

PROSPECT OF EARLY LOANS FOR FOOD POOR

Program for Using Fund
of \$20,000 Not Yet
Completed.

By Scripps-Howard Newspaper Alliance
WASHINGTON, Feb. 21.—Prospects of food loans in the immediate future for drought-stricken and hungry farmers do not appear bright.

After conferring with various agricultural and banking experts, Secretary of Agriculture Hyde indicated that a complete program for administering the \$20,000,000 "food" loan had not been worked out.

A use for \$9,000,000 of the total appropriation has been decided, but this use does not involve food, so far as the department of agriculture is concerned.

Hyde said that \$9,000,000 will be advanced soon to individuals in the drought areas to be used for the purchase of stock in "agriculture credit organizations" which the borrowers will have to form themselves.

The arrangements is not simple, but as explained by Hyde, it has been adopted for the purpose of rehabilitating a bad credit situation.

Farmers must band together,

form an "agricultural credit organization" and then apply for a loan from the \$20,000,000 "food" fund. The money advanced by the government will be used to purchase sufficient stock in this credit enterprise to satisfy the requirements of the intermediate credit banks which will rediscount notes for the farm organization.

The law requires that the credit groups have at least \$10,000 paid in and unpreserved capital, but the federal farm loan board has always felt that such a small institution was not a good risk. Consequently, it is believed, the minimum will be set at \$25,000 under the present plan.

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