

FARM LOAN BOARD NAMED BY WILSON

Twelve Districts, With Federal Farm Loan Banks in Each, Will Be Instituted.

Washington, July 27.—Division of the country into 12 federal land bank districts and location of federal land banks in each of them under the new rural credits law will be undertaken soon by the federal farm loan board, four of whose members were nominated today by President Wilson.

The four men nominated today as members of the board are Charles E. Lobbell of Kansas, George W. Norris of Pennsylvania, W. S. A. Smith of Iowa and Herbert Quick of West Virginia.

The president is expected to designate either Mr. Norris or Mr. Quick, the Democratic members of the board, to act as farm loan commissioner and executive head of the farm loan system.

Within a Fortnight.

Until the senate acts on the nominations no date for a meeting can be set, but it was believed probable tonight that the members would get together within two weeks. Hearings on the designation of districts and the location of banks probably will begin some time in September.

It was pointed out tonight that the board would have little to go on in framing its decisions. About the only directory provision in the new law is that the 12 federal land bank districts shall be apportioned with "due regard to the farm loan needs of the country" and that State lines shall not be broken in defining districts.

It was said tonight, however, that the board in locating banks would consider first cities which are near farming centres, regardless of size or other banking facilities, and that cities which were candidates for federal reserve banks but failed to get them probably would be strongly considered for federal land banks.

Many Ask for Loans.

Requests for loans on farm lands under the law already have been filed in large numbers in the treasury department, but no action can be taken on them until after the board is organized. The board will have offices in the treasury department here.

Each federal land bank must have a subscribed capital of \$750,000 before beginning business.

Individuals, corporations, State governments and the United States may hold stock under the law, but dividends accruing may not be paid the United States as to other stockholders. The banks will not come in direct contact with farmer borrowers, but will operate through national farm loan associations, incorporated charter by the farm loan board under authority of congress and operating in the farming communities where loans are sought.

Must Have Security.

All loans to be made under the system must be secured by first mortgages extending over a period of years and interest not exceeding 6 per cent. Loans may not exceed 50 per cent. of the value of the land mortgage and 20 per cent. of improvements. Mortgages may run from five to 40 years.

Mr. Lobbell was a farmer before studying law, served in the Kansas legislature for ten years and was speaker of the Kansas house in 1895. In 1902 he was elected a judge and served on the bench for nine years, resigning to become president of a bank at Great Bend.

Mr. Norris has been successively a newspaper man, a lawyer and a banker. In 1894 he took charge of the private banking concern in Philadelphia and served as member of the firm until 1911 when he retired from business to study social and economic questions. He is a director and deputy chairman of the federal reserve bank of Philadelphia.

Mr. Smith, a farmer by occupation, for the past year has been an expert in farm practice in the department of agriculture here.

Mr. Quick until a few months ago was editor of Farm and Fireside and for many years has devoted himself to the study of rural credits and other farm problems. He was mayor of Sioux City, Iowa, from 1898 to 1900. He was nominated for supreme court judge in Iowa in 1902.

PLEASE BE UNABLE TO FINISH SPEECH

Crowd at Orangeburg Heckles Former Governor and He Leaves the Stand.

News and Courier.

Orangeburg, July 28.—When former Governor Cole L. Blease started to speak here today he said the county chairman, Adam H. Moss, had gotten the hottest place to hold the meeting and immediately the audience began to heckle him. The former Governor started in to attack the Manning administration as the most lawless in the State and shouts of disapproval from the audience prevented him from being heard. Mr. Blease told the Manning men that they did not want to hear Manning's record exposed, but that he had the Governor beat. There was more noise and heckling of the speaker which brought from him characteristic rejoinders. County Chairman Moss had gotten to his feet but before he said anything Mr. Blease shouted to the crowd that the Mannings had prevented him from speaking and that such treatment would be resented by his friends and particularly in the up-country. He was handed three bouquets of flowers and left the stand, followed by his friends cheering and shouting for him, going to the office of Thos. F. Brantley.

County Chairman Moss, before introducing R. A. Cooper, the next speaker, said to the audience that if Mr. Blease had allowed him he would have quieted the audience and restored order.

Cooper Stems the Tide.

Mr. Cooper began his speech amid the noise, but finally succeeded in getting the attention of his hearers and advocated enforcement of the law, education and the doing away with factionalism. He was given flowers.

J. M. DesChamps was the last speaker for Governor and he restored the good humor of the crowd with his tribute to the greatness of the State. He pleaded for less politics in business and more business in politics and lambasted factionalism.

The candidates for Solicitor J. Stokes Salley, E. C. Mann, T. A. Hutson and Andrew J. Hydrick, addressed the crowd.

The meeting was held on the Court House lawn, Adam H. Moss, county chairman, presiding. The Rev. W. A. Massabean offered prayer.

Swearingin Leads off.

John E. Swearingin, who is unopposed for reelection as State Superintendent of Education, led off with an educational speech. He was followed by D. W. McLaurin and S. T. Carter, for State Treasurer; W. T. Thrower, James Casler, A. S. Fant, G. McD Hampton, W. H. Kelly, for railroad commissioner; A. J. Bethea and E. C. L. Adams, for Lieutenant Governor; G. W. Wightman and W. Banks Dove, for Secretary of State.

It was twenty minutes past noon when the candidates for Governor began to speak, John T. Duncan leading off, discussing the "system."

Governor Richard I. Manning, who came next, declared that law enforcement was again the paramount issue of the campaign, reviewed the work of his administration and told of the reorganization of the State Hospital for the Insane. He was presented with flowers.

Later in the afternoon Mr. Blease made a speech from the band stand. He said that if the Bleasites should hereafter howl down Manning and Cooper "you can lay it to Orangeburg County and to Adam Moss."

The crowd was estimated by local men at between 900 and 1,100.

W. F. Caldwell.

SAVINGS BANK IN THE SCHOOL

How many of the schools of the South are teaching the savings habit through the instrumentality of the savings bank in the school house? This practical departure in education is common in the schools of the North and West. In one of the New York city school banks the children deposited the sum \$3,929 from February to June, over 1,500 youthful bankers being the customers. Every school in the country ought to operate a savings bank. It is the easiest and most effective way of instilling the spirit of thrift into the mind of a child at a time when it is most receptive of ideas.—Charlotte Observer.

AUTO AND HORSE.

An Oklahoma City newspaper, in an editorial paragraph, says: "Three cheers for the automobile in Oklahoma! And three cheers, along with the others, for the faithful horse upon whom many of us find ourselves still largely depending."

PROGRAM OF THE SUNDAY SCHOOL COUNTY S. S. CONVENTION

Lebanon Church, August 8-9, 1916. First Day—First Session.

Song and prayer service, by Rev. E. V. Babb.

Enrollment of delegates and appointment of committees.

President's report and message, by Jas. F. Epting.

Secretary-Treasurer's report, by J. B. O'N. Holloway.

The Sunday School Organized for Service by R. D. Webb.

Building Up the Sunday School Through the Forward Step Plan, by Miss Agnes Ravenel.

Adjournment.

First Day—Second Session.

Song and prayer service, by Rev. F. E. Dibble.

Reports from Division Superintendents.

Elementary, Mrs. J. Sidney Derrick.

Adult and Home Visitation, Rev. Z. W. Bedenbaugh.

Home, Mrs. A. J. Bowers.

Teachers Training, Rev. T. C. Croker.

Secondary—13 years to 20—Miss Eugenia Epps.

Temperance, Mrs. J. M. Workman.

Missions, Miss Lizzie Neel.

Reports of Township Presidents:

1. What we have done.

2. What we are trying to do.

Township 1, Jno. H. Wicker.

Townships 2 and 3, T. W. Keitt.

Township 4, J. M. Fridy.

Township 5, J. Sidney Mayer.

Township 6, Dr. W. D. Senn.

Township 7, J. Sam Werts.

Township 8, I. Preston Cannon.

Township 10, J. A. C. Kibler.

Township 9, J. S. Wheeler.

Township 11, Wm. H. Folk.

Uniting the Sunday School and the Home Through the Cradle Roll and the Home Department, by Mrs. J. S. Derrick.

Practical Ways for Making the Sunday School Attractive, by Mrs. E. H. Moore.

Discussion—Speeches limited to two minutes.

Questions and Answers for "The Sunday School Teacher."

The Teacher's Preparation of the Lesson, by R. D. Webb.

Class Organization for Men and Women, by A. H. Bouknight.

Second Day—First Session.

Song and prayer, by Rev. S. C. Balentine.

The Teacher's Duty, by Prof. O. B. Cannon.

Questions and Answers on Sunday School Management.

The Strength of the Christian Appeal, by Jas. C. Kinard.

A World-wide View of Sunday School Work and Pledges Taken, by Prof. R. D. Webb.

How We Can Maintain Interest in a Small School, by Miss Ola Brown.

Adjournment.

Second Day—Second Session.

Song and prayer service, by Rev. T. C. Croker.

A Practical Standard for the Elementary Division, by Miss Agnes Ravenel.

The Correlation of the Home, the Church and the Sunday School in Saving the "Teen Age Boy and Girl," G. B. Cromer.

The Textbook of the School—Rev. F. E. Dibble.

Our Aims for the Year—Prof. R. D. Webb.

Reports of Committees.

Election of Officers.

Miscellaneous Business—Place and Time of Next Meeting.

Adjournment.

SPECIAL SERVICES AT KINGS CREEK POSTPONED

On account of the unusual weather conditions the special services that were to begin at Kings Creek on Friday night and run through the Sabbath have been postponed till the third Sabbath of September. All who are interested will please take note of this change.

The regular service will be held next Sabbath afternoon at 3:30. J. W. Carson, Pastor.

LIKE TURKISH BATH

New York Suffers From Heat and Humidity.

New York, July 27.—A combination of heat and excessive humidity enveloped New York today in the atmosphere of a Turkish bath. Only once, in July, 1896, has the humidity been higher than the record reached today—88. The thermometer and the hydrometer moved up together, the former registering 85.

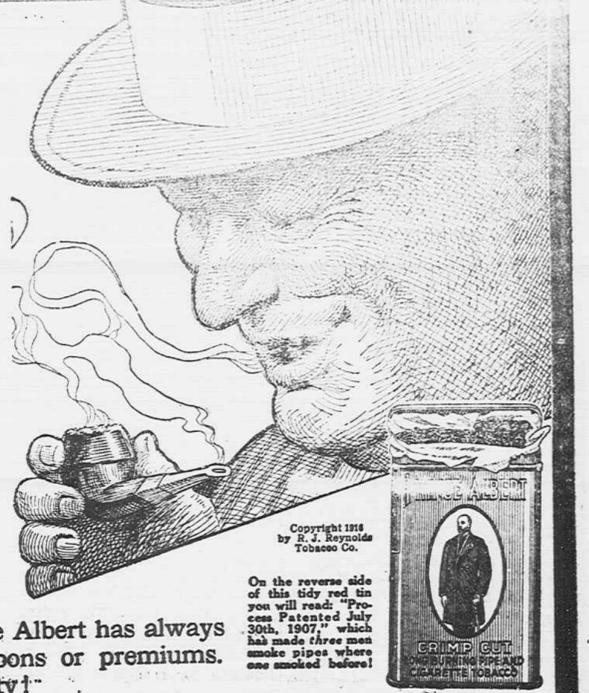
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AGRICULTURE.

July 31st.

8:30 p. m.—Lecture, I. P. Hill, Washington, D. C.

August 1st.

9:00 a. m.—"How to Grow a Prize Acre of Corn," by W. P. Stewart District Agent.

Recess 15 minutes.

11:00 a. m.—"The Importance of and How to Select Seed Corn," by C. S. Patrick.

Picnic dinner on grounds.

2:00 p. m.—"Soil Building," W. B. Barton.

3:15 p. m.—"Types and Breeds of Farm Animals," J. O. Williams.

8:30 p. m.—Joint social meeting of boys and girls.

August 2nd.

9:00 a. m.—Chapel.

9:30 a. m.—Corn judging contest by C. S. Patrick and W. P. Stewart.

Dinner.

2:00 p. m.—"Practical Demonstration of Judging Livestock," by J. O. Williams.

3:00 p. m.—"The Relation of Education to Agriculture," W. H. Barton.

HOME ECONOMICS.

Monday, July 31st, 1916.

9:00-9:30—Chapel exercises.

9:30-10:00—Roll call. Classification.

10:00-10:30—Gardening.

10:30-11:00—Plant diseases and insect pests.

11:00-11:30—Daily record books.

11:30-12:00—Principles in canning.

12:00-2:00—Recess.

2:00-5:30—Canning tomatoes, beans, soup mixture in glass and tin.

8:30—Address, I. P. Hill, Washington, D. C.

Tuesday, August 1st.

9:00-9:30—Chapel exercises.

9:30-10:30—Preserve and jelly making.

10:30-12:00—Pickle and catsup making.

12:00-2:00—Recess.

2:00-5:00—Fancy packs in glass.

8:30—Social feature.

Wednesday, August 2nd.

9:00-9:30—Chapel exercises.

9:30-11:00—Starting of bread.

11:00-12:00—Home conveniences.

Fireless cooker demonstration.

12:00-2:30—Recess.

2:00-4:00—Bread completed.

4:00-4:30—Booklet making.

4:30-5:00—General discussion and review.

Leaders—Mrs. Dora Dee Walker, Assistant State Agent; Miss Lucille Lemon, Demonstration Agent, Dillon County; Miss Martha Creighton, Demonstration Agent, Lancaster County; Miss Lois Errin, Demonstration Agent, Spartanburg County.

Subscribe to The Herald and News.

DO WE SLEEP TOO MUCH.

It was not so long ago that argument was advanced that many hours of sleep were necessary.

Littre, the great French philologist, who was nearly twenty years compiling and printing his dictionary, never stopped work before 3 o'clock a. m., and was at work again by 8 o'clock a. m. He was more than eighty when he died.

During the siege of Gibraltar, Sir George A. Elliot, afterward Lord Heathfield, is said never to have slept more than four hours a day for four years; yet he lived to attain the age of eighty-four years.

Napoleon managed his greatest campaign on an allowance of four or five hours a night; and Brunel, the world's greatest engineer, is credited with working twenty hours daily, and never seeming tired or out of spirits.

While it is well known that to deprive a man utterly of sleep is to doom him to the most horrible of deaths, yet the advocates of shorter sleeping hours contend that one may get as much invigoration out of four hours' sleep as out of ten, or even more, for too much sleep, they say, deadens the senses and weakens the vitality.

The man who regularly indulges in eight or nine hours' sleep will be heavy and lifeless if suddenly deprived of it; on the other hand, a brain habitually active, accustomed to a shorter period, though it would obviously seem to require a longer time for recuperation, is readily satisfied by a shorter spell.

The natural function of the brain is activity, and while performing this natural function it requires a less interval for rebuilding than when performing the unnatural one of indolence.

There is no doubt that the quantity of sleep necessary for a man can be determined by habit, but no hard and fast rule can or ought to regulate the hours so spent.

When our forefathers said that "Six was sufficient for a man, seven for a woman, eight for a child, but that the fool wanted nine," they retired to rest by nine o'clock, and it is generally admitted that every hour's sleep before twelve is worth two afterward.

Climate has a great influence in the matter. In some parts of the world it is possible for men to do hard work continuously with short sleeping spells.

FROM BAD TO WORSE.

Clara, at the Dance—Who is that ugly man over there?

Buttertom—Oh, he—er—that is my brother!

Clara—I beg your pardon! I hadn't noticed the resemblance. I really hadn't.

PEEPLER DEFINES REFORMATORY LAW

Attorney General Rules as to Power of Magistrates—Letter to L. M. Player.

An opinion has been given by Thos. H. Peeples, attorney general, to magistrate L. M. Player of Newberry relative to the laws of the State committing white boys between the ages of 8 and 17 years to the State reformatory in Florence when indicted for any crime. The attorney general emphasizes any magistrate before whom the white boy may be indicted for any crime to commit such boy to the industrial home, before trial, by the consent of his parents or guardian or any other person having lawful custody of him or after trial and conviction in lieu of punishment.

Once committed, the boy is compelled to remain in the home until he is 21 years old unless released by order of the board of trustees or by order of the judge of the supreme or circuit court. The retention period is extended to 21 years that the boy may have adequate time in which to learn a definite trade by which to earn a livelihood. If sent to the home without trial and conviction, the consent of parent or guardian must be procured. If convicted and sentenced to a term of as much as 30 days on the chaingang, the attorney general says "you are authorized to commit him to the industrial home and he will remain there until he is 21."

GOOD PROSPECTS FOR SETTLEMENT

Polk and Arredondo Continue Conversations With View to Formal Agreement.

Washington, July 27.—Prospects of an early agreement between the American and Mexican governments to submit the border disagreement to a joint commission were described as brighter today after Acting Secretary Polk again conferred with Eliseo Arredondo, Gen. Carranza's ambassador. The conferees found themselves closer to agreement on the several points which have delayed formal announcement that Gen. Carranza's suggestion for a commission would be accepted, and there is every reason to believe that as a result of today's conference both conferees feel that a definite announcement will soon be possible.

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