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NEW CREDIT BANKS
ISSUE REGULATIONS

Direct Loans to Individuals Are Not to Be Made

Rules and regulations governing the conditions upon which applications for loans from the Intermediate Credit Banks will be received and granted were issued by the Federal Land Bank of Spokane and are summarized below:

The Agricultural Credit Act of 1923, approved March 3, 1923, provides for the organization of federal intermediate credit banks to be established in the same cities as the 12 federal land banks, and operated under the direction of officers and directors of the several federal land banks respectively.

The federal intermediate credit banks when chartered and established have power subject to the regulations of the federal land board, as follows:

To discount for or purchase from any national bank, state bank, trust company, agricultural live stock loan company, savings institution, or co-operative bank, duly organized and incorporated, any note, bill of exchange, or obligation the proceeds of which were advanced in the first instance for an agricultural purpose, or for raising, breeding, fattening or marketing live stock.

To make loans or advances direct

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The Herald

to any co-operative association organized under state laws and composed of persons engaged in producing, or producing and marketing staple agricultural products or live stock, provided that the notes or other obligations representing such loans secured by warehouse receipts, or by shipping documents covering the products, or by mortgages on live stock; and provided further that no loan shall exceed 75 per centum of the market value of the products covered by such warehouse receipts or shipping documents or mortgages.

Loans, advances or discounts shall have a maturity at the time they are made or discounted by the Federal Intermediate Credit bank of not less than six months nor more than three years. The Federal Land board has ruled that no loans, until the system be thoroughly tried out, will be made for a longer period than nine months, but that upon live stock paper satisfactory assurance of renewal can be given in proper cases only to an aggregate amount not exceeding the capital of the intermediate credit bank and always subject to re-inspection and satisfactory condition of security.

Direct loans cannot be made to individuals. Direct advances may be made to co-operative marketing associations or to live stock associations secured by warehouse receipts, covering staple agricultural products or by chattel mortgages on live stock. The term "staple agricultural products" has not yet been defined. The board has ruled that in making advances on warehouse receipts the banks can accept only receipts from bonded government warehouses or satisfactory bonded warehouses operating under satisfactory state supervision and regulation.

No paper can be rediscounted upon which the borrower has been charged a rate more than 1 1/2 per cent in excess of the discount rate of the intermediate credit bank. The board has ruled that while ample funds will be available to facilitate orderly marketing through qualified organizations, no loans can be made to support speculative holdings of farm products.

The federal intermediate credit banks while under the direction of the officers and directors of the land banks will be separate and distinct corporations from the land banks and one kind of bank will not in any way be responsible for the other. Land bank appraisers may investigate for the credit bank products on which it holds warehouse receipts, and live stock covered by mortgages. Land bank examiners may investigate all organizations, except national banks, to which the federal intermediate credit bank contemplates making a loan.

The comptroller of the currency will furnish the credit bank with information on national banks that may desire to rediscount with it. The cost of such examinations shall be assessed upon the organization investigated in accordance with regulations to be prescribed by the Federal Farm Loan board.

It is understood that on loans made on warehouse receipts cover-

ing staple agricultural products the federal intermediate bank may call for additional collateral to maintain the ratio of security, or permit the sale of portions of the products the proceeds thereof to be endorsed on the obligation. It is expected that definite regulations will be prescribed by the board governing the rediscounting of loans for banks, agricultural credit corporations and incorporated live stock loan companies, but any and all of such loans must have been made for agricultural purposes which the board interprets to mean to a person engaged in agriculture and for the purpose of carrying on such business.

National agricultural credit corporations organized under the so-called Capper act have no relation to the federal credit banks and cannot rediscount with them. The board has declared it to be the ambition of those charged with the administration of the new law to render maximum service, but elemental business safety must be the first consideration and those desiring the service will make their best contribution by offering nothing but perfectly sound paper, thereby avoiding dissatisfaction and disappointment.

Mrs. Roy Scott, of the Freezeout ranch, is the guest of her uncle and aunt, Mr. and Mrs. Jack Hynd. She will visit for some time with friends here and at Cecil.

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NOTICE TO CREDITORS
Notice is hereby given that the undersigned has been duly appointed by the County Court of the State of Oregon for Morrow County, administrator of the estate of Caldona Sperry, deceased, and all persons having claims against the estate of said deceased are hereby required to present the same with the proper vouchers, to said administrator at Lane, Oregon, or to the law office of es. J. Nys, his attorney, at Heppner, Oregon, within six months from the date hereof.
Dated this 1st day of May, 1923.
WAYNE SPERRY,
Administrator.

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NOTICE FOR PUBLICATION
021556
Department of the Interior
U. S. Land Office at The Dalles, Ore.
March 28, 1923.
Notice is hereby given that Evan C. Stoneman, of Hardman, Ore., who, on Mar. 24, 1920, made Additional Homestead Entry, No. 021556, for E 1/2 NW 1/4, NE 1/4 SW 1/4, Section 12, Township 5 South, Range 24 East Willamette Meridian, has filed notice of intention to make three year proof, to establish claim to the land above described, before J. A. Wateral United States Commissioner, at Heppner, Ore., on the 12th day of May, 1923.
Claimant names as witnesses:
Harvey Harshman, of Eightmile, Ore.
Lotus Robinson, of Hardman, Ore.
Raymond Steers, of Hardman, Ore.
Tilden Williams, of Hardman, Ore.
J. W. DONNELLY,
Register.

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