

Attorney Sees No Relief Until Drop In Freight Rates

Speaker at Bankers' Convention Urges Construction of Great Lakes Waterway and Cut in Armaments.

Grand Island, Neb., Sept. 22.—Lower freight rates and broader credit facilities for agriculture were named by Merton L. Corey, general attorney of the Federal Land bank of Omaha, as requisites for a return to prosperity, in a speech before the association here today. Construction of the Great Lakes waterway and drastic cuts in expenditures for armaments also were characterized as promising permanent relief. He criticized Governor W. P. G. Harding's blanket charge of profiteering made against country bankers and urged a letup in the pressure for liquidation.

"This is a period which tests the real banker," Mr. Corey said, "there are those who have thrown up their hands and have given up the fight. There are others who, having been caught in the tide of speculative fever, have now completely reversed their policy to an extreme conservatism. The great mass of bankers, fortunately, are occupying a middle ground. They appreciate that the most important function of the country banker is the distribution of credit when there is not enough credit to go around."

Two Extremes.
"The absolute restriction of all loans to needy and deserving borrowers, the refusal to discount any additional paper, the determination that the bank shall get out of debt and stay out of debt, is perhaps quite as unreasonable as was the policy of plunging the bank into unreasonable obligation at the behest of any borrower who desired the money for any purpose."

"The problem of the financing of the farmer is one of national concern. When the price of farm commodities depreciated 50 per cent, it destroyed the purchasing power of one-half of the nation. The million men are now out of employment largely because of the inability of the agricultural public to buy. The 1920 census shows that in the Eighth federal land bank district, comprising the states of Iowa, Nebraska, South Dakota and Wyoming, there are 23 per cent of the entire agricultural land values of the nation. Until the agricultural conditions of the nation in general are restored, and particularly until the Transmississippi valley, which is the heart of the agricultural wealth of the world, is restored to normal, there cannot be a resumption of normal financial and business activities."

No Time for Back-Biting.
"This is no time for back-biting, nor the clashing of class against class. I think it is an exceedingly unfortunate time for a statement of the character made by Governor Harding of the federal reserve board, as appeared in the papers of September 20. It is unfair to make a blanket charge of profiteering upon the bankers of Nebraska. The great part of their profits is due to the difference between the interest and discount rate in isolated cases; but the measure of profits realized through the operation of banks during this period. A large percent of the banks of this state, when they charge off the paper which ought to be charged off, are going to show less profit than they have had in any year since the organization of the federal reserve system. It is unfortunate, indeed, that during this period of unrest such a charge should be made."

"The present freight rates impose upon the Nebraska farmer the burden of giving away a bushel of wheat for every bushel he places upon the Chicago market. President Harding, in his July message to congress, aptly said: 'Everything hinges upon transportation.' The reduction of freight rates is one of the problems which must be worked out."

Favors Great Lakes Project.
"Associated with this is the waterways project. The Great Lakes-St. Lawrence project will bring the ocean 1,200 miles near Nebraska, making Chicago an ocean port. This means an average of five cents more per bushel for every bushel of grain shipped out of this state."

"The chief need of this territory which you represent is for credits which will enable the farmers to recoup some of their heavy losses. Credits which will permit farmers to feed 25-cent corn and realize 75 cents from each bushel of such corn. The ranges are depleted, the estimates bearing from 30 to 40 per cent of the normal herds upon our ranges."

"You have forced upon the farmers a most drastic liquidation. That such liquidation was imperative, no one familiar with the banking situation doubts, but it has brought so much distress upon the farming public that you should still continue to use every facility at your command to place the farmer in such a condition where he may regain some of his fearful losses."

"The need is for a system which will permit of loans of a sufficient period for producing and marketing hogs and cattle."
"Some plans must be evolved whereby the farmer can utilize the assets at hand rather than be forced at the time of each crop growing season to throw them upon the market. The warehousing of staple agricultural products and the loans upon proper cattle security, backed by a proper machinery, which will appeal to the conservative, investing public, will bridge the gap between the paper now eligible for rediscunt with the federal reserve bank and the long-term federal farm loans."

J. Dean Ringer Will Speak at Central City "Y" Meeting
Central City, Neb., Sept. 22.—(Special.)—A get-together dinner and meeting for the purpose of furthering the usefulness of the Y. M. C. A. will be held at the association building in this city Monday. J. Dean Ringer of Omaha will be the principal speaker. His subject will be "The Needs of the Hour." Short talks by J. C. Martin, Rev. O. W. Carrel, Rev. Thomas H. B. Smith and Robert Rice will follow. Dr. E. E. Boyd will be toastmaster.

Costume Causes Big Sensation on Ship



Mrs. M. H. Raymenton

Mrs. M. H. Raymenton, in a gray jersey dress and duvetyu coat to match, the latest Paris fashion, created envious glances among the women passengers of the S. S. Orbita, which recently arrived in New York.

Price Decline Shown By State Contracts

Lincoln, Sept. 2.—(Special.)—A slow but steady lowering of prices on most articles of clothing is shown in the September contracts awarded by the state board of control. Comparative figures follow:

Overall	Sept. 1921	April 1921
Woolen shirts	\$12.95 dz.	13.65 dz.
Woolen shirts	\$8.50 dz.	8.90 dz.
Apron	12.94	13.34 yd.
Men's suits	10.95	12.50
Thread	92% dz.	71% dz.

Chemical Company Passes Regular Quarterly Dividend

New York, Sept. 22.—The American Agricultural Chemical company today passed the quarterly dividend of 1 1/2 per cent on preferred stock due at this time.

Mail Robberies Show Big Slump, Hays Announces

Army of Clerks Puts Crimp in Activities of Bandits; \$88,500 Stolen in Last Five Months.

Washington, Sept. 22.—Mail robberies have been practically stamped out as a result of the arming of postal employees and the offer of a reward for the capture of mail robbers, Postmaster General Hays announced.

For the year ending April, 1921, the amount stolen from the mails was \$6,346,407, with a recovery of \$3,286,017. In April postal employees were given revolvers and shot guns with instruction to use them if necessary, and a reward of \$5,000 was offered any one who might bring in a mail robber. In the five months since the promulgation of the order, the total amount stolen dropped to \$88,580, with a recovery of \$78,555. "The plan of campaign against mail bandits and the determination of department employees to capture them dead or alive," said Mr. Hays, "was demonstrated during the attempt to rob the mails en route to Alvin S. Page of Ardmore, Okl., assistant chief clerk of the railway mail service at Fort Worth, volunteered to act as the messenger to be held up. Before the train left Fort Worth, Postoffice Inspectors E. D. Dawkins and F. C. Ellis and Deputy United States Marshal Douglas Campbell and Regular Messenger McClelland concealed themselves in the car."

Bandit Enters Car

The train left Fort Worth at 11:40. In about one minute Bandit J. L. Morris, alias Charlie Morris, alias Indian Charlie, entered the mail car and covered Page with his revolver. The train was then approaching the place where the bandits had planned to throw off the mail and he ordered Page to open the door for this purpose. Under the plans of the band-

its, the time had not arrived for Morris to kill Page. Accordingly the inspectors, marshal and messenger opened fire and killed Morris. The mail was then thrown out where the bandits had planned to get it. Inspectors C. W. R. Long and L. W. Morris, with other agents of the Department of Justice and railroad and express agents were concealed at this point and endeavored to capture Bandit William T. Edwards, who was receiving the parcels. As they approached, he opened fire on them, and they shot and killed him. The pouches were put back on the same train and the train proceeded.

Get Advance Tip

"Information, which was conclusive, indicated that probably two or certainly one bandit would enter the train immediately upon its leaving Fort Worth and would hold up the messengers in charge of the mails; when the train reached the place where the mail was to be thrown off the messenger would be killed."

Railroad Men Charge Burlington Ignores Engine Crew Laws

Lincoln, Sept. 22.—(Special.)—Claiming evasion of the law on the part of the Burlington railroad, Harold Ford, representing railroad brotherhoods, filed a petition with the state railway commission asking it to force the Burlington to put three men on light engines running from one railroad division to the other. Ford declared the Burlington was evading the law which calls for three men to a light engine when the engine goes from one division to another, by sending two men on the engine to one division point and then putting two new men on the engine when it continued its journey. Ford demands an engineer, fireman and conductor on light engines and declares that the Burlington is the only road operating in the state which evades this law.

American Legion Commander Will Speak at Columbus

Columbus, Neb., Sept. 22.—(Special.)—Robert G. Simmons of Scottsbluff, state department commander of the American Legion, will deliver the chief address at the public mass meeting to be held in the North theater Thursday under auspices of the Chamber of Commerce in observance of the 134th anniversary of the signing of the constitution of the United States.

Mr. Simmons' subject will be "The Constitution of the United States." All local organizations have been invited to appoint representatives to occupy seats on the stage.

New Physical Director at Columbus Y. M. C. A.

Columbus, Neb., Sept. 22.—(Special.)—E. L. Davis of Burlington, Ia., is the new Y. M. C. A. physical director here. Mr. Davis comes from the Duluth (Minn.) association, where he was assistant physical director. He is a former student of the Y. M. C. A. college in Chicago.

Sidney Man First to Ship Sheep to Omaha

John Craig of Sidney was on the market yesterday with two loads of mixed stock, including a few good steers that brought \$5.75 a hundred. According to Mr. Craig, he was the first man to ship sheep to the South Omaha yards. He said he brought in a shipment of sheep in 1872 which he sold to Sheeley Brothers, who had a slaughter house on the South Side. Mr. Craig came to Nebraska in 1868 and located on a farm north of Columbus, at a time when the Indians were rather hostile. From Columbus he moved to Schuyler and for the last 10 years has been on a farm near Sidney.

Juvenile Research Bureau Law Validity Questioned

Lincoln, Sept. 22.—(Special.)—Assistant Attorney General C. L. Dort, in an opinion presented to the state board of control, expressed doubt as to the legality of the juvenile research bureau created by the last legislature.

As a result of the opinion by Dort, it is doubtful whether field workers, already appointed, will begin drawing salaries until the supreme court rules on the validity of the law.

Lone Bandit Gets \$40,000 in Kansas Bank Robbery

Colby, Kan., Sept. 22.—An unmasked robber late today locked Cashier J. E. McKenney of the Menlo State bank at Menlo, near here, in the bank vault and escaped with \$40,000 in cash, according to a report received here.

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