

Conclusions of Rural Credits Commission Laid Before Governors.

Colorado Springs, Colo., Aug. 26.—Former and present Executives from twenty-five States gathered here today for the opening of the annual conference of Governors. With them sat Secretary of the Interior Franklin K. Lane, the personal representative of President Wilson, to advise them relative to policies of the Federal government.

The report of the Rural Credits Commission was presented to the conference by Gordon Jones, of Denver, in the absence of Senator Fletcher, its chairman.

Rural Organization Wanted.
"The commission is deeply impressed with the vital importance of a thoroughly organized and united rural population," said Senator Fletcher in an authorized statement from the commission which he included in his report.

"In this respect the countries of Europe offer a lesson which may not long be disregarded in America without serious consequences. The agricultural interests of most European countries visited by the commission are organized along one or more of the following lines: Credit, production, distribution and social organization, for the betterment of country life."

Definite recommendations by the commission as the result of its extensive investigation of European farming credit systems, will not be formulated until certain committees have gone through a mass of data and prepared it for consideration of the entire commission.

Senator Fletcher made it clear, however, that emphatic recommendations would be made for a system of rural banking through which farmers could secure better loans, and through which they could finance their own co-operative producing, buying and selling organizations.

President Wilson's recent statement that "a distinct system of banking must be provided for rural credits are to be successfully and adequately supplied" was referred to by Senator Fletcher as a promise that Federal legislation will soon be taken up, with a view to relieving the financial handicaps under which American farming is carried on.

European Credit Systems.

"These European credit systems," he added, "are of two kinds, those providing personal, short time credit for operating purposes, and those providing long time mortgage credit for works of permanent development and purchase."

The more highly developed short time credit systems, said the report, bring all the farmers together in an organization where they assume personal liability for the society's debts. The society pays interest on deposits and loans to its members at 5 or 6 per cent, and gives to each band of farmers the money with which it can finance co-operative selling, buying and producing organizations.

The other kind of credit is found in mortgage-bond societies which hold long-time mortgages bearing a moderate interest and automatically discharging part of their principal each year.

"This form of mortgage credit would mean more money for machinery, more for purchasing land and for developing poor land," said Senator Fletcher in his report. "It means fewer tenants and more owners. It means better rural life conditions."

The preliminary statement prepared by the rural credits commission and contained in Senator Fletcher's report, said in part:

"The organization for the provision of personal credit facilities are as highly developed as are the systems of commercial banking. The prevailing rate of interest paid by the farmers for short-time loans is from 4 to 5 1/2 per cent. The terms offered European farmers are generally better designed to meet the peculiar requirements of agriculturists than are the terms obtainable to-day by the American farmers."

The "personal credit" organizations, it added, are usually co-operative societies.

"These short time credit societies furnish cheap, safe and elastic credit to their members by reason of their control by farmers, and are organizations exclusively in the interest of farmers, who operate them at nominal cost and without seeking dividend profit to such societies," said the statement.

"It is the opinion of many leaders of this movement in Europe that the question of rural credit ought not to be divorced from co-operation for business purposes and the general organization of community life in rural districts. The studies of the commission emphasize the necessity of defining the functions on the one hand of the government and on the other of voluntary organizations in promoting the development of country life."

The commission on rural credits,

with representatives of the American government, twenty-nine States, four Canadian Provinces and several independent American organizations, went to Europe in April a year after the Southern Commercial Congress, and David Lubin, of the International Institute of Agriculture, had begun the movement for its appointment.

Its members studied the farming and credit systems of eighteen principal European countries, receiving the close co-operation of the State Department, the governments of foreign countries and business and financial interests abroad.

Senator Fletcher in his report today to the Governors urged them to undertake earnest co-operation with the rural credits commission, which has established permanent headquarters in Washington. The first active steps of a national character, he indicated, will be toward the establishment of an adequate system of rural banking, through which a great scheme of co-operation and country developments can be built up.

Meat Seven Years on Ice.

Philadelphia, Aug. 28.—More than 100,000 pounds of meat and eggs, which have been in cold storage houses of this city since 1906 have been condemned by agents for the State Dairy and Food Commission, and warrants have been issued today for the arrest of the dealers responsible for the "unfit" products. In addition 10,000 pounds of game, which was stored in 1911, was tagged as unfit for food.

Under the new cold storage act, which went into effect August 14th, there is a penalty of \$500 or imprisonment, or both, for storing beef more than four months; pork, sheep and lamb six months; veal three months; butter and fish nine months; fowls, drawn, five months; undrawn, ten months.

Mother of Eighteen Children.

"I am the mother of eighteen children and have the praise of doing more work than any young woman in my town," writes Mrs. C. J. Martin, Boone Mill, Va. "I suffered for five years with stomach trouble and could not eat as much as a biscuit without suffering. I have taken three bottles of Chamberlain's Tablets and am now a well woman and weigh 168 pounds. I can eat anything I want to, and as much as I want and feel better than I have at any time in ten years. I refer to any one in Boone Mill or vicinity and they will vouch for what I say." Chamberlain's Tablets are for sale by all dealers. adv.

Anderson Intelligence Sold.

Anderson, Aug. 28.—The Anderson Intelligence, one of the oldest semi-weekly papers in the State, has been sold to a syndicate of local people and the transfer will be made on September 1st. The idea has been in progress for several days. The price has not been made public, but it is understood on good authority it is between \$15,000 and \$20,000. The Intelligence has had a wide circulation and has been a good paying proposition. The editor and proprietor, V. B. Cheshire, says he has made no definite plans for the future, but is considering going into politics and may be a candidate for Congress from the Third District or Lieutenant Governor.

THOMAS F. PARKER RESIGNS.
Thomas M. Marchant Has Been Named As His Successor.

Greenville, Aug. 28.—At a meeting of the board of directors of the Victor Manufacturing Co. and of the Monaghan Mills, held on Tuesday, the resignation of Thos. F. Parker as president of these two mills was accepted and Thos. M. Marchant was elected as his successor in each instance. Mr. Marchant has been vice president of the mills individually for some time past. M. L. Marchant was chosen vice president of the mills.

No statement could be secured from the officials of the mills last night as the information was not obtained until a late hour, though it is presumed that the resignation of Mr. Parker is in accordance with a rumor which has been current that he would retire from active participation in the conduct of the mills of which he was president. This does not affect the Parker Mills Company, of which Lewis W. Parker is president, as Thos. F. Parker was president of these mills individually, though they were in the Parker Cotton Mills Company.

Diarrhoea Quickly Cured.

"I was taken with diarrhoea, and Mr. Yorks, the merchant here, persuaded me to try a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy. After taking one dose of it I was cured. It also cured others that I gave it to." writes M. E. Gebhart, Oriole, Pa. That is not at all unusual. An ordinary attack of diarrhoea can almost invariably be cured by one or two doses of this remedy. For sale by all dealers. adv.

Even light wine has been known to produce a dark brown taste.

PRESIDENT AGAIN AP-PEARS BEFORE CONGRESS

In Sound and Statesmanlike Paper Mr. Wilson Announces to Congress His Beliefs as to the Needs of the Situation in Mexico—Urges All Americans Who Can to Leave Republic.

Washington, Aug. 27.—President Wilson in person addressed Congress today on the Mexican situation as follows:

Gentlemen of the Congress: It is clearly my duty to lay before you, very fully and without reservation, the facts concerning our present relations with the republic of Mexico. The deplorable posture of affairs in Mexico, I need not describe, but I deem it my duty to speak very frankly of what this government has done and shall seek to do in fulfillment of its obligation to Mexico herself, as a friend and neighbor, and to American citizens whose lives and vital interests are daily affected by the distressing conditions which now obtain beyond our southern border.

Those conditions touch us very nearly. Not merely because they lie at our very doors. That, of course, makes us more vividly and more constantly conscious of them, and every instinct of neighborly interest and sympathy is aroused and quickened by them; but there is only one element in the determination of our duty. We are glad to call ourselves the friends of Mexico, and we shall, I hope, have many an occasion in happier times as well as in these days of trouble and confusion, to show that our friendship is genuine and disinterested, capable of sacrifice and every generous manifestation.

Peace in Mexico Means Much.

The peace, prosperity and contentment of Mexico means more, much more, to us than merely an enlarged field for our commerce and enterprise. They mean an enlargement of the field of self-government and the realization of the hopes and rights of a nation with whose best aspirations, so long suppressed and disappointed, we deeply sympathize. We shall yet prove to the Mexican people that we know how to serve them without first thinking how we shall serve ourselves.

But we are not the only friends of Mexico. The whole world desires her peace and progress; and the whole world is interested as never before. Mexico lies at last where all the world looks on. Central America is about to be touched by the great routes of the world's trade and intercourse, running free from ocean to ocean at the isthmus. The future has much in store for Mexico, as for all the States of Central America. But the best gifts can come to her only if she be ready and free to receive them and to enjoy them honorably.

America Waits on Development.

America, in particular—America north and south and upon both continents—waits upon the development of Mexico and that development can be sound and lasting only if it be the product of a genuine freedom, a just and ordered government founded upon law. Only so can it be peaceful or fruitful of the benefits of peace. Mexico has a great and enviable future before her, if only she choose and attain the paths of honest constitutional government.

The present circumstances of the republic, I deeply regret to say, do not seem to promise even the foundations of such a peace. We have waited many months, months full of peril and anxiety, for the condition there to improve, and they have not improved. They have grown worse rather. The territory in some sort controlled by the provisional authorities at Mexico City has grown smaller, not larger; the prospect of the pacification of the country, even by arms, has seemed to grow more and more remote; and its pacification by the authorities at the capital is evidently impossible by any other means than force.

Huerta Failed to Make Good.

Difficulties more and more entangle those who claim to constitute the legitimate government of the republic. They have not made good their claim in fact. Their successes in the field have proved only temporary. War and disorder, devastation and confusion seem to threaten to become the settled fortune of the distracted country.

As friends we could wait no longer for a solution which every week seemed further away. It was our duty at least to volunteer our good offices—to offer to assist, if we might, in effecting some arrangement which would bring relief and peace and set up a universally acknowledged political authority there.

Accordingly, I took the liberty of sending Hon. John Lind, formerly Governor of Minnesota, as my personal spokesman and representative, to the City of Mexico, with the following instructions:

Instructions Wilson Gave to Lind.

"Press very earnestly upon the attention of those who are now exercising authority or wielding influence in Mexico the following considerations and advice:

"The government of the United States does not feel at liberty any longer to stand inactively by, while it becomes daily more and more evident that no real progress is being made toward the establishment of a government at the City of Mexico which the country will obey and respect."

"The government of the United States does not stand in the same case with the other great governments of the world in respect to what is happening or what is likely to happen in Mexico. We offer our good offices not only because of our genuine desire to play the part of a friend, but also because we are expected by the powers of the world to act as Mexico's nearest friend."

Acted for Good of Mexico.

"We wish to act in these circumstances in the spirit of the most earnest and disinterested friendship. It is our purpose in whatever we do or propose in this perplexing and distressing situation not only to pay the most scrupulous regard to the sovereignty and independence of Mexico—that we take as a matter of course to which we are bound by every obligation of right and honor—but also to give every possible evidence that we act in the interest of Mexico which they may feel that they have the right to press."

"We are seeking to counsel Mexico for her own good and in the interest of her own peace, and not for any other purpose whatever. The government of the United States would deem itself discredited if it had any selfish or ulterior purpose in transactions where the peace, happiness and prosperity of a whole people are involved. It is acting as its friendship for Mexico, not as any selfish interest, dictates."

A satisfactory settlement seems to us to be conditioned on—

"a. An immediate cessation of fighting throughout Mexico, a definite armistice solemnly entered into and scrupulously observed.

"b. Security given for an early and free election in which all will agree to take part.

"c. The consent of Gen. Huerta to bind himself not to be a candidate for election as President of the republic at this election, and,

"d. The agreement of all parties to abide by the results of the election and co-operate in the most loyal way in organizing and supporting the new administration."

Mr. Lind executed his delicate and difficult mission with singular tact, firmness and good judgment, and made clear to the authorities at the City of Mexico not only the purpose of his visit, but also the spirit in which it had been undertaken. But the proposals he submitted were rejected, in a note the full text of which I take the liberty of laying before you.

I am led to believe that they were rejected partly because the authorities at Mexico City had been grossly misinformed and misled upon two points. They did not realize the spirit of the American people in this matter, their earnest friendliness and yet sober determination that some just solution be found for the Mexican difficulties; and they did not believe that the present administration spoke, through Mr. Lind, for the people of the United States. The effect of this unfortunate misunderstanding on their part is to leave them singularly isolated and without friends who can effectually aid them.

So long as the misunderstanding continues we can only await the time of their awakening to a realization of the actual facts. We cannot trust our good offices upon them. The situation must be given a little more time to work itself out in the new circumstances; and I believe that only a little while will be necessary.

For the circumstances are new. The rejection of our friendship makes them new and will inevitably bring its own alterations in the whole aspect of affairs. The actual situation of the authorities at Mexico City will presently be revealed.

It is Our Duty to Be Patient.

Meanwhile, what is it our duty to do? Clearly, everything that we do must be rooted in patience and done with calm and disinterested deliberation. Impatience on our part would be childish, and would be fraught with every risk of wrong and folly. We can afford to exercise the self-restraint of a really great nation which realizes its own strength

and seems to misuse it. It was our duty to offer our active assistance. It is now our duty to show what true neutrality will do to enable the people of Mexico to set their affairs in order again and wait for a further opportunity to offer our friendly counsels. The door is not closed against the resumption, either upon the initiative of Mexico or upon our own, of the effort to bring order out of the confusion by friendly co-operative action, should fortunate occasion offer.

While we wait, the contest of the rival forces will undoubtedly for a little while be sharper than ever just because it will be plain that an end must be made of the existing situation and that very promptly; and with the increased activity of the contending factions will come, it is to be feared, increased danger to the non-combatants in Mexico as well as to those actually in the field of battle.

Urges Americans to Leave.

The position of outsiders is always particularly trying and full of hazard where there is civil strife and a whole country is upset. We should earnestly urge all Americans to leave Mexico at once and should assist them to get away in every way possible—not because we would mean to slacken in the least our efforts to safeguard their lives and their interests, but because it is imperative that they should take no unnecessary risks when it is physically possible for them to leave the country.

We should let every one who assumes the air of authority in every part of Mexico know in the most unequivocal way that we shall vigilantly watch the fortunes of those Americans who cannot get away and shall hold those responsible for their sufferings and losses to a definite reckoning. That can be and will be made plain beyond the possibility of a misunderstanding.

No Arms or Munitions.

For the rest I deem it my duty to exercise the authority conferred upon me by the law of March 4th, 1913, to see to it that neither side to the struggle now going on in Mexico receive any assistance from this side of the border. I shall follow the best practice of nations in the matter of neutrality by forbidding the exportation of arms of any kind from the United States to any part of the republic of Mexico—a policy suggested by several interesting precedents and certainly dictated by many manifest considerations of practical expediency. We cannot in the circumstances be the partisans of either party to the contest that now distracts Mexico, or constitute ourselves the virtual umpire between them.

I am happy to say that several of the great governments of the world have given this government their generous moral support in urging upon the provisional authorities at the City of Mexico the acceptance of our proffered good offices in the spirit in which they were made.

Will Triumph as Mexico's Friend.

We have not acted in this matter under the ordinary principles of international obligation. All the world expects us in such circumstances to act as Mexico's nearest friend and intimate advisor. This is our immemorial relation towards her.

There is nowhere any serious question that we have the moral right in the case or that we are acting in the interest of a fair settlement and of good government, not for the promotion of some selfish interest of our own.

If further motive were necessary than our own good will towards a sister republic and our own deep concern to see peace and order prevail in Central America, this consent of mankind to what we are attempting, this attitude of the great nations of the world towards what we may attempt in dealing with this distressed people at our doors, should make us feel the more solemnly bound to go to the utmost length of patience and forbearance in this painful and anxious business.

"The steady pressure of moral force will before many days break the barriers of pride and prejudice down and we shall triumph as Mexico's friends more than we could triumph as her enemies—and how much more handsomely, with how much higher and finer satisfactions of conscience and of honor!"

The government of the United States will be glad to play any part in this statement, or in its carrying out, which it can play honorably and consistently with international right. It pledges itself to recognize and in every way possible and proper to assist the administration chosen and set up in Mexico in the way and on the conditions suggested.

Taking all the existing conditions into consideration, the government of the United States can conceive of no reasons sufficient to justify those who are attempting to shape the policy or exercise the authority of Mexico in declining the offices of friendship thus offered. Can Mex-

No Comment to Make on Wilson's Message—No Excitement.

Mexico City, Aug. 28.—The Mexican government is silent on the message which the President of the United States read before Congress outlining the situation in this republic and the attitude of the United States government. The minister of foreign affairs, Federico Gamboa, was advised by private message of the delivery and contents. He declared that the officials of the Mexican government had no comment to make.

"We are authorizing," said the minister, "the publication of the original notes exchanged, which I understand are contained in President Wilson's message and the further publication of the two supplementary notes, the latest of which was sent to Mr. Lind at Vera Cruz last night. They speak for themselves. They are the only comment we have to make."

It was not until night that any great number of the Mexican people were aware of the character of President Wilson's message. None of the afternoon papers published any of it, the only account of the proceedings in the American Congress reaching the city through private telegrams and messages to the government.

Government officials refrained from comment, reserving their expressions until after consultation. In no quarter did the message arouse great excitement, as the government agents, as well as press dispatches, had forewarned Gen. Huerta and his official family as to what to expect.

Mexico's counter-policy has been well understood for several days, and officials join in declaring that the attitude of the United States will cause no change in the stand Mexico has taken. For days rumors have been current that Gen. Huerta would resign or that he would at least accede to enough of Washington's demands to permit a continuation of negotiations. However, a cabinet minister said this afternoon that Huerta was determined not to quit office, and that the summoning to the capital of Gen. Trevino had nothing to do with a change in the Presidency. Huerta appears to believe that the pacification of the country can yet be accomplished by him.

3,500 SOLDIERS ARE KILLED.

Insurgent Efforts to Take Mexican City are Bloodily Repulsed.

Laredo, Texas, Aug. 28.—Thirty-five hundred men perished in the seven Constitutional attacks on Torreon, between July 17 and July 28, and since that time fever has become epidemic, food is scarce, and no relief has been able to reach the city.

This news was brought to-day by travelers from the vicinity of Torreon, who received information by courier last Monday. Not more than twenty-five Americans remain in the city and all are reported safe.

The constitutionalists are reported to have lost 3,000 men, most of them in a disastrous attempt to flood the city by diverting the course of the Nazas river from its head gates through the valley. They were caught in a cross-fire from the Federal machine guns. They later withdrew to Durango. The Federal loss was about 500.

Reports were also received here to-day of the burning of the La Bella Union Cotton Print Factory, ten miles from Saltillo, Friday of last week, by a band of rebels under Juan Muniz. It is stated that Muniz first demanded a "loan" of 300,000 pesos, which was refused. Muniz reduced his demands to 10,000 pesos, and when this was ignored the plant, valued at one million pesos (\$500,000), was destroyed. Four hundred men are out of employment as a result. William Purcell, an English banker, is said to have been the principal owner of the factory.

Burning of wheat fields and other depredations are charged to the band.

Despondency

is often caused by indigestion and constipation, and quickly disappears when Chamberlain's Tablets are taken. For sale by all dealers. adv.

Ship Fire-Swept—1,200 on Board.

New York, Aug. 28.—Flames swept the steamship Imperator early today as it lay in the Hoboken dock. This is the largest boat afloat. The crew and 1,131 steerage passengers were aboard. Two perished fighting the flames. Tons of water poured into the steamer's hold and it listed 15 degrees.

To give the civilized world a satisfactory reason for rejecting our good offices? If Mexico can suggest any better way in which to show our friendship, serve the people of Mexico and meet our international obligations, we are more than willing to consider the suggestion.