

LOOK AT Secretary Mohler's crop report today. It's a real Kansas story.

HOME EDITION

THE FARM LOAN ACT

Purpose to Provide Agricultural Prosperity by Federal Loans.

System Is Operated by Regional and Joint Stock Banks.

PROVIDES SAFE INVESTMENTS

Those Who Have Money to Lend Likewise Benefited.

Act Signed by President and Became a Law Monday.

Washington, D. C., July 21.—The federal farm loan act, popularly called the "rural credits law," was signed by the president and became a law on July 17, 1916.

The primary purpose of this act is to promote agricultural prosperity by enabling farmers to borrow money on farm mortgage security at a reasonable rate of interest and for relatively long periods of time. To attain this object, two farm mortgage systems are provided: First, a system operating through regional land banks; and second, a system operating through joint stock land banks.

The Federal Land Bank System.

Under the federal land bank system the act provides for federal land banks which shall be organized in each of the twelve months, exclusively through local national farm loan associations composed of borrowers.

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Outline of Farm Loan Act.

The act provides for the creation of twelve federal land banks and permits the establishment of any number of joint stock land banks for the purpose of making loans at a reasonable rate of interest, for long periods of time, on farm loans.

A—Federal Land Banks.

Twelve federal land banks are provided, one in each of twelve districts into which the country will be divided. These banks are empowered to lead in first mortgages on farm lands in amounts of \$100 to \$10,000 for approved purposes. The loans are to be made through farm loan associations and secured by a first mortgage on the value of the land mortgaged and 20 per cent of the value of the land mortgaged improvements upon it.

National Farm Loan Association.

These associations must be stockholders in the land banks in proportion to the amount their members wish to borrow. Eventually all the stock in the land banks will be owned exclusively by these associations.

A reasonable interest rate is established.

The act prohibits the federal land banks from charging more than 6 per cent interest on any loan. It also prohibits the federal land banks from charging more than 6 per cent interest on any loan.

Small annual or semi-annual payments on the principal are made a requirement of all mortgages.

Long term loans are provided by amortizing mortgages over periods of five to forty years.

Joint-Stock Land Banks.

Joint-stock land banks are authorized. They are corporations for carrying on business on a mortgage security and issuing farm loans. They are to be organized in each of the twelve months, exclusively through local national farm loan associations composed of borrowers.

These two systems are to be under the general supervision of a federal farm loan board.

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McADOO COMING TO HEAR CITY'S CLAIM FOR BANK

Only Center in Kansas Out for Loan Institution.

Secretary of Treasury Will Investigate Capital City.

MISSOURI WILL CO-OPERATE

Chairman Cobb Announces Promises From Neighbors.

No Wet Blanket Yet on Topeka's One Big Desire.

William G. McAdoo, secretary of the treasury and son-in-law of President Wilson, will come here and listen personally to Topeka's arguments for the establishment of a land loan bank. Such was a statement made in Topeka today by Charles E. Lobdell, a Great Bend banker and a candidate for appointment on the federal land loan board. Mr. Lobdell has just returned from Washington and while there held an interview with the secretary of the treasury.

At that meeting, Mr. McAdoo outlined to Mr. Lobdell the methods to be pursued in establishing the twelve land loan banks. Upon the organization of the board the members, accompanied by Mr. McAdoo, will visit all cities in the United States expressing a desire for the location of the bank.

Mr. Lobdell said that Topeka is the only city in Kansas which has requested the location of the bank. He said that Topeka is the only city in Kansas which has requested the location of the bank.

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NEW RURAL CREDITS LAW WILL BE BIG BOONE TO FARMERS, SAY ITS FRIENDS

It May Exceed 1915 Showing, Secretary Mohler Says.

Threshing Returns Indicate Great Crop in State in 1916.

LOOK LIKE RECORD CORN CROP

Oat Yield of 21.6 Bushels to Acre Is Promised.

Second Alfalfa Crop Has Been Cut and Saved.

Washington, July 21.—Here is what a farmer who needs money can do under the rural credits bill, which has just been signed by President Wilson: First, he must join what is to be known as a National Farm Loan association, paying in \$5 for one of its shares for each \$100 he wishes to borrow. He has one vote a share, but not to exceed ten votes in all.

Next, he applies to the association for the loan, giving his personal notes therefor, secured by a first mortgage on his farm. If the association approves the loan, it turns the note mortgage to a land bank. The land bank sends the amount of the loan to the association, which hands the money to the farmer. No commission, brokerage or take-off is charged the borrower.

No single loan is to be for less than \$100 or more than \$10,000; nor is it to be for more than five years or more than forty years. The loan must not exceed 60 per cent and preferably should not go beyond 50 per cent of the market value of the land covered by the mortgage.

The borrower pays semi-annually the interest on his note, plus an installment of the principal. He must not be charged over 6 per cent interest. Each National Farm Loan association must have at least ten members and it cannot begin business with less than \$20,000 in loans applied for. It is illegal, under severe penalties, for any officer, committeeman or member to accept any commission, fee or perquisite of any kind for granting any loan, or for performing the duties of a secretary-treasurer.

Money can be borrowed by this system in order to pay for agricultural land, equipment, fertilizers, live stock, buildings and improvements, or to discharge a prior mortgage. The land bank may charge the borrower only 1 per cent more than the rate it gets on its bonds. This margin of one point is to cover expense and profits.

The July report does not make a bushel estimate on wheat. It merely indicates that the present estimate of 90,000,000 bushels may be exceeded. Quality of grain this year is far better than in 1915, when the state produced 1,465,000 acres. The second alfalfa crop is cut and Kansas has saved both cuttings, according to the official report. The second crop yielded an average of one and a fourth tons to the acre from more than a million acres grown in Kansas.

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WHEAT YIELD IS NEARLY TWENTY-FIVE MILLIONS

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LIKE A TIGRESS SHE RIDES FOR BIRTH OF YOUNG

Crittendon Home Girl Fights Her Way Out of Institution.

Slunk Into Weeds and Brush—A Child Is Expected.

UNSUCCESSFUL POLICE HUNT

Aided by Neighborhood, Officers Go on a Frantic Search.

Tall and Broad Shouldered, She Wrecks Home Furniture.

Like a tigress—a jungle mother held in captivity for a time—a girl demented, fought herself free of people and mere walls and slunk into the weeds and brush, there to give birth to her young.

People are beating the brush in the neighborhood of the Crittendon home today and the officials of that institution are anxiously awaiting word that the unfortunate girl has been found.

"It is of the greatest importance that the girl be found and given proper care at once," said the matron. "What will the poor thing do out there in the heat when her trial comes—without a physician or a nurse?"

The girl came to the Crittendon home a short time ago from Overbrook. No questions were asked. The fact that she was brought or came to the home was an answer to all. She is an extraordinary girl in the matter of physique. She is tall, broad shouldered, and although she was in the home as a patient, she is stronger than most men. Mentally she is said to be of an inferior type.

As the time of her great trial drew near she began making trouble at the home. She was quarrelsome. Today she had trouble with one of the other inmates and although she was in no condition to undertake any exertion she started a fight. And the description given to the officer who was called indicates that it was "some" fight.

She crashed a rocking chair against the wall, and then she picked up a proper size to be used as weapons. Then she took one trench after another previously occupied by the other inmates and she was finally taken home by one and when the last was gone she broke through the line, through the doorway and towards the nearest corner. She disappeared into the weeds and brush patches adjacent to the Crittendon home.

In a vain search. A call was sent to a police station. Spencer A. Abbott, detective, was sent out on the job and he spent hours trying to locate the girl. Other officers were sent out to search. The girl has not been seen by people living in that locality and Abbott is of the opinion that there is a possibility some nook in the brush and is remaining quiet. He gave up the search at noon and returned to the station.

People out there are badly worried about her," he said. "According to what they told me she couldn't travel alone and she is a very strong girl. I think I could find her but you never know what a demented person will do."

The girl has an abhorrence of doctors and nurses. She has shown an inclination at all times to get away from people and she is very suspicious. Had it not been for the fight today those who have been caring for her would have believed she was merely playing her usual game of hide-and-seek. She has shown a tendency to crawling away into the brush at this particular time.

The search will be continued and a dog which will be kept in all the neighborhood, The Crittendon home people want to find the girl and bring her in where she can have proper care as quickly as possible.

WORK FOR GUARDSMEN

State Troops May Be Used to Guard Truck Trains.

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WEATHER FORECAST FOR Kansas: Generally fair tonight and Saturday; slightly warmer tonight.

TWO CENTS

HANLY CHOSEN DRY CANDIDATE FOR PRESIDENT