

BANKERS ARE NOT TO TOUCH ON NEW LAWS

Currency Legislation Before Association is a "Closed Incident."

TALK PROBLEM OF FARM

Land and Agricultural Credit is Discussed by Charles A. Conant.

Detroit, Mich., Sept. 3.—The American Bankers' association today plunged into a discussion of agricultural problems, and outward indications pointed to the fact that the currency legislation matter would be a "closed incident," so far as the present convention is concerned.

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 association by 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 low rates of interest to the borrower by taking a leaf from the experience of the limited liability company in the issue of bonds and shares.

PLAN IN EUROPE.
"In Europe," he said, "the man who has money to lend upon mortgage 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 price. 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 cover any unexpected shrinkage in the value of the property behind its bonds."

"The bonds issued by the credit funder of France under this system are made attractive to the borrower by the system of amortization by which they are paid off and by the long term over which the amortization extends. In the loans made by the credit funder of France, more than three-quarters are for periods of 50 years or more, so that the amortization charge involves only a small addition to the annual interest. The rate of interest charged upon loans during the last few years by the credit funder of France has been 4.50 per cent."

EXTENSION TEACHING NEEDED.
The need of extension teaching in agriculture, what such instruction should include, plans for organizing the work involved in a campaign of agricultural education and what has been accomplished already, were discussed today by Andrew M. Soule, president of the Georgia State College of Agriculture. Mr. Soule's address, in part, follows:

"The subject matter considered under this caption may be divided into four sections. First, is there need of extension teaching in agriculture? Second, what should extension teaching include? Third, suggestions for the organization of the work along efficient lines. Fourth, some data with reference to the progress and results attained by this method of instruction."

"The present condition of our agriculture is unsatisfactory. It is evident to the most casual observer that a great depletion in soil fertility has taken place in recent years; nor has the malpractice in this direction been arrested. The yields per acre of our farm crops have fallen to an alarming degree, and this in spite of the sporadic efforts made here and there to maintain or increase yields on the part of the farmer by the use of various soil amendments. The situation is, therefore, one of national concern, and the importance of the case cannot easily be overstated."

"There is much talk at the present time of the movement back to the land. The great need is to point out to the land owner, and to the boy and girl living in the country, the possibilities of farming where scientific policies are inaugurated, and when this is done the urban movement will have been checked."

"Farmers obviously need help in

The Weather

Forecast Till 7 P. M. Tomorrow for Rock Island, Davenport, Moline, and Vicinity.

Shows this afternoon and tonight, Saturday probably fair. Not much change in temperature.
Highest temperature yesterday, 75, lowest last night, 63, temperature at 7 a. m., 65.
Wind velocity at 7 a. m., six miles per hour.

Precipitation in the last 24 hours, none.
Relative humidity at 7 p. m., 49, at 7 a. m., 80.

Stage of water, 6.4, with a rise of .6 of a foot in the last 24 hours.
J. M. SHERIER, Local Forecaster.

ASTRONOMICAL EVENTS.
(From noon today to noon tomorrow.)
Sun sets 6:12, rises 5:40. Evening stars: Mercury, Venus, Mars, Jupiter. Morning star: Saturn.

many directions, and it is essential that it be brought to them as quickly as possible and in the most acceptable and easily understood manner. The oft-repeated suggestion that an agricultural revolution may be brought about is one of the facts now as well demonstrated as man's mastery of electricity. But little has ever been done to put the knowledge which is to bring about this desirable result in an acceptable form within the reach of those who must possess it if the end sought is to be attained. Intelligent consideration calls for a definition of what extension teaching may properly include. Generally speaking, it may be regarded as a method of disseminating information on all topics related to agriculture in the broadest sense of the word.

"Under systematic instruction may be included what is known as the extension school, which undertakes, as its name shows, to carry on definite instructions along certain lines into a given community for a period of three days to a month. This is probably one of the most efficient forms of extension teaching which can be inaugurated in any state.

"The experimental farm or definite soil test area will follow next in importance. Correspondence courses would be found helpful. The lecture and reading course will also be found helpful in many communities. In other instances study clubs may be formed, and last, but not least, under this division would be ranked the work of the boys' and girls' clubs.

FARMERS' INSTITUTE BEST.
"Under the head of informal teaching probably the most efficient agency is the farmers' institute. These would come the farmers' week, generally arranged for at the agricultural college. Conferences of one kind and another may be arranged either at the college or in various local centers. The occasional lecture would come under this head.

"Under object lesson teaching may be grouped the farm demonstration work, the special train, the fair exhibit, the educational excursion, and publications. These should include the press bulletins sent out weekly or monthly, the bullet or agricultural periodical, series of popular bulletins, and traveling agricultural libraries.

"The work must be carefully organized and efficiently managed where effective service is contemplated. The men chosen for this line of work must be experts in fact and reality. In the administration of the work it will be well to have an executive secretary or a director of the extension service with a staff of men and clerks under his control. This constitutes the nucleus for the organization and direction of the work. The experts needed in agronomy, horticulture, animal husbandry, agricultural chemistry, etc., will be delegated from the members of the specialized staffs of these departments by the heads of the same on request of the extension director.

AGENCIES SHOULD JOIN.

"In organizing extension work within the confines of any state, the college should, of course, undertake to establish a satisfactory relationship with all other agencies at work therein. These agencies may include the experiment station, the state department of agriculture, farmers' institute organizations, normal schools, district agricultural schools, and the United States department of agriculture. A cooperative plan of work can generally be arrived at which will be satisfactory and enable all to work together in harmony and with greater success than if they endeavored to operate independently. The number of agencies to consider and the relationship which they shall bear to each other, and the nature and extent of the work undertaken by each can only be properly determined by a knowledge of the existing local conditions.

"While the public has not yet realized the all-important nature of extension teaching, so far as agricultural topics are concerned, the work has already made remarkable progress. Six years ago practically nothing had been done along this line save the organization of farmers' institutes. Now there are extension departments in more than 25 states, employing several hundred men as specialists.

"It is now conceded that the agricultural colleges and experiment stations have had a marvelous influence on the economic development of the United States. It is quite certain that the service which these institutions have rendered up to the present time is to be greatly magnified through the development of their extension teaching facilities."

WILSON IS TO KEEP OUT OF STATE MIXES

New York Leaders Piqued by Statement of Candidate.

SETTLE OWN SCRAPS

Efforts Made to Draw Nominee Into Contest Over the Governorship.

Syracuse, N. Y., Sept. 13.—The democrats who had charge of the arrangements for the visit to Syracuse yesterday of Woodrow Wilson took excep-

THE 1912 BATHING GIRL



tion today to the nominee's reported statement that had he known the democratic state committee and county chairmen were to have met here on the day he was to visit the state fair, he probably would not have accepted the invitation, as he wished to avoid participation in the internal politics of any state.

PRIOR APPOINTMENT.
Francis Kernan, at whose home Governor Dix was entertained during his stay here, made public a letter today from J. P. Tumulty, Wilson's secretary, dated Sept. 9, expressing regret that the nominee could not remain in Syracuse last evening to attend a dinner which had been arranged by Kernan, because he had a prior engagement in New York.

NO MISUNDERSTANDING.
John A. Mason, secretary to Governor Dix and secretary of the state committee, declared today that there had been no misunderstanding with Wilson; that the committee thought it advisable to have Wilson at their meeting, and that he wrote McAdoo about it and he wrote that "Wilson would be delighted to talk to the committee."

HOPES FOR WISE CHOICE.
Seargit, Sept. 13.—Governor Wilson today made public a letter he had sent in reply to a western New York democratic leader, who had written him expressing opposition to the renomination of Governor Dix. Wilson wrote that the letter impressed him very much and that he felt deeply the "gravity of the New York state situation and hope with all my heart the forces working for a wise choice in the matter of the governorship will prevail."

STRIKERS ARE ACCUSED OF BURNING MINE BARN

Charleston, W. Va., Sept. 13.—Stables of the Ohlbe Coal company and a number of mules were burned today and an attempt made to fire the tipple. Militiamen drove off the strikers suspected of causing the fire and it is believed some were wounded.

FRENCHMEN WIN ALL OF CONTESTS

Mestach, in Monoplane, Victor in Speed Test by a Mile a Minute.

Chicago, Sept. 13.—France, which so easily flew with the Gordon Bennett cup at Clearing Monday, snatched new aviation honors from America at Cicero field yesterday. In one of the two big events of the day—the 20 kilometer speeders contest for monoplanes—foreign flying French machines won all the prizes. Their superiority was so generally conceded that the owners of machines made in this or other countries did not take the trouble to enter against them.

The winner of the race was George Mestach. He flew a high power Morane-Borel "beetle" around the 12 and a fraction miles that made up the course in 12 minutes and 18.55 seconds; Maurice Prevost, in an old style Deperdussin finished second in 13 minutes 27.95 seconds; and J. Ramon Montero, a Peruvian, in a Bleriot, was third in 14 minutes 45.45 seconds.

The second big event of the day was the 12 mile biplane speed race. There were four entrants, but one of them, Howard Gill, flying a Wright,

GIBSON SAYS WOMAN DIED IN ACCIDENT

New York Lawyer Volunteers Story of Mysterious Case.

BOAT TIPPED, IS CLAIM

Both Thrown in the Lake, but She Pulled Him Under in Rescue Attempt.

Middletown, N. Y., Sept. 13.—The trial of Burton W. Gibson, the New York lawyer, on a charge of murdering Mrs. Rosa Menschik Szabo, a client,

BRITAIN DENIES REPORT ON FAIR

Participation in Frisco Show Not Dependent on Canal Toll Attitude.

Washington, Sept. 13.—The report that Great Britain's "provisional" acceptance to participate in the Panama-Pacific exposition at San Francisco depends upon this government's future attitude on the Panama canal tolls question was refuted today when it became known that the London foreign office had made its acceptance "provisional" to secure assurances from the exposition managers of the character of the accommodations for British exhibits.

of other cases of sudden death with which my name has been coupled."

CHAIN OF INCIDENTS.
Beside the Szabo tragedy there has been a chain of curious coincidences linked with Gibson's name of sudden death or disappearance of his clients, or of persons connected with cases in which he was interested. The first of four such coincidences occurred when Mrs. Alice C. D. Kinnam, daughter of an aged woman whose property Gibson handled, was murdered at her home in the Bronx. The murder mystery was never solved. Gibson was arrested pending an investigation, but was released on a habeas corpus writ and subsequently brought suit for false arrest. A witness at the Kinnam inquest, Michael Shapo, was found drowned in a creek and George I. Malcom, a Wall street broker and relative of the Kinnam family, who had fought Gibson for the control of the estate, was drowned in Long Island sound, from a steamboat.

The last, John Rice O'Neill, a British subject, who had conferred with Gibson concerning a mortgage transaction, disappeared after his conference with Gibson more than a year ago.

IOWA PICKLE PLANT IS BURNED; LOSS \$125,000

Des Moines, Iowa, Sept. 13.—Fire of unknown origin today destroyed the plant of the Mennis-Stater company, pickle and vinegar manufacturers, here. The loss is \$125,000.

ESTRANGED WIFE RESCUES SICKLES

Pawns Her Jewels to Save General From Being Sold Out by the Sheriff.

New York, Sept. 13.—General Daniel E. Sickles' wife pawned her jewels yesterday and used the money to pay the \$8,066 which her husband owed to the Lincoln Trust company.

So the forced auction of the furniture and keepsakes and Civil war commissions signed by Abraham Lincoln, which was to have been held tomorrow, is off.

Mrs. Sickles and her husband are not now on good terms. They separated not long after their marriage in Madrid in 1871, and have been estranged most of the years since then. But when Mrs. Sickles learned last week that the general, who is 86 years of age, was about to be sold out by the sheriff, she resolved to help him.

In pawning her jewels and saving to the general his possessions in the home at 23 Fifth avenue she had no other motive than making her husband happy, according to Ralph Wolf, attorney for General Sickles.

Since coming to this country in 1908, after the death of her Spanish mother, Mrs. Sickles has lived at the Brevoort house, adjoining that of General Sickles, and owned by him, and more recently in an apartment hotel on West Eighth street with her son, George Stanton Sickles.

At noon today Mrs. Sickles set forth on her mission to relieve the embarrassed general. She and her son went first to the Knickerbocker Trust company. There Mrs. Sickles opened her safe deposit box and dropped into her handbag 15 pieces of jewelry.

Then mother and son walked to McAlleen's pawnshop on Sixth avenue and Thirty-fifth street. Henry McAlleen knew they were coming. The visit was arranged three days ago. The lawyers for General Sickles and the Lincoln Trust company knew something about it, too.

Mrs. Sickles laid the contents of her satchel before Mr. McAlleen. She seemed to think she would be able to redeem her pledges in good time. As she handed the pawnbroker a diamond and sapphire bracelet she observed to her son:

"That was a present from the general."

Mrs. Sickles' little excursion ended at the offices of the Lincoln Trust company. There she paid \$8,066 to Vice President Webb and got a receipt acknowledging that the judgment had been satisfied. Mr. Webb waived the costs and accepted only the principal and interest of the general's indebtedness.

The news having been flashed to Sheriff Harburger, that official quit for the day ahead of time in order to find the general and congratulate him.

TO INTERVENE IN DOMINGO; SHIPS READY

New Revolution Endangers Foreign Interests, is the Report.

SITUATION IS SERIOUS

State Department, on Receipt of Orders, Begins Preparations.

Washington, Sept. 13.—The United States is about to intervene in Santo Domingo. Warships will be dispatched there at once. A new revolution threatens foreign interests.

The customs houses on the island controlled by the United States by treaty must be protected against seizure by revolutionists. Further than that, advises this morning conveyed news of so serious a nature that the state department began preparations for immediate activity.

U. S. TROOPS MAY TAKE A HAND.

Washington, Sept. 13.—American troops may take a hand in the fighting at Agua Prieta, if bombs fall in Douglas, Ariz., or lives are menaced on the American side. This was intimated today at army headquarters following receipt of advices that rebel leaders would disregard warnings not to fire in the direction of Douglas. Troop commanders have blanket instructions broad enough to cover practically any contingency and it was made plain today any reasonable action by the commanders will be upheld by the department.

Fort Riley, Kan., Sept. 13.—The entrapment of the Thirteenth United States cavalry, two pack trains and a detachment from the hospital corps, bound for the Mexican border, began today.

Douglas, Ariz., Sept. 13.—Rebels began an attack on El Tigre, an American mining settlement south of the border at this point.

El Paso, Sept. 13.—After firing a few shots into Agua Prieta rebels that had been threatening to attack the town disappeared southward today.

TRY TO SAVE DEVINE.

Washington, Sept. 13.—Senator O'Gorman has asked the state department to intercede for John Devine, son of a New York contractor, captured with Mexican rebels and sentenced to be shot. Ambassador Wilson at Mexico City has been asked for an immediate report.

NOGI AND WIFE IN A SUICIDE PACT

Japanese Hero of Mukden Kills Self After Funeral Ceremonies.

Tokio, Sept. 13.—General Nogi, supreme military counselor, and his wife committed suicide tonight following ceremonies in connection with the death of the late emperor.

Nogi captured Port Arthur from the Russians in 1904 and assured the success of his country in the battle of Mukden.

\$500,000 FOR CHARITY IS GRANTED BY YOSHIHITO

Tokio, Sept. 13.—Emperor Yoshihito today promulgated an amnesty edict, the details of which are left to government officials. His majesty also made a grant to charity of \$500,000, one-fifth of which is given to Korean institutions.

RENEW VIOLENCE IN DULUTH STRIKE

Car Driven by Imported Crew Knocked Off Tracks and Glass Broken.

Duluth, Minn., Sept. 13.—Violence growing out of the street car strike here was resumed today when a strike-breaking motorman was bumped off the tracks by an ice wagon containing strike sympathizers. Immediately a mob formed, glass was knocked from the street car and the crew of the car routed. Another crew boarded the car, turned on all the power and dashed through the crowd.

Klitting has been in progress most of the day. Non-union street car conductors and motormen were beaten and cars and other property of the company wrecked. Troops may be asked for.