

Infantry Actions Halt As Big Guns Play on Western Fighting Line

LONDON, July 22.—Lively artillery duels continue north and south of the Somme. The Germans are reported to be using gas shells and the British are replying vigorously to the bombardment.

French Communication The official French statement issued by the war office tonight reads: "On the right bank of the Meuse we made some progress in the region of Fleury and captured several prisoners."

German Story of Fighting The German official report says: "A French attack on several positions north of Massiges failed."

DESTROYER ON TRIAL TRIP U. S. S. Rowan Begins Standardization Tests of Maine Coast

"BABES IN WOOD" A REALITY Connecticut Children, Lost for Four Days, Live on Wild Berries

ROB ARMED PAYMASTER Highwayman Gets \$1,000 Near Atlanta and Escapes

Norfolk Authorities Silent on Developments in Death Case

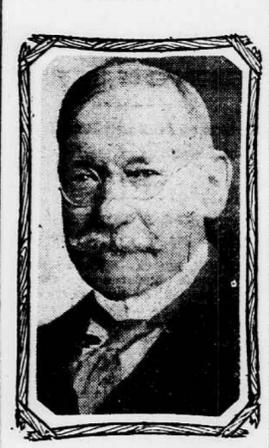
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SOON TO APPOINT FEDERAL LOAN BOARD President Wilson's Expected to Act During the Week.

RURAL CREDITS PLAN EXPLAINED IN DETAIL W. W. Flannagan Says Measure Will Boost "Back-to-the-Farm" Movement.



President Wilson is expected to name the members of the federal farm loan board this week, and thus set in motion government machinery that is predicted to do more for the farmer than any single innovation that has been started in recent years.

Great Aid to Farmers. W. W. Flannagan of Montclair, N. J., a retired banker, who has been acting as secretary for the joint committee on rural credits of the House and Senate, and considered one of the experts in the United States on rural credits, in an interview last night said that when the law begins to be operative the farmer will find it in his interest to take the beneficial legislation now enacted.

Banks Are Co-Ordinated. "The banks are co-ordinated by being liable for the bonded indebtedness of every other, thus giving the advantage of a central bank which would be in one kind of bond issue combined with the advantage of disseminated authority in administration, conforming to the needs of the several districts."

Small Fraction of Capital. "I said \$9,000,000 was the initial capital of these banks. This amount is supplied by the government, unless other sources are found."

How It is Brought About. "This is brought about through national farm loan associations. These are associations formed by the farmers themselves in every community, where there are ten or more men owning land, who desire to borrow in the aggregate as much as \$20,000 for the cultivation, improvement or better equipment of their land, or some of whom may already have mortgages on their farm and desire to pay less interest and not be bothered with expensive renewals or in fear of not being able to renew."

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WHY? FARM LOAN ACT DOES TO ASSIST TILLER OF THE SOIL. 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, to farmers.

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 lend on 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 agents. No loan may be made for more than 50 per cent of the value of the land mortgaged and 20 per cent of the value of the permanent insured improvements upon it.

JOINT-STOCK LAND BANKS. National farm loan associations—local organizations composed exclusively of farmers—are authorized. These associations are to be organized by stockholders in the land banks in proportion to the amount their members wish to borrow. Eventually all stock in the federal land banks will be owned exclusively by these associations.

Action to Obtain Charter. "Do you mean it is necessary for ten men to get together and organize an association to borrow always in sums not less than \$20,000?" he was asked. "Oh, no," said this in reply to the question of the establishment of a farm loan association in order to procure a charter. The charter having been granted, any natural person may become a member and pay up to \$100, or not more than \$10,000 by subscribing to stock of the association to the extent of 5 per cent of the total amount of the stock. The rate on mortgages carried by the association is not more than 5 per cent per annum, or the rate on bonds exceed 5 per cent per annum.

Gets Money on Long Time. "The purpose of the act, in addition to securing capital for the farmer at a low rate of interest, intends he should have it on long time, repayable in small amounts practically at his option. This is brought about by what is known as an amortization plan, or, in other words, by fixed annual installments, which has been little practiced in this country, but is extensively abroad. It is one of the requirements of the act, that all mortgage loans made thereunder shall be payable by fixed annual or semi-annual installments, running not longer than forty years nor less than ten years. The borrower is not required to pay much, but he must pay something. The minimum amount which he must pay on \$1,000 amount, is about \$10, and proportionately for a greater or smaller amount."

Can Decide Payments. "The borrower can elect, when the loan is made, either to pay when he desires to pay every year, or to pay when he desires the mortgage to run, one fixes the other. But though he may fix at the beginning a small annual installment, which he agrees to pay, thus fixing a long term for the loan, he may at any time, at the option of the lender, pay off the balance of the debt in whole or in part. This you see that while the borrower is not required to pay much, he is not required to pay nothing, except in the small amounts running over a long time, which he fixes at the time the loan is made. This is the principle of the act, and it is the principle which makes it desirable to discharge the debt sooner, he who has the privilege of doing so."

Proves Difficult Problem. "Quite true," he said. "This was the most difficult part of the problem the legislators had to solve. Some of the misguided friends of the farmer had the idea that credit can be created by legislation, and some maintained that the government had only to provide the money, and the federal farm loan banks, similar to the provision for federal reserve banks, and the government would solve. These friends failed to grasp the true nature of the function of credit, while it is the most useful and powerful instrument in commerce, it is not a thing which can be created by legislation. It necessarily involves the use of another's capital, and hence the creation of a debt, and the payment of that debt, and that, as well as the 95 per cent of the loan, must be paid by the borrower, and he must pay it out of his own pocket, and not out of the government's pocket."

D. C. GUARDSMEN'S FIRST ARMY INSPECTION HELD Receive Compliments From Regular Officers for Conditions Found in Command.

WARREN, Ariz., July 22.—National Guardsmen of the District of Columbia, encamped here, were inspected today for the first time by regular army officers. Col. R. H. Noble, U. S. A., commanding troops in the Warren district, accompanied by his staff, made the inspection.

Margin of Security. "The problem which the legislators had to solve was in part to provide the method whereby the land security which the farmer can offer may be utilized, so as to secure for him the use of capital at a rate of interest which would leave him a reasonable profit in the pursuit of his avocation. The first essential was to satisfy the holder of the capital, the use of which is not a thing which can be created by legislation, and which is not a thing which can be created by legislation, and which is not a thing which can be created by legislation."

RELIEF PICNIC IS PLANNED. To Be Given by Woman's Relief Corps, 1st Separate Battalion. The Woman's Relief Corps of the 1st Separate Battalion, N. G. D. C., plans to give a picnic at Eureka Park, Anacostia, Thursday for the benefit of families of the men of the battalion. The picnic will begin at 4 o'clock in the afternoon and last until midnight, being terminated with dancing.

ASSIGNED TO BORDER WILL GO TO BORDER Col. Harvey Told Order Will Be Given When Ranks Are Filled.

TACTICAL UNITS LEAVE WHENEVER READY Cavalry Must Remain Here Longer Than Any Other in Order to Receive Training.

Positive assurance that the organized militia of the District of Columbia, now encamped at Fort Myer, Va., would see service on the Mexican border was given yesterday afternoon by the War Department to Brig. Gen. William E. Harvey, commanding the District troops. Gen. Harvey said that he was at the militia division, and was there informed that the just as soon as there were enough men to bring the organizations up to their minimum peace strength.

Cavalry May Remain Longer. This organization probably will be left in camp longer, in order to receive training with the trained cavalry horses now at Fort Myer. These men will do more and obtain better results by drilling for three weeks with trained cavalry horses than they could get with green horses in as many months.

Eager to Go to Front. Officers as well as enlisted men are inclined to get a little restless over the delay in ordering the District men to train for the border, but they are now confident that the troops will go. Every one in the camp is anxious for a movement to the front, and no scheme for obtaining recruits is being overlooked.

Urged to Enlist Now. Of course, when the main organizations move out there will be a camp maintained for casuals to fill up the ranks of men discharged for various reasons after the troops reach the border. But the men who contemplate enlistment are urged to do so now, before the organizations are sent out.

Many Fall on Examination. While a number of men have appeared at the city recruiting stations and applied for enlistment, a large percentage of those sent to the camp fall down when the strict physical examination is given them. Only the healthiest of young men are being accepted into the guard. While there are sometimes waivers in the case of men over height and under weight, no case is waived where it is likely that the fault may interfere with the proper performance of the duty of a soldier at all times.

Three Boards, With High-Salaried Positions, to Be Filled After Congress Has Adjourned.

Democrat politicians are relishing the prospect of the most strenuous shaking of the federal plum tree ever experienced in the last year of an administration. There are at least two jobs with pay of \$5,000 a year or better for every state that is in the slightest degree doubtful, and if the distribution should be narrowed down to the pivotal states there will be some kind of a plum for virtually every district. The salaries will total more than \$250,000 a year.

No Mention of Civil Service. Not only will the farm loan board have five members at \$10,000 a year each and a secretary who will get at least \$5,000, but there are many other places to be filled, while the House and Senate are here. The surface of the camp ground is clay, and the mud stays for several days after a shower.

DIED AT HIS HOME LAST NIGHT. J. WHITCOMB RILEY, HOOSIER POET, DIES



JAMES WHITCOMB RILEY. M. C. A. tent this morning at 8 o'clock. Loss will be said by Chaplain E. J. Griffin.

National Guard Camp Notes. Officers and non-commissioned officers of the line who have anything to do with the preparation of pay rolls have been ordered to assemble at 4 o'clock tomorrow afternoon for instruction on the proper methods of making out the forms. Every effort will be made to instruct the officers and non-commissioned officers so that there will be no delay in paying the troops for their services in July.

Famous Poe Hoax. In 1877, for the purpose, as he said, of proving that he could write poetry of value, he perpetrated the Poe hoax, which for years was a literary sensation. He wrote a poem in the style of Edgar Allan Poe, to which he gave the characteristic title of "Leoneoan," and it was offered to the public as a hitherto unpublished product of the genius of Poe. One of the stanzas was: "Leoneoan—angels named her, And they were called her 'Poe'."

False Rumor of Removal to Church of St. John Lateran Stirs Rome. "Kid" McCauley of Company E, 3d Infantry, gave several exhibition box bouts last night in Battery A quarters. He boxed with Guido Herzog and "Kid" Boswell, both of a Battery. McCauley, the ceremony was held tomorrow night at 7 o'clock in a Battery's quarters, between McCauley and Private George King, carried Anderson.

SULZER TO BE NOMINEE OF AMERICAN PARTY. Announces He Will Run for President After Conference With the Leaders in New York. MINNEAPOLIS, Minn., July 22.—William Sulzer, former democratic governor of New York, announced here last night that he had agreed to accept the presidential nomination of the new American party, which opens its first national convention in Minneapolis next Tuesday. He was its candidate for governor of New York in 1914.

FEDERAL PLUM TREE TO YIELD BIG PRIZES. Three Boards, With High-Salaried Positions, to Be Filled After Congress Has Adjourned.

DIED AFTER OPERATION. Wife of Maj. H. C. Davis Succumbs to Blood Poisoning at Newport, R. I. NEWPORT, R. I., July 22.—A few hours after Mrs. Vesta Davis, wife of Maj. Henry C. Davis of the United States Marine Corps, had submitted to a dental operation today she died in the hospital of blood poisoning. Mrs. Davis came here recently from the Pacific coast, where she was prominent in San Francisco social circles. She will be buried in the Arlington cemetery, since her husband is a member of the American Federation of Patriotic Societies, which began a three-day session today.

HETTY GREEN'S WILL FILED. Admitted to Probate at Bellow's Falls, Vt.—Son as Executor. BELLOWS FALLS, Vt., July 22.—It was estimated in legal circles here tonight that Mrs. Hetty Green left an estate of approximately \$100,000,000. Charles W. Fierston of New York, representing Mrs. Green's son, Col. Edward H. Green, agreed tonight upon a tentative administration fee of \$30,000 to be paid to the state, and it is considered that this fee is an indication of the total value of the estate on the basis of fee percentages as usually figured.

MEMPHIS CAR LINES ARE TIED UP BY STRIKE. Jitneys Are Doing Land Office Business—Not a Wheel Turning Down Town. MEMPHIS, Tenn., July 22.—The tie-up of the Memphis Street Railway Company, instituted this afternoon at 2 o'clock, tonight was practically complete. An effort was made in the early part of the evening to keep the service going, but by 9 o'clock not a car was moving in the downtown portion of the city and but few were to be seen on the outlying lines.

SWEET-MEAT ENLIST

Lieut. Oliff's Supply of Blanks Exhausted at Avenue Station. Several Amusing Incidents Occur as Officers Question Prospective Recruits.

Yesterday was a record breaker for enlistments in the National Guard, and at 9 o'clock last night the recruiting station at 1225 Pennsylvania avenue was forced to close up, because the supply of enlistment blanks was exhausted. Lieut. Oliff, in charge of the station, said that because enlistments had been rather slow for the past several weeks he had neglected to make up for used blanks. He now is an ardent advocate for "preparedness."

Gets Gathersburg Men. The two men from Gathersburg, Kenneth C. Ward and Leon E. Mills, were secured by Private McCabe of Company L, McCabe went "on his own hook" to Gathersburg, brought the men to Washington, stayed with them throughout the examinations and saw them sworn into service. Recruiting with American flags. He gave a drill at present he is not much over three feet high.

Several Amusing Incidents. Several amusing incidents were noted yesterday at the 9th street station. When Corp. Joseph Du Bois asked one visitor if he did not think it the right thing to volunteer to fight for his country, the man replied, "Why should I fight for the country—I live in the city." But after a while he showed that he meant by "country" the man enlisted.

Cartoons Are a Feature. An interesting feature of the 9th street station is the placing of new cartoons drawn by Corp. Du Bois in the window every day. All contain puns, both humorous and serious, and a number of placards are also placed in the window. Two of them are as follows: "Don't enlist in the 3d Infantry, O. M. D. C. unless you are a man with his own body and the bodies of all succeeding pops should rest in the crypt in St. Peter's."

WIFE OF MAJ. H. C. DAVIS SUCCEUMBS TO BLOOD POISONING AT NEWPORT, R. I.

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