

QUESTIONS ON FARM LOAN ACT ARE ANSWERED

Statement on U. S. Rules Is Issued by State Bank Director.

List of questions pertaining to loans to farmers under the emergency farm mortgage act were answered today by Richard A. McKinley, banking department director, co-operating with the federal land bank of Louisville in applying the act.

Issuance of \$2,000,000,000 in bonds to federal land banks is authorized by the mortgage act. Interest of 4 per cent on these bonds is guaranteed by the United States treasury. Loans can be made to farmers at an interest rate of 4 1/2 per cent through National Farm Loan Associations and at 5 per cent in territory where there are no such organizations.

Principal May Be Delayed

Questions answered by McKinley follow: Q—Will there be payments on the principal in addition to the interest?

A—If a borrower is not in default with respect to any covenant in his mortgage, that is, if his taxes and interest are paid and his insurance is maintained, he will not be required to pay on the principal of his loan during the first three years. He may, however, make payments on the principal if he wishes to do so.

Q—Are funds provided for loans on second mortgage and chattel security?

A—Congress provided that the Reconstruction Finance Corporation should furnish the land bank commissioner with \$200,000,000 to be loaned on farm real estate and personal property, including crops of the farmer. If on real estate only, such loans may be made on regular land bank terms, but if personal property is included the term of loan can not exceed thirteen years, including the first three years when no payment on the principal may be required.

Limits Are Set Out

Q—How much can an individual farmer borrow under these two plans?

A—He may borrow from a Federal Land bank, an amount not exceeding 50 per cent of the normal value of his land and 20 per cent of the value of the permanent insurable improvements to the farm and not exceeding \$50,000 from the land bank commissioner. He may borrow not more than 75 per cent of the normal value of the property including all prior liens and not exceeding \$5,000, the interest rate to be 5 per cent. Of course, the farmer's ability to make the payments on his loans, if given normal prices, must be taken into consideration in determining the amount to be loaned.

Q—On what basis is farm land being appraised?

A—The loan act provides that in making the appraisal the value of the land for agricultural purposes shall be the basis of appraisal and the earning power of the land shall be a principal factor.

Estimate Crop Earnings

Q—How do the appraisers estimate the earning power?

A—They estimate what the land will produce in terms of crops, livestock, and livestock products common to the farm, and community and what such products would be worth at normal prices.

Q—What is meant by normal prices?

A. The prices of 1909 to 1914 have been adopted as representing a stable and normal period of agriculture, with the exception that for tobacco, the normal price is defined as the average of the period 1919 to 1929. The appraisal force in Indiana had to be expanded very rapidly to meet the recent flood of applications and some mistakes are bound to be made, but every effort is being made to give the farmer a fair appraisal.

Secretary to Assist

Q—How does a farmer proceed to get his indebtedness refinanced under these plans?

A—The farmer should get in touch with the secretary-treasurer of the National Farm Loan Association in his territory, who will be prepared to give him advice and help him in making out his application. The local banker or the county agent should be able to put the farmer in touch with the local secretary-treasurer, or he may write the Federal Land bank of Louisville.

Q—If the farmer's indebtedness exceeds the amount he can expect to get under appraisal of his property, is there anything he can do?

A. The law provides that a commissioner's loan can not be granted unless it clears up the entire indebtedness of the farmer, it having been felt that unless the farmer had 25 per cent equity in his farm, his chances of working out were very remote. Frequently, however, the creditors of a heavily involved farmer, in order to get cash at once, are willing to accept less than the face value of the obligations which they hold, but which they might never be able to collect. Any such debt adjustments must be worked out by the farmer and his creditors.

Q. If farmers have other questions about these loans where should they send them?

A. To the Federal Land Bank, Louisville, Ky., which serves the Fourth Federal Land Bank district, consisting of the states of Indiana, Ohio, Kentucky and Tennessee.

TO-NIGHT
JACK FROST SINGS
Melody Moments
JOSEF PASTERNAK
JOHN L. FOGARTY
The Hotshot Trio
W. W. and N. B. C. chain
8:30-9:30 P. M.
EVERY MONDAY EVENING

Tonight's Radio Excursion

MONDAY

5:00—Vernice Ensemble (NBC) WEAF.
5:15—H. B. O. Hangers (CBS).
5:30—X Sisters (NBC) WJZ.
5:45—Mildred Bailey (CBS).
5:55—Adventures of Tom Mix (NBC) WJZ.
6:00—Lowell Thomas (NBC) WJZ.
6:15—Myrt and Marge (CBS).
6:30—Charles Leland (NBC) WEAF.
6:45—Coverly Davis orchestra (NBC).
7:00—Just Plain Bill (CBS).
7:15—Baby Face Martin (NBC) WJZ.
7:30—Lum & Abner (NBC) WEAF.
7:45—Buck Rogers (CBS).
8:00—Martin's orchestra and quartet (CBS).
8:15—Golden's orchestra and soloists (NBC).
8:30—Boyd Carter (CBS).
8:45—The Goldbergs (NBC) WEAF.
9:00—Happy Hangers (CBS).
9:15—Dramatic Sketch (NBC) WEAF.
9:30—The Komads (NBC) WJZ.
9:45—Edwin C. Hill (CBS).
10:00—Two Blue Team (CBS).
10:15—Floyd Gibbons Young's orchestra (NBC) WEAF.
10:30—Fotah & Perlmutter (NBC) WJZ.
10:45—Red Davis (NBC) WJZ.

8:00—Kate Smith (CBS).
8:15—Agnes Moorehead & Shilkret's orchestra (CBS).
8:30—Minstrel Show (NBC) WJZ.
8:45—Ship of Joy (NBC) WEAF.
9:00—Lham Jones orchestra, Gertrude Nielsen, Lulu McConnell (CBS).
9:15—Melody Moments (NBC) WJZ.
9:30—The Contented program (NBC) WEAF.
9:45—Andre Kostelanetz presents (CBS).
10:00—National Catholic Charities (NBC) WJZ.
10:15—Julius Lande, violinist (NBC) WEAF.
10:30—NRA & Marge (CBS).
10:45—Pageant (NBC) WENR.
11:00—Barlow and New World Symphony (CBS).
11:15—Lum & Abner (NBC) WEAF.
11:30—New Service (CBS).
11:45—Rogers orchestra (NBC) WEAF.
12:00—Post Prince (NBC) WJZ.
12:15—Casa Loma orchestra (CBS).
12:30—Denny's orchestra (NBC) WEAF.
12:45—Southern Symphony (NBC) WJZ.
1:00—Belasco's orchestra (CBS).
1:15—Bestor's orchestra (NBC) WJZ.
1:30—Rapp's orchestra (CBS).
1:45—Merz's orchestra (NBC) WEAF.
2:00—Gerston's orchestra (NBC) WJZ.

WFBM (1230) Indianapolis

(Indianapolis Power and Light Company)
MONDAY
P. M.
3:30—Bohemians.
3:45—Russian Symphony orchestra (CBS).
4:00—To be announced.
4:15—Bohemians.
4:30—Buck Rogers (CBS).
4:45—Happy Hangers (CBS).
5:00—Evelyn C. Hill (CBS).
5:15—Manhattan Serenaders (CBS).
5:30—Pray and Bragioni (CBS).
5:45—Evening in Paris (CBS).
6:00—Kenton Downey and orchestra (CBS).
6:15—Big Show (CBS).
6:30—Evelyn C. Hill (CBS).
6:45—Myrt and Marge (CBS).
7:00—New World Symphony (CBS).
7:15—News (CBS).
7:30—Casa Loma orchestra (CBS).
7:45—Leon Belasco orchestra (CBS).
8:00—Berney Rapp orchestra (CBS).
8:15—Kenton Downey and orchestra (CBS).
8:30—Sign off.

WKBF (1400) Indianapolis

(Indianapolis Broadcasting, Inc.)
MONDAY
P. M.
4:30—To be announced.
4:45—Vernice Ensemble (WEAF).
5:00—To be announced.
5:15—Twenty Fingers in Harmony (WEAF).
5:30—St. Regis orchestra (WEAF).
5:45—Reflections (WJZ).
6:00—Jordani (WJZ).
6:15—To be announced.
6:30—To be announced (WEAF).
6:45—Buddies orchestra.
7:00—Bridge game.
7:15—Julius Lande, Troubadour of Violin.
7:30—Harry Benson.
7:45—Lum & Abner (WEAF).
8:00—Jack Denny's orchestra.
8:15—Sign off.

WLW (700) Cincinnati

MONDAY
P. M.
4:30—Sophisticated Lady.
4:45—Ma Perkins.
5:00—Singing Lady (NBC).
5:15—The Crispin Annie (NBC).
5:30—Jack Armstrong.
5:45—Joe Emerson and orchestra.
6:00—Bob Newhall.
6:15—Amos 'n' Andy (NBC).
6:30—Lum & Abner (NBC).
6:45—Red Davis.
7:00—Lum & Abner and orchestra.
7:15—Morris Newman and orchestra.
7:30—Weiner Minstrel (NBC).
7:45—Chief Postman and orchestra (NBC).
8:00—Morgan L. Eastman's orchestra.
8:15—Zero hour.
8:30—Gene Burdell dance orchestra.
8:45—Serenade. Virginia Marico orchestra.
9:00—Hollywood on the Air (NBC).
9:15—Benny Meritt orchestra (NBC).
9:30—Midnight—Moon river.
9:45—Sign off.

HIGH SPOTS OF MONDAY NIGHT'S PROGRAMS

7:15—Columbia—Edwin C. Hill.
7:30—NBC (WJZ)—Potash and Perlmutter.
7:45—NBC (WEAF)—Victor Young's orchestra, Floyd Gibbons.
8:00—NBC (WJZ)—Minstrel show.
8:15—CBS—Morton Downey with Renard's orchestra.
8:30—Columbia—The Big Show.
10:00—Columbia—Barlow and Columbia Symphony orchestra.
11:00—NBC (WEAF)—Hollywood on the Air.

Morton Downey, popular tenor, will fall in line with "The Parade of the Champions" over WFBM and the Columbia network from 8:15 to 9 p. m.

The Big Bad Wolf will spend an "Evening in Paris," with Nat Shilkret's orchestra when the maestro features Anne Ronnell's already famous hit from Walt Disney's picture, "Three Little Pigs," over WFBM and the Columbia network Monday from 8 to 8:15 p. m.

Memories of war-time days in France will be recalled in the broadcast of the Greater Minstrel program, dedicated to the American Legion convention in Chicago, over WLW and NBC network Monday at 8 to 8:30 p. m.

"The Big Show's" second pageant of music and humor will be presented over WFBM and the Columbia network Monday from 8:30 to 9 p. m.

The sparkling, unusually tuneful overture to "Matrimonio Segreto" (The Secret Marriage) will open the program of light symphony works to be played by the New World Symphony orchestra under the direction of Howard Barlow, Monday from 10 to 10:15 p. m. over WFBM and the Columbia network.

HITCH-HIKER DIES HERE

Cerebral Hemorrhage Is Fatal to California a.m.

Matthew Kramer, 72, roomer at 116 West Washington street, died of a cerebral hemorrhage Saturday night. Police said they were told by the widow, Mrs. Alice Kramer, that she and her husband were from San Diego, Cal., and had hitch-hiked to Indianapolis.

Investigation of the death was made by Dr. John E. Wyttenbach, deputy coroner.

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5 NEW PASTORS NAMED TO M. E. CHURCHES HERE

Appointments Announced at Annual Conference of Denomination.

Following the closing session of the one hundred second annual meeting of the Indiana conference of the Methodist church, appointments of new pastors to five Methodist churches in Indianapolis was made public by Bishop Edgar E. Blake of Detroit, resident bishop of this area. The conference closed Sunday in the North M. E. church.

The changes include the appointment of the Rev. E. Earl Jones of West Newton, to take the place of the Rev. W. B. Grimes, as pastor of Bellaire M. E. church; the Rev. W. G. Wedding, succeeding the Rev. R. L. Dove at the Forest Manor M. E. church; the Rev. R. L. Dove, succeeding the Rev. C. R. Fitz at the Morris Street M. E. church; the appointment of the Rev. L. C. Murr, now of Lawrence, to take the place of the Rev. R. A. Shumaker at the Shelby Street M. E. church; and the Rev. J. R. Flanagan to succeed the Rev. G. H. Murphy at Trinity M. E. church.

The Rev. C. R. Fitz, retiring pastor at Morris Street M. E. church, is transferred to Laurel, the Rev. R. A. Shumaker of Shelby Street M. E. church goes to Castleton, and the Rev. G. H. Murphy of Trinity and the Rev. W. B. Grimes of Bellaire M. E. church, are retired.

Preceding the announcement of the appointments, ordination services for deacons and elders were held. The meeting next year will be held in Columbus.

Contract Bridge

BY W. E. M'KENNEY

Secretary American Bridge League

I BELIEVE that the play of the cards at auction was more difficult than it is at contract.

At contract, the bidding helps you to locate certain high cards. However, at auction, you quite often would make an original bid and every one would pass.

You then would have nothing to guide you except the drop of the cards to aid you in locating the missing high cards.

Today's hand is from our good friend, Ralph R. Richards of California, founder and first president of the American Bridge League, and rated as one of the country's greatest card players. Mr. Richards is always quick to recognize an end play or a squeeze.

At most tables, the players reached the small slam contract in spades and received the queen of diamonds opening, which was won with the declarer's ace. Then two rounds of spades were taken and the king of diamonds cashed.

Now most players cashed their ace and king of hearts and led a small heart, not caring whether East or West won the trick, either one would have to lead to a club tenace or, if they led a diamond, it could be ruffed in dummy and the declarer could discard the deuce of clubs.

HOWEVER, Mr. Richards immediately recognized that there was a possible chance of making seven, so instead of playing his ace and king of hearts, he led the deuce of clubs and then a small club, and there is no distribution of the clubs whereby he could lose his contract of six odd.

Even though the club finesse failed, he still would have the jack of clubs in dummy on which to discard his losing heart. However, the club finesse held, and Mr. Richards

♠ A-Q-J-8
♥ A-4-3
♦ K-2
♣ A-J-4-3

♠ 6-5
♥ 7-5-2
♦ Q-J
♣ 10-9-8-7-6-5

NORTH
WEST
EAST
SOUTH

♠ A-K-10-7-2
♥ A-K-10-6
♦ A-6
♣ K-10-2

then cashed his king of clubs and ran off three spade tricks.

East found himself hopelessly squeezed. He could not discard the queen of clubs or dummy's jack will be good so he must bear down to the queen and jack of hearts. Mr. Richards then led his ace and king of hearts, and his ten of hearts was good for the thirteenth trick.

He had thus made an extra trick, and in no way did he jeopardize his small slam contract.

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SELF-INFLICTED BURNS CAUSE YOUTH'S DEATH

Former Mental Patient Sets Fire to His Night Clothing.

A suicide by fire, Robert Taylor, 19, of 541 Lord street, died in city hospital last night of burns he inflicted Sept. 9 when he set fire to his night clothing.

The youth, a son of Mr. and Mrs. John Taylor, had been at the hospital previously as a mental patient. Verdict of suicide was returned following a coroner's investigation.

TECH GIRL, 16, IS HEROINE IN RIVER RESCUE

Dives Into Swollen Stream to Rescue Woman in Boat Mishap.

Clinging to the side of an overturned motorboat which foundered in White river yesterday, Miss Mary Boring of Liberty Beach was rescued by Mary Sears, 16, Indianapolis high school pupil.

As the stern of the boat began to sink, Miss Boring, who swims, but was trying to keep the boat on the surface, suddenly was swept under by the current.

Miss Sears, who lives with her parents at Seventy-third street and state road 31, was alone on the beach in front of the home of Ed Hunter, secretary of the Chamber of Commerce, where she was a guest.

Miss Sears reached Miss Boring's side in record time. She fought her way through the swirling water and succeeded in holding her head above water until two men in another motorboat came alongside to help.

The river is about 300 feet wide and ten feet deep at the point where the rescue took place. Miss Sears is a student at Arsenal Technical high school.

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