

Will Make Loans for Agriculture.

Announcement of the opening of headquarters in Columbia for the loaning of money for farming purposes in South Carolina under the agricultural credits acts was made yesterday by the committee appointed for this state by the war finance corporation. Temporary headquarters will be located at the Palmetto National bank and all application blanks and other information can be obtained from W. Latta Law, Jr., secretary of the committee.

The committee to have charge of loans in this state is composed of the following: J. Pope Matthews, chairman; William Barnwell, vice chairman; H. L. McColl, J. C. Self, W. Latta Law, Jr., and C. L. Cobb.

Mr. Matthews is president of the Palmetto National bank and a director of the Federal International Banking Corporation of New Orleans and other large industrial companies in the South. He has long been a leader in advocating new methods of financing the Southern farmers.

Mr. Barnwell is president of the National State Bank of Columbia and is one of the most prominent bankers and business men in the state. Mr. Cobb is cashier of the Peoples' National Bank of Rock Hill and vice president of the South Carolina Bankers' association. Mr. McColl is president of the Bank of Marlboro, Bennettsville, and a well known business man in that section. Mr. Self is chairman of the board of directors of the Bank of Greenwood and president of the Greenwood Cotton Mills. Mr. Law is connected with the Palmetto National bank and was formerly with the National City Bank of New York in New York and Habana, Cuba.

Will Be Loan Agency.

This committee will function as the loan agency for this state of the war finance corporation and will have charge of administering Section 24 of the agricultural act, which authorizes the corporation to make advances to any bank, banker, or trust company in the United States, which may have made advances for agricultural purposes, including the breeding, raising and marketing of live stock or may have discounted or rediscounted notes, drafts, bills of exchange or other negotiable instruments issued for such purposes. The committee will receive and pass upon all applications for loans.

The committee yesterday made the following statement:

"This method of procedure will save a great deal of time to the local borrowers and will give the war finance corporation the benefit of the experience and local knowledge of the conditions of the bankers who will compose the committee. As the administration of the act is almost entirely a banking proposition, the list of members consists of bankers, both national and state, who are familiar with agricultural conditions in their sections. The names of the committee were chosen on the recommendations of the various business organizations in the different districts of the state. They are unpaid for their services, realizing the opportunity for public service.

"All applications for loans must be submitted in triplicate and on forms provided for the purpose by the war finance corporation. These forms and other information may be obtained from the secretary of the committee. Mr. Law, at the Palmetto National bank, Columbia.

How Advances Made.

"The corporation's authority to make these advances extends to July 1, 1922. Advances will mature not later than one year and loans can not be extended beyond three years from the original date of the advance.

"Advances may be made against the note or acceptance of the borrower or other negotiable instruments, making primarily and unconditionally responsible for the payment of the advance. Application of the borrower must be adequately secured by indorsement, guaranty, pledge or otherwise. The corporation shall retain the right to require additional security at any time, and in the event of failure of the borrower to furnish same upon demand, the loan shall forthwith become due and payable.

"The rate of interest will be determined from time to time by the board of directors of the corporation. Under the law a bank obtaining advances on the basis of loans made by it for agricultural purposes, may not charge greater than 2 per cent., in excess of the rate charged by the war finance corporation, which further warns applicants that this provision of the law should not be construed to authorize any bank to change a rate of interest in excess of

the rate permitted by the state law.

"The amount of any advance is limited to the aggregate of all outstanding advances made by the borrower for agricultural purposes, including discounts and rediscounts of agricultural paper.

"This act is of great assistance to the banks and farmers of the entire United States, and will enable many frozen credits to be liquidated. It will enable the farmer to obtain better prices for his products and at the same time relieve the banks from tying up their reserves for long terms. It means a new era of financing agricultural products and an improvement in the business of the South."—The State.

Creamery and Dairy Butter.

Creamery butter is the standard in market because it is uniform and can be had in quantities sufficient to supply the retail trade. The creamery man, however, has his trials. In the creamery journals, at dairy meetings and institutes the incompetency of the butter maker is frequently mentioned. After following this line of work for fifteen years himself, the writer has no desire to shield the butter maker from any criticism that he deserves, but I believe that ninety-nine out of a hundred can make good butter if they have the proper material to make it out of.

No one can make a good article of butter out of improperly handled milk and sometimes it is impossible for the butter maker to detect the dirt and its effects in the milk. The dirt may not have had time to exert its influence when it is delivered to the creamery. It is wrong to deliver milk which the producer knows is dirty, but in which the bacteria has not yet developed sufficiently to make their presence known. The making of a fine quality of creamery butter depends largely upon the ones who produce the milk. The impossibility of overseeing the production and first handling of the milk often places the butter maker at quite a disadvantage.

In regard to dairy butter, there is and always will be an opportunity for good dairy farmers having proper facilities and sufficient help to make a good grade of butter equal, if not superior, in quality to the average creamery product. There are people in every town who are very anxious today to get hold of good farm made butter at or above the regular creamery butter prices. To succeed in making first class dairy butter, it is necessary to lay aside some of the old ideas and whims which have been common for years among some farm butter makers, such as tempering cream by the sense of feeling or determining acidity by taste. Butter owes its good qualities very largely to its treatment in the ripening process. The essential features of good butter making are pure sweet cream of proper consistency ripened rather slowly at the proper ripening temperature. The churning temperature is governed by the per cent of fat and degrees of ripeness of the cream, also character of the herd at period of lactation. The temperature should be such that forty to sixty minutes will be required for churning. Cream ought never to be churned when it breaks in from five to ten minutes, as such handling is ruinous in point of quality and economy.

Excessive washing of butter is always at the expense of the flavor. If in just the right condition it requires very little washing. Some prefer to do the washing with brine and good results are obtained in this way. Less of the flavor it taken out of the butter when washed with brine than with clear water. Color and salt of the best quality should be used in quantities to suit the consumer. Working is important; that is, it is important to do just as little of it as will answer the purpose of evenly incorporating the salt and removing moisture. Strict cleanliness should be rigidly observed with every implement and in every operation from the beginning to end, not one day in seven, but every day in the year so long as the business continues.—Farm and Ranch.

Correct Use of County Jails.

To the reader it may sound like the repetition of a well known truth to say that our county jails are places for the safekeeping of persons accused or suspected of breaking the law until they can be properly tried. But it may not be so generally known that only three states in the union make this use of them. South Carolinians should be proud of this fact even though our jails are not all that might be in the nature of reformatory institutions.

NOTICE!



Concordia Lodge No. 50, A. F. M. will hereafter hold its regular communication on the SECOND

MONDAY night of each month instead of Friday night as heretofore. All members are kindly requested to observe the change and be present accordingly.

J. H. CANTELOU, W. M.
Edgefield, S. C., August 1, 1921.



Eyes scientifically examined and glasses properly fitted.

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Optometrist-Optician,
Edgefield, S. C.

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ENGINES
Pumping, Wood Sawing and Feed Grinding Outfits

CARDUI HELPED REGAIN STRENGTH

Alabama Lady Was Sick For Three
Years, Suffering Pain, Nervous
and Depressed—Read Her
Own Story of Recovery.

Paint Rock, Ala.—Mrs. C. M. Stegall, of near here, recently related the following interesting account of her recovery: "I was in a weakened condition. I was sick three years in bed, suffering a great deal of pain, weak, nervous, depressed. I was so weak, I couldn't walk across the floor; just had to lay and my little ones do the work. I was almost dead. I tried every thing I heard of, and a number of doctors. Still I didn't get any relief. I couldn't eat, and slept poorly. I believe if I hadn't heard of and taken Cardui I would have died. I bought six bottles, after a neighbor told me what it did for her.

"I began to eat and sleep, began to gain my strength and am now well and strong. I haven't had any trouble since. . . I sure can testify to the good that Cardui did me. I don't think there is a better tonic made and I believe it saved my life."

For over 40 years, thousands of women have used Cardui successfully, in the treatment of many womanly ailments.

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DO YOU WANT A JOB?

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How To Give Quinine To Children.
FEBRILINE is the trade-mark name given to an improved Quinine. It is a Tasteless Syrup, pleasant to take and does not disturb the stomach. Children take it and never know it is Quinine. Also especially adapted to adults who cannot take ordinary Quinine. Does not nauseate nor cause nervousness nor ringing in the head. Try it the next time you need Quinine for any purpose. Ask for 2-ounce original package. The name FEBRILINE is blown in bottle. 25 cents

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