis of reckoning in so far as the ability of some of the bankers permit them to co-operate in promoting the business of farming.

God Almighty's Noblemen.

These bankers are God Almighty's noblemen. Heaven lent earth the spirit of these men and the angels will help them roll in place the cornerstones of empires. They are not philanthropists; they are wise bankers. The spirit of the builder has given them a new vision, and wisdom has visited upon them business foresight.

The cackle of the hen, the low of kine and the rustle of growing crops echo in every bank vault in the nation and the shrewd banker knows that he can more effectively increase his deposits by putting blue blood in the veins of livestock; quality in the yield of the soil and value into agricultural products, than by business handshakes, overdrafts and gaudy calendars.

Taking the community into partnership with the bank, opening up a ledger account with progress, making thrift and enterprise stockholders and the prosperity of the country an asset to the bank, put behind it stability far more desirable than a letterhead bearing the names of all the distinguished citizens of the community. The bank is the financial power house of the community and blessed is the locality that has an up-to-date banker.

POLITICAL PRAYER MEETINGS

It is a sad day for Christianity when the church bells call the communicants together for a political prayer meeting. Such gatherings mark the high tide of religious political fanaticism, put bitterness into the lives of men; fan the flames of class hatred and destroy Christian influence in the community. The spirit actuating such meetings is anarchistic, un-Christlike and dangerous to both church and state.

The success of the nation is in the hands of the farmer.

Work for the best and the best will rise up and reward you.

Tenant farming is just one thing after another without a pay day.

GERMAN REPLY DELAYED

THE ITALIAN SITUATION IS REQUIRING MOST OF GERMANY'S ATTENTION.

In Diplomatic Circles it is Believed That Reply to American Note Will Be Conciliatory.

Washington.—Two important factors are working to delay for some time Germany's reply to the Lusitania note.

First, the next few days are expected to show whether Germany will be confronted with a new military situation by the entrance of Italy into the war.

Second, interested diplomatists here believe the interim of delay will reveal whether the United States of its own initiative will send a general protest to the Allies against alleged violations of international law by interfering with commerce between American ports and neutral European countries.

Officials here generally think the Austro-Italian situation may absorb the attention of the German government and delay final composition of the reply. It is realized that should Italy become a belligerent Germany would lose all hope of obtaining foodstuffs or other supplies through the Mediterranean and if Roumania followed Italy's lead, as predicted, the wheat supply from southwestern Europe would be cut off. In such circumstances it was explained in diplomatic quarters Germany would find the submarine even more invaluable as a weapon for reducing enemy supplies and commerce.

The idea that the United States will send a note to the Allies seeking modification of the order-in-council has its origin in quarters where the conviction is held that such a move would demonstrate to Germany that the United States intends to be equally vigorous in insisting on the observance of neutral rights by Great Britain and her Allies, making unnecessary an offer by Germany to return to the maritime rules of international law if the Allies do likewise.

Although without definite information there is a disposition in well-informed quarters here to believe the President will withhold any representations to England until Germany's reply is received, because of a desire to obtain a frank understanding with Germany without complicating the situation as existing between the United States and the Allies.

CONFERS WITH PRESIDENT

COUNT von BERNSTORFF VERY HOPEFUL AFTER INTERVIEW WITH WILSON.

No Changes Will Be Made in the Plan to Send Response to the German Reply.

Washington.—President Wilson emphasized in an informal talk with Count von Bernstorff, the German Ambassador, the intense feeling of the American people over the sinking of the Lusitania and other violations of American rights on the high seas and impressed on him that the United States would insist on an adherence by Germany to the accepted principles of international law as they affect neutrals.

No announcements were made after the conference, which had been arranged at the Ambassador's request, but it was stated authoritatively that there would be no change in the plan to send in response to the German reply to the Lusitania note an inquiry to ascertain definitely whether the Imperial Government will abide by international law or follow its own rules of maritime warfare.

In 20 minutes conversation the President and the Ambassador exchanged views on the delicate situation which has arisen in the relations between the United States and Germany. Their meeting was cordial, their conversation friendly and they discussed fundametals and not details. Count von Bernstorff later told friends that the interview had been satisfactory and that the President had spoken clearly and frankly. The Ambassador felt hopeful when he returned to his Embassy.

In official and diplomatic quarters opinion was divided as to the effect of the conference. Some thought it would be beneficial and bring from Germany a conciliatory reply to the next American communication. Others pointed out that the German Ambassador similarly was hopeful when President Wilson's note of May 13 was dispatched and that he recommended several methods to the German Foreign Office of meeting the American position satisfactorily.

Business Conditions Improve.

Washington.—General business and financial conditions throughout the country as observed by agents of the 12 regional banks are set forth in the monthly bulletin of the Federal Reserve Board. Improvement was reported by most of the agents. Others noted that the demand from Europe for war supplies was keeping many industries busy. The Richmond agent reported "very little change in general business conditions during May." Hope for the future, "has been increased in presence of timely rains."

U. S. LOSES BIG SUIT TO STEEL COMPANY

UNITED STATES STEEL CORPORATION WILL NOT BE DESOLVED BY GOVERNMENT.

ACTS ARE NOT UNLAWFUL

Is Not Using Its Power to Restrain Trade or Suppress Competition.—Government Will Appeal.

Trenton, N. J.—The United States District Court for New Jersey handed down a unanimous decision refusing the petition of the Federal Government to dissolve the United States Steel Corporation.

As against the Government the court refused to dissolve the corporation, holding that in acquiring its foreign and home trade the concern did not violate the Sherman anti-trust act and refused all the injunctions prayed for by the Department of Justice.

As against the Steel Corporation the court held that the committee meetings participated in by 95 per cent of the steel trade of the country, including the Steel Corporation, subsequent to the famous Gary dinners of eight or nine years ago, were unlawful combinations to control prices; but as these meetings had stopped before the Government filed its complaint in October, 1911, the judges held that there was no occasion for an injunction. The opinion of the court suggests that such practices lie within the province of the new Federal Trade Commission, but adds that if their repetition is apprehended the court will, on motion of the Government retain jurisdiction of the case for that particular purpose.

A synopsis of the decision of the senior judge, George Buffinging, prepared by direction of the court, states that the keynote of the entire opinion is that this "case, a proceeding under the Sherman anti-trust law, is largely one of business facts."

In another part of the opinion the court states that "the real test of monopoly is not the size of that which is acquired, but the trade power of that which is not acquired."

AUSTRIANS TAKE PRZEMYSL.

Great Fortress is Again in Hands of Austro-German Armies.

London. — With the capture of Przemysl, the Austro-German armies achieved the main object of the great thrust they commenced against the Russians in Western Galicia a month ago. They have yet to drive the Russians farther back and establish themselves in easily defended positions which will enable them to detach forces for operation against Italy and the Allies in the west.

Whether or not they accomplish this the Teutonic Allies have won a great victory and with a suddenness which overshadows all past operations of the war. It was only 10 weeks ago that Prezemysl fell to the Russians after a six-months investment which was interrupted for a short time in November by an Austrian advance. With the surrender of the fortress, there fell into the Russian hands, according to official reports, 120,000 Austrians and 600 guns and an immense amount of war material. Most of the forts, however, had been destroyed by the Austrians and this is considered in military circles here to account for the fact that the fortress succumbed so quickly to the Austro-German attack.

TERRIER IS A "PANDHANDLER"

"Bubbles" Collected Pennies Enough to Pay the Price for His License.

Warren, Mass.—For the license of Bubbles, a dog owned by Edward W. Burns, former proprietor of the Hotel Ramsdell, 200 cents were paid to Town Clerk William F. Duncan. Bubbles collected the cents himself from traveling salesmen and other guests in the hotel. He is a Boston bull terrier, six years old, and is known to every child here.

Bubbles will not be satisfied unless he is given a cent. At all times he will refuse silver. When a cent is thrown to him, he grabs it in his teeth and runs to a corner of a room, and then returns for more.

At the beginning of the year Mr. Burns' son began to save the cents received by Bubbles. The cents are on exhibition in the window of a Main street store.

GENERAL MANAGER RED CROSS.

President Appoints General Carroll A. Deval.

Washington.—President Wilson as head of the American Red Cross has appointed Brig. Gen. Carroll A. Devol, U. S. A., general manager of the Red Cross, a newly-created position.

General Devol, now attached to the General Staff, was given three months leave of absence on May 1 to assume his new office and become active head of the Red Cross. He has not determined whether he will remain in the position permanently. To do so he would have to resign from the army at the expiration of the three months leave as he will not reach the age of retirement for several years.

BIG EFFORT BY GERMANS

AUSTRIA IS DIRECTING ATTACK ON RUSSIA WITH FAVORABLE RESULTS.

Germans Hope to Be Ready to Meet Italy Who Has Decided in Favor of War.—Troops Move.

London.—While Italy is confidently believed to be making final preparations to enter the war on the side of the Allies, Austria, who would be the direct object of her attacks, is, with her German ally, attempting to inflict such a defeat on Russia that she will be able to divert troops, if necessary, to meet her new foe in the south.

Dispatches from Rome continue somewhat contradictory, but most of them agree that Italy has decided on the side of war, that the German and Austrian Ambassadors are preparing to leave Rome, and that the Consul Generals of those two countries either already have left their posts or will do so soon.

On the other hand, a message, coming through Paris says that Austria has submitted new proposals which she hopes will induce Italy to remain neutral. Meanwhile the Austrian and German armies continue massed attacks against the Russians who are attempting to form a new line behind the River San, both north and south of Przemysl and west of the Vistula River, in Southern Poland.

These attacks, according to Austrian and German reports, have met with their greatest success north of Przemysl, where the Germanic Allies have crossed the river and have occupied Sieniawa on the eastern bank. They also claim to have captured positions southeast of the former Austrian fortress, while their heavy guns are keeping up a bombardment from the west.

In Southern Poland their progress is not so marked, the Russians having had strong forces concentrated at Ivangorod, which they brought into the field and checked the advance.

UNTERMYER DEFENDS OFFICIALS

Says McAdoo and Williams Had Right to Know All.

Washington.—Denounciation of the financial practices of officers of the Riggs National Bank and praise for the "ardor and enthusiasm" of Secretary McAdoo and Comptroller of the Currency Williams characterized the argument of Samuel Untermyer, counsel for the Treasury officials, supporting the Government's motion to dismiss the temporary injunction obtained by the bank.

Difficulties between the bank and Treasury officials, Untermyer asserted, were due not to the arbitrary use of power by the Comptroller, but to reforms instituted by Secretary McAdoo and Comptroller Williams which abolish "illicit favors" the bank had enjoyed. Penalties imposed by the Comptroller, he said, were legal and fully justified.

Untermyer reviewed allegations of "dummy loans," of excessive loans to officers and of a stock brokerage business conducted by the bank's officers through the bank in violation of the law, and asserted that the Comptroller was but performing his duty in insisting that he be acquainted with details of these transactions.

GOOD RESULTS APPARENT.

Plan to Continue Work of Pan-American Congress.

Washington.—Plans to continue the work begun by the recent Pan-American Financial Conference through permanent, although unofficial committees were announced in a statement by Secretary McAdoo of the Treasury. The Secretary expressed confidence that "practical results of the most advantageous sort to the United States and all the countries of South and Central America" would follow the conference.

"Some of the Governments in South America, I am told," he said, "have already made financial arrangements with some of our bankers and negotiations are pending between other South American countries and our bankers with every prospect that they will be consummated."

Mr. McAdoo said the conference showed "absolute unanimity of opinion as to the vital necessity for improved ocean transportation facilities," and added:

Sinking of Gulflight Accident.

Washington.—Germany, in a note cabled to the state department by Ambassador Gerard at Berlin, expressed regrets that through "an unfortunate accident" a German submarine had torpedoed the American steamer Gulflight and declared itself "ready to furnish full recompense for the damage thereby sustained by American citizens." In the same communication the German foreign office said it had not been possible to clear up fully the case of the American steamer Cushing.

Shortage of Food in Mexico City.

Washington.—Mexico City again is facing a serious shortage of food, according to state department advices. Secretary Bryan said that representations had been made to Carranza looking to the shipment of supplies

Cuban Independence.

Washington.—President Wilson cabled to President Menocal of Cuba congratulating him on the thirteenth anniversary of Cuban independence.

TAINTED POLITICS

By Peter Radford.

This country is suffering more from tainted politics than from any other malady at the present time. There is scarcely a campaign speech made, a platform demand written or a measure enacted into law that does not carry the taint of personal gain of some politician or political faction thereof.

There is more "blue sky" in campaign promises of many politicians running for office than was ever contained in the prospectuses of the boldest promoters of chimerical business schemes. There are more secret combinations formed by politicians in the name of "My Country" than were ever formed under any and all other aliases. There are more political rebates hidden in the phrase "Be it enacted" than were ever concealed under any and all other disguises.

The inordinate thirst for political power and unrestrained passion for mastery has caused more distress in this nation than the greed for gold, and it ought to be regulated by law. No business combination ever pursued their competitors as relentlessly or visited more heartless cruelty upon their customers than a political party that seeks to make junk of an industry, or cripple a business for party success, through tariff measures, political supervision and ofttimes destructive legislation. Many political platforms are as alluring to the voter as the story of the rainbow with its pot of gold and their consummation about as far-fetched. Self-gain is the first law in politics. There are many men in office today who, if they could not shake plums off the tree of American liberty or cut a melon taken from Uncle Sam's commissary, would have less desire to serve the public.

The country is surfeiting with patriots, who will bare their breast to bullets in defense of their country, but there are few men in public life who will bare their breast to voters or run the gauntlet of party disfavor in defense of agriculture or industry. No representative of the people, who will permit personal prejudice to dethrone justice, party success to disfranchise reason or the rancor of a political campaign to influence judgment can render capable service.

The preservation of our prosperity depends upon wisdom, courage and honesty in government, and the American voter should seek these attributes as implicitly as the Wise Men followed the Star of Bethlehem and they will often be found to rest over the stable; the plow or the staff of the Shepherd. The surest cure for tainted politics and machine rule is fresh air and sunshine and these important elements are most abundant upon the farm, and when farmers, bankers and merchants are elected to membership in legislative bodies, much of the trouble in government will disappear.

FOR TARGET PRACTICE.

Atlantic Fleet Goes to New England Coast For Extensive Maneuvers.

New York.—The Atlantic fleet of 64 warships, the most powerful ever gathered under the American flag, steamed away for extensive manueuvers at sea off the New England coast after a stay of 10 days in this harbor. President Wilson reviewed the five-mile line as it passed the Mayflower, off the Statue of Liberty. Soon after the last man-of-war had disappeared in the gray mist over the Atlantic, the Mayflower weighed anchor and started back to Washington, with the President and his party aboard.

Passengers Saw Submarine.

London.—The Cunard liner Transylvania, which arrived at Glasgow from New York, encountered a submarine off the northwest coast of Ireland, according to passengers who arrived in London.

They say the submarine appeared about 400 to 300 yards away. The periscope and part of the conning tower were in sight for several minutes. The Transylvania's captain immediately swerved the ship.

Southern Gas Association.

Charleston, S. C.—Mac D. Dexter of Columbus, Ga., was elected president of the Southern Gas Association at the closing business session here. E. D. Brewer of Atlanta was re-elected secretary and treasurer and C. M. Benedict of Charleston was chosen vice president. Tampa, Fla., was selected as the meeting place for 1916.

Ford Capital $100,000,000.

Detroit, Mich.—The Ford Motor Company announced that it had increased its authorized capital stock from $3,000,000 to $100,000,000 and had declared a stock dividend of $48,000,000 payable July 1. A cash dividend was declared on the original authorized stock of $2,000,000 but the amount was not made public. The stock dividends increases the holdings of Henry Ford, president of the company by 27,840,000. James Couzens vice president, received $5,000,000.

Trouble Brewing in Tokio.

Tokio.—An anti-Government mass-meeting resulted in serious disturbances. The situation outside the building where the meeting was being held was the most serious. Many arrests were made, and the manifests issued by the organizers of the meeting were confiscated. Police reinforcements were sent everywhere throughout the city. The resolution introduced in the House of Representatives by the opposition expressing lack of confidence in the present Administration was rejected.