

DR. E. M. LONG  
DENTIST  
Over Wehman's Hardware Store  
Union City, Tenn.  
Telephones—  
Office 144, Residence 689-J

# THE COMMERCIAL

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## HERE, THERE AND ALL THE GENERAL NEWS

Twenty-one persons were killed and several injured, three seriously, in a rear-end collision on the New York Central railroad near South Byron, N. Y., at 3:40 o'clock Sunday morning. The Southwestern Limited, westbound, crashed into the Wolverine Limited, also westbound, which had stopped to take on an extra engine. Every person in the rear Pullman coach of the Wolverine was killed. Only a few of the dead have been identified, most of the bodies being mangled beyond recognition.

That the League of Nations is not only a possible means to prevent war, but also a great organ for the orderly and peaceful life of civilization and the foundation of a new international system, is the view expressed in a pamphlet published in London by Gen. Smuts, former member of the British War Cabinet.

Threatened with extinction by influenza, the population of the Island of Tahiti, a French possession in the Society Islands Group in the Pacific, has waited in vain word of the sending of relief in response to repeated and urgent wireless appeals sent since early in December.

The new British Cabinet, the composition of which was announced in London, will be headed by Lloyd George as Premier and First Lord of the Treasury. Andrew Bonar Law will be leader in the House of Commons and Earl Curzon of Kedleston in the House of Lords.

The first publication of what purports to be the Sinn Fein constitution for Ireland was made by a London newspaper. The document declares that the Irish republic has already been proclaimed and that the mandates of the British Parliament will not be obeyed.

Attorney General Thomas W. Gregory will retire from office on March 4 next, his resignation having been accepted by President Wilson. In his letter of resignation Mr. Gregory stated that "peculiar responsibilities" were given as the reasons for his action.

The United States cruiser Seattle arrived at New York Sunday from Brest, bringing 1,542 officers and men of the American overseas forces. The transport Abangarezj also arrived from Bordeaux with ninety-five officers and eleven men.

The iron cross so highly praised by German fighting men for so many years has altogether lost its popularity. It is a common occurrence on the streets of Coblenz for a German soldier to offer for sale the iron cross he fought so hard to win.

The French Government thru its commission for Franco-American affairs has announced that officers and men of the American Expeditionary Forces would be exempt from customs duties and registry, wines, liquors and luxury taxes.

Upon the removal by the War Trade Board of all restriction on the importation of corn and rice the price of corn on the Chicago Board of Trade began to drop. Great stores of corn are now available from Argentina.

Progress in the settlement of the harbor strike which is tying up transportation in New York harbor awaits word from President Wilson, who has been appealed to to use his influence to bring an end to the tie-up.

That Prussia will cease to exist as a part of the map of Europe and will be divided into a number of other States was the prediction of former Chancellor von Hertling in an interview a short time before his death.

Prominent Chicago financiers and business men advocate private ownership of railroads under the plan promulgated by S. Davies Warfield, president of the National Association of Owners of Railroad Securities.

American Ambassador John W. Davis was the guest of honor of the British branch of the Pilgrims at a luncheon. The growing friendship of Great Britain and America was stressed by the speakers.

Three well-defined proposals for legislation dealing with the railroads are now before Congress—those of the railroad executives, the Interstate Commerce Commission and Director General McAdoo.

The disappearance of \$250,000

worth of Liberty bonds consigned to the Studebaker Corporation, South Bend, Ind., still remains a mystery. Post-office inspectors are at work to trace the bonds.

A mammoth military Olympic meet, to be held in Paris in May or June under the auspices of the American army, for athletes from all the allied fighting forces, is planned by Gen. Pershing.

The fire toll of the United States annually is 15,000 lives and \$250,000,000, according to statistics read at a meeting of the Fire Marshals' Association of North America in New York.

The will of Col. Theodore Roosevelt was read to the family. According to the attorney for the family, the estate, which is estimated to be worth \$500,000, is left to Mrs. Roosevelt.

The Japanese are preparing for the withdrawal of their reserve forces of 30,000 men stationed in Manchuria and Siberia.

### Sampigny, France.

Mrs. Elgyan Callis—My Dear Little Wife: I will try and write you a few lines. I am well and hope you and the boy the same. The day is near when we can be together again. It will be as much pleasure when we meet as it was sorrow when we had to part.

I will sure be glad when I get my box, for we can't get any candy over here that is fit to eat. But when I get back I will eat all the sweet stuff I want once more. Well, what does your father and mother have to say about our boy? I guess they are foolish about their little grandson. He is something to be proud of, I think, don't you? Our Y. M. C. A. man said for us to tell our girls we had a nice reading and writing room and plenty of music. But as I haven't any girl to tell I will tell my little wife, which is better.

I guess old Santa will have to visit our boy this time, especially when I come home, if not before. What is Nora doing now, and also Mammie and Iona—going to school, I guess. I am with one of my old friends. We are in the same company. It's Beatrice's cousin. We pass off many of the lonesome hours on Sunday together. I guess the friends will be surprised to hear from me. I haven't written to them since I left Camp Gordon. Well, I will close for this time. PVT. ELGYAN CALLIS.  
Dec. 14, 1918.

### Prisoner's Honeymoon.

"Your honor, I was married only last week and a jail sentence will interfere considerably with my honeymoon arrangements," pleaded William Agnew when given ten days for motorcycle speeding yesterday by Justice Fred Witt.

"Where were you married?" asked Justice Witt. "In Coeur d'Alene," Agnew replied. "Why did you get out of the State? Don't you know that we can marry you here in Spokane just as well?" said the court.

"Well, your honor," said the prisoner, "my sweetheart lived in Montana and I had to meet her half way."

"Sentence is suspended. Call the next case," ordered the court, and Agnew was permitted to join his bride, who had been a tearful spectator of the proceedings from a seat back of the railing that separates the prisoners from the curious crowd.—Spokane Exchange.

### The Ladder to Heaven.

Did you know the word ladder is only used one time in the Bible? Do you know when and where it is used? Are you interested in knowing about this ladder to heaven? Well, come to the First Christian Church next Sunday evening and you will hear about it. Come and let us study the way to heaven.

If you want to have a most interesting and helpful hour, if you are a young person, come to our young peoples meeting at 6 o'clock p. m. You will be happy all the rest of the week.

Don't forget the Bible study period at 10 a. m. Our school is real worth your while. Then worship with us at 11 a. m. We will try to help you get nearer to heaven. J. RANDALL FARRIS, Minister.

### Looking Up Her Bank Account.

"Ah, Duke, you love zat beautiful girl?"

"I sink so," said the Russian nobleman cautiously. "My lawyer, he make ze inquiry and zen I know."

## FEDERAL LAND BANK HISTORY OF GROWTH

Walter Howell, President, Makes Statement of Business.

From absolutely nothing to a business of \$10,000,000 in eighteen months is the history of one of the "infant" institutions of Louisville.

This institution is the Federal Land Bank of Louisville, one of the twelve regional banks organized under the federal farm loan act, passed by Congress July, 1916, and now located in commodious and well-equipped quarters at the corner of Third and Broadway, having outgrown its location in the Inter-Southern Building, where it began its career, March 19, 1917.

Its present quarters are arranged and equipped to take care of an unlimited amount of business. Over 40 office employees are required to attend to the financial wants of the farmers of the four States in this, the Fourth district—Tennessee, Kentucky, Indiana and Ohio—aside from the ten or more federal appraisers who are kept busy in the field inspecting the security offered in connection with the applications for loans.

The executive committee of the Federal Land Bank of Louisville consists of the three active officers, Walter Howell, president, formerly banker of Union City, Tenn.; James B. Davis, secretary, formerly banker of Brazil, Ind., and L. Clore, treasurer, widely known scientific farmer of Franklin, Ind. The above three, together with H. A. Sommers, publisher of the Elizabethtown News, Elizabethtown, Ky., and A. P. Sandies, secretary Macadam Road Association of Ohio, Ottawa, Ohio, constitute the board of directors.

The capital stock of the bank at the present time is \$1,250,000. Of this amount, \$750,000 is owned by the United States Government, which provided the original capital for the twelve regional banks, under the federal farm loan act.

### INTENT OF LEGISLATION.

The purposes of the act were to provide for agricultural development, to create a standard form of investment, based upon farm mortgages, and to equalize rates of interest upon farm loans.

The banks have been unquestionably successful in fulfilling the mission for which they were organized. The Louisville bank has furnished a large amount of money for agricultural purposes, having loaned to more than 4,000 farmers over \$10,000,000 since its organization, securing by first mortgages on farm lands, not exceeding 50 per cent of their appraised value.

We have created a standard form of investment based upon farm mortgages. This is known as the federal farm loan bond. The bank is operated on money secured thru the sale of these bonds, which have taken their place among the recognized securities. To date \$9,000,000 of these bonds have been issued by the Federal Land Bank of Louisville.

These bonds are secured by first mortgage loans on farms, and by the act of Congress are declared and held to be "instrumentalities of the Government of the United States, and as such they, and the income derived therefrom, shall be exempt from federal, State, municipal and local taxation." Investors, recognizing the attractive features of the bonds, have always been willing to pay a premium for them.

The rate of interest to all farmers on loans made to them by the federal land banks thruout the United States, is 5 1/2 per cent. We consider this a very low rate for the farmer at this time, considering the most commercial and industrial enterprises are now paying a higher rate. The loans are made on the amortization plan for a term of 3 1/2 years, that is, a farmer borrowing \$1,000 is required to pay 69 semi-annual installments of \$2.50 each. When he has paid the last installment he has paid both interest and principal, liquidating his entire indebtedness to the bank.

### PROFIT BOOKED.

This bank now has a sufficient amount of business on its books to make a profit possible and it is expected that by December, 1919, a dividend can be paid.

In considering the security offered for each loan the executive committee of this bank has before it a state-

ment of the applicant, also that of the local appraisal committee, consisting of three of the applicant's neighbors, concerning the value of the lands, the amount of personal property he owns and the ability of the applicant to meet his obligations; also other information affecting the loan. In addition to this, the report of the federal appraiser, which covers the value of the land or anything affecting the sale of the property, such as schools, churches, roads, etc., and the moral standing of the applicant is before the committee. No loan will be made where the applicant's moral standing is not good, although the security offered is ample.

This means that all applications to this bank for loans are not necessarily granted; many are reduced or refused entirely. Were it otherwise the system could not have attained the solidity it has and its bonds would not be as desirable as they are at the present time.

The extent to which the farmers of the Fourth district are availing themselves of the benefits of the system is shown by the report just made by the bank to the federal farm loan board at Washington, D. C.

For the year ending Dec. 31, 1918, applications were received to the number of 3,092, amounting to \$10,037,795. During this time we have closed the loans of \$1,154 farmers, paying them \$8,007,300. Since the organization of the bank we have closed 4,128 loans, amounting to \$10,330,700. In the month of December applications were made aggregating \$1,389,300 and loans were actually closed and the money delivered to the applicants amounting to \$660,900.

This gives one a fair idea of the extent to which the Federal Land Bank of Louisville is serving the farmers of this district. During 1918 we collected more than 4,800 semi-annual amortization payments, aggregating over \$300,000. This represents the money paid back to the bank by the borrowers, who are gradually retiring the principal as well as the interest by these amortization payments.

In our monthly reports to the Treasury Department at Washington we have been able to report for the past six months not a single delinquent payment. At this time all interest and amortization due this bank has been paid. We consider this the best evidence that our loans have ample security.

While these matters are of first importance to the farmers, yet bankers, business men and citizens in general are interested in the operation of the federal farm loan system, because it means prosperity not alone for the ones borrowing the money, but for the communities in which the borrower lives.

While only farmers can borrow, the money they obtain is almost invariably put back into the regular channels of trade thru the purchase of materials or implements for farm improvement, paying off old mortgages or taking up old notes, so that the banker, the store proprietor and many others profit by the new system, which is conceded to be one of the most beneficial acts ever enacted in the interest of agriculture.

### Wants Train Schedule Resumed.

Hickman, Ky., Jan. 11.—It is talked here that the morning train into Hickman from Nashville and the night train out of Hickman on the Nashville, Chattanooga & St. Louis, which were removed as a matter of economy shortly after the war began, will be put back into service at an early date. The trains taken off were the most important in regard to mail and express and their return will mean much to local business interests.

### At the Methodist Church.

Rev. Stephen A. Haboush, a native of Galilee, and a shepherd, will preach at the Methodist Church next Sunday morning. Next Wednesday evening he will give his lecture, "The Cradle of Christianity," illustrated with moving pictures of Jerusalem and the Holy Land. Varied costumes and shepherd flutes will be used.

Mr. Haboush is a charming and fluent speaker. He has an engagement for chautauqua work next summer. He will bring an inspiring and powerful message to the people of Union City in the two addresses he will give. Don't fail to hear him.

GEO. J. EVANS.

## The Red Star Drug Store

ON "PUMPKIN ISLAND"

Has arranged to add the full line Rexall and United Drug Co. goods to its stock, and will be

### Rexall Store No. 2.

Also the whole stock will be increased to complete and fill wants of a growing list of patrons.

Free delivery and quick service.

BOTH TELEPHONES—Cumberland No. 300  
Obion County No. 22

## RED STAR DRUG STORE

# 1919

At the beginning of the New Year 1919 we want to thank the public for their patronage during the past year.

It is our aim to put forth every effort during the coming year to serve our trade better, and hope we shall continue to merit a liberal share of your patronage.

## Cherry-Moss Grain Co.

FELIX W. MOORE Union City, Tenn. W. E. HUDGINS Union City, Tenn.

# MONEY

TO LOAN AT LOW RATES TO FARMERS

On their lands as security. These loans will be made for either five or ten years, with interest payable semi-annually or annually, as the borrower may prefer. The principal sum borrowed may be repaid in \$100 amounts or in larger sums at any interest paying date. There will be no charge for such loans except for abstracting title to lands offered as security for loan. These loans will be closed and the money in the hands of borrower promptly, and no long delays are necessary.

## MOORE & HUDGINS

Office Phone 143, Residence Phone 588 UNION CITY, TENN.  
DAVIS & RUSSELL, Union City, Tenn., are our field agents and authorized to take applications for loans. HENRY & HENRY, of Hickman, Ky., are field agents and have the same authority.

### Dr. Jas. W. Scott

Registered Optometrist.  
Eyes scientifically examined and glasses fitted.  
Telephone 327-J  
UNION CITY, TENN.

### DR. JAKE H. PARK

DENTIST  
Office: Room 1, Nailling Building  
TELEPHONE 136  
UNION CITY, TENNESSEE

## THE MOST DANGEROUS DISEASE

No organs of the human body are so important to health and long life as the kidneys. When they slow up and commence to lag in their duties, look out! Find out what the trouble is—without delay. Whenever you feel nervous, weak, dizzy, suffer from sleeplessness, or have pains in the back—wake up at once. Your kidneys need help. These are signs to warn you that your kidneys are not performing their functions properly. They are only half doing their work and are allowing impurities to accumulate and be converted into uric acid and other poisons, which are causing you distress and will destroy you unless they are driven from your system.

Get some GOLD MEDAL Haarlem Oil Capsules at once. They are an old, tried preparation used all over the world for centuries. They contain only old-fashioned, soothing oils combined with strength-giving and system-cleansing herbs, well known and used by physicians in their daily practice. GOLD MEDAL Haarlem Oil Capsules are imported direct from the laboratories in Holland. They are convenient to take, and will either give prompt relief or your money will be refunded. Ask for them at any drug store, but be sure to get the original imported GOLD MEDAL brand. Accept no substitutes. In sealed packages. Three sizes.