

**FLAT INTEREST ON FARM BANK LOANS**

Fixed at 5 Per Cent. at Conference; Individual Capacity \$25,000

Baltimore, Md., March 30.—George H. Stevenson, president of the Baltimore Federal Land Bank, has returned from Washington where he attended a conference of the presidents of the twelve federal land banks, with Secretary of the Treasury McAdoo, and the members of the Federal Farm Loan Board.

He expressed gratification over the fact that this conference had fixed a flat interest rate of 5 per cent. applying to all parts of the United States. He declared that this interest rate would prove a great boon to the farmers of the eastern States and predicted that within a year the Baltimore Federal Land bank will have made loans aggregating \$10,000,000.

Mr. Stevenson also announced that the conference of bank presidents passed a resolution requesting Congress to increase the limit of the loans permitted to an individual borrower from \$10,000 to \$25,000. He expressed the hope that the special session of Congress, soon to convene, would make this change for the large borrowers of the Baltimore bank district.

In order that more funds may be available for investment in farm loan bonds, and in turn made available to lend to farmers of this district, Mr. Stevenson urged that the Legislatures of Pennsylvania, West Virginia, Virginia, Delaware and Maryland, immediately pass laws making farm loan bonds approved investments for trust funds, insurance companies and saving banks.

Mr. Stevenson announced that the bonds issued by the twelve federal land banks would be placed on the market at 4 1/2 per cent., but would probably be sold at premium. He expressed gratification over the fact that the Federal Farm Loan Board has anticipated that at least \$100,000,000 of these bonds will be issued during the coming year and is making arrangements which will assure a ready market for them. All of this money will

be made available to the farmers of the United States at 5 per cent.

To borrow from these federal land banks, farmers are required to organize themselves into groups containing at least ten farmer-borrowers and each group asking for at least \$20,000 of loans. The Baltimore Federal Land Bank is now prepared to furnish a blank form of articles of association to make the organization of these groups simple and easy. Other necessary blanks will also be furnished on application.

Farmers are permitted to borrow up to 50 per cent. of the appraised value of the land, plus 20 per cent. of the value of the permanent, insured improvements. Loans are to be made at 5 per cent. and must be retired on the amortization plan, which means repayment by fixed annual payments throughout the period of the loan. The loans may run from 5 to 40 years at the option of the borrower. The object of these long time loans is to enable the farmer to meet these small annual payments out of the increased earnings of the land, made possible by the investment of the borrowed money.

This new banking system is purely co-operative. It is for the sole use of farmers and prospective farmers. Farmers will eventually own all of the stock of the federal land banks and they will elect the officers of these banks. There is no opportunity for individual profit in the entire system.

The preliminary organization of national farm loan associations has progressed to a degree far beyond the expectations of the Federal Farm Loan Board at Washington and everything points to the unqualified success of this new enterprise.

**Passiontide Service to Be Held at St. Paul's**

There will be a choral litany at St. Paul's Church to-night at 8 o'clock. The Rev. Appleton Gramis, rector of St. Anne's Church, Lowell, Mass., will preach. The Rev. Mr. Grannis is not only one of the leading clergymen of his diocese, but has done missionary work among the suburban hills of New Jersey, among the cowboys on the ranches of Arizona and in the slums in different sections of New York City.

At the Church of the Holy Apostles in New York he successfully carried forward the widely known work of Bishop Paddock with which the Rev. H. E. Clute, of Harrisburg, was connected. At Trinity, Boston, he helped continue the remarkable work and influence of Phillips Brooks. Before going to Boston he was chaplain of Columbia University. This is Mr. Grannis' first visit to Harrisburg and the people of St. Paul's hope to give him a cordial welcome. He is on his way to meet important engagements in Pittsburgh on Palm Sunday and during Holy Week.

**Veterans of Foreign Wars Commander-in-Chief to Inspect Local Post**

Commander-in-Chief Albert J. Rabing and staff, of the Veterans of Foreign Wars, will arrive in Harrisburg to-morrow afternoon and will be received by a committee from Howard L. Calder Post 31. Members of the post and the Ladies' Auxiliary will greet the guests at 2 o'clock. Commander Rabing is completing a tour of inspection of the various posts throughout the country and this will be his first stop en route to his home in New York City. The reception committee is J. K. Reist, R. A. Fulton, H. D. Myers, P. P. McGinnis, T. P. Moran and C. A. Jeffries.

*"The Live Store"*

*"Always Reliable"*

**I Got In Easily Enough---**

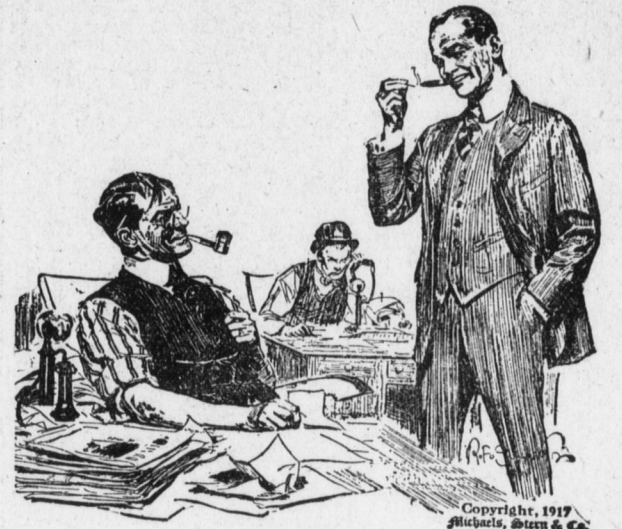
**Marched Through the Gate Like One of the Invited Guests--- Thanks to My**

**Michaels-Stern Suit**

and incidently "yours truly" was the only newspaper man who "got in."

"Getting in" and "getting on" are fifty per cent. *personality* and fifty per cent. *clothes*.

If you have the **PERSONALITY**---we can supply the **CLOTHES**.



**Make it a point to see our windows---The display is a treat for young men---all sorts of original and novelty ideas for live young chaps on the alert for something "different." See the new belted suits, with belts all around and with pleated backs. Note the vertical pockets on some models---We can't begin to describe all of them here---You have to see them to appreciate them.**

**MICHAELS-STERN KUPPENHEIMER Suits and Top Coats**

**\$20 = \$25 = \$30**

**"STETSON HATS" SCHOBLE and HAWES HATS**

In Harrisburg's most complete Hat Department---"Doutrichs"---Hats for everybody, in every color and style,

**\$2.00, \$2.50, \$3.00 to \$4.00**



**The Boys' Department on the "Balcony" all by itself--a pleasure to shop here, a rest for mother as well--tremendous stocks--reasonable prices Boys' Suits**

**\$5.00, \$6.50, \$7.50 to \$10.00**

**New Shirts--Neckwear--Spring Underwear**

304 Market St.

**Doutrichs**  
Always Reliable

Harrisburg, Penna.

**Gingerole Ends Backache and Headache Instantly**

Rub It On Freely: It Won't Blister. Stops Rheumatic Agony and Reduces Painful Joints

For miles around, people are coming for GINGEROLE. The report of its power to stop all aches and pains almost instantly and to end all soreness and lameness speedily has had its effect and the supply of 25 cent boxes at the drug stores is going like hot cakes.

Thousands use it for neuralgia, for lumbago, neuritis, for sore throat and chest colds. Nothing like it for sore, inflamed, feet or burning bunions, corns or callouses. A big package for 25 cents on money back if dissatisfied plan. But be sure you ask for and get the original GINGEROLE. All first-class druggists supply it.

For sale by Gross' Drug Store, Croll Keller, Clark's Medicine Stores and dealers everywhere.

**Jewelry For Easter**

You Will Always Be Glad If You Buy at CLASTER'S

¶ No doubt your dressmaker---your milliner---your tailor or your haberdasher has taken particular pains to provide you with garments for Easter that are distinctive and exclusive.

¶ How about your jeweler? Does he render you the same kind of service?

¶ CLASTER'S rule is to offer you something different---something newer---something better than you will find elsewhere.

¶ CLASTER'S stock is largest---it is also newest---the assortments here are extensive---bewildering in variety and magnificence---yet you will find no duplicates.

¶ When we sell an article for personal use---it belongs to the wearer---individually. We will not sell another just like it, except upon request.

¶ This protective service does not apply alone to special lines, but to all jewelry---even to our lines for children.

Jewelry makes the most sensible EASTER gifts because it perpetuates the sentiment and good will of the giver for years---the cost is little or no more.

Come Here For the Newest Styles --- The Prettiest Designs in Gold --- Green-Gold --- White-Gold and Platinum Crosses, Rosaries, Lavallieres, Beads, Pins, Brooches, Bracelets, Rings, Chains, Charms, Watches, Wrist Watches.

and the **LARGEST AND FINEST SELECTIONS OF DIAMONDS and Diamond Goods**

We have thought of everybody---every taste and every purse.

**H. C. CLASTER**

Gems --- Jewels --- Silverware

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