

### PAY FARM LOANS IN INSTALLMENTS PLAN OUTLINED

CHICAGO, Oct. 7.—Reorganization of the farm mortgage business so that the lender will be the friend and financial adviser and guardian, if need be, of the borrower, was advocated here today by Dr. John Lee Coulter, secretary of the United States commission on rural credits. Dr. Coulter spoke before the first annual convention of the Farm Mortgage Bankers' association. It is essential, he said, that better financial principles be applied to farm mortgages. Two leading principles, he said, must guide such loans. First, the amount and period of the loan must be adjusted to the purpose for which the loan is required. Second, provision must be made for the extinction of the loan in annual installments.

**To Reorganize System**  
"Of the 6,300,000 farms in the United States, about 4,000,000 are operated by their owners, and of these 1,327,000 are mortgaged," Dr. Coulter said. "Under the general practice, these mortgages are made to run from three to five years. I urge that the length of the loan should vary with the purpose."

"If the loan is made to equip the farm with machinery or livestock, it should run from five to ten years. If it is the purpose to construct buildings, the loan might extend over a period of fifteen years. If the purpose is to purchase the farm, the loan might extend from twenty-five to thirty-five years."

**In Annual Installments**  
"As to my proposal that farm loans should be paid off in annual installments, the farmers' revenue is produced in this way, and unless the farmer gradually reduces the loan, he is almost sure at its maturity to ask for a renewal. Thus farm indebtedness piles up."

Dr. Coulter said that he strongly opposed to direct government loans or subsidies in connection with farm mortgages.

Sessions of the association will continue over tomorrow. Bankers from all parts of the country are to take part in the discussions.

### LYCEUM COURSE OPENS OCTOBER 12

The Medford entertainment course opens next Monday night, October 12 at 8 o'clock at the Natatorium with Ralph Parlette in his lecture on "The University of Hard Knocks." Four other excellent musical and entertainment numbers complete the course.

This is one of the best Lyceum courses ever given in Medford and is worthy the support of all lovers of high class, clean entertainments. It is costing the committee approximately \$900. All over this amount will be given to the public library. Secure your tickets now for the season at Haskins' drug store. Price \$2.50 including reserved seat. Single admission 75c.

The other numbers are:  
The Dunbar Male quartette and Bell Ringers, Nov. 24.

Eugene Laurant & Co., in Magic Extraordinary, Dec. 17.

Harmony Concert company, instrumentalists, Feb. 23d.

Montraville Wood, scientist, April 7th.

The above attractions are all guaranteed lyceum numbers. Fuller information about these attractions will be given through the press and by means of heralds from time to time. The price of a season ticket is \$2.50 including reserved seat. Single tickets are 75c per number. Tickets may be secured in advance from any one of the following committee members: Rev. W. F. Shields, Mrs. E. E. Gore, or C. R. Bowman. Tickets may be secured at Haskins' drug store, also where seats are being reserved.

Subscribers whose tickets have been delivered will please notice that the date of the Dunbar Male Quartette and Bell Ringers is changed to Nov. 24th. This makes the Ralph Parlette lecture the first attraction, Oct. 12th.

### NO LIBERATION FOR MEXICAN PRISONERS

MEXICO CITY, Oct. 7.—So far as can be learned here no action has been taken either by Carranza or Villa partisans in northern Mexico toward liberating prisoners reported held by each side. The convention of generals and governors here sent telegrams early this week suggesting such action.

### SEIGE GUNS USED TO SHELL INNER ANTWERP FORTS

BERLIN, Oct. 7. (by wireless to Sayville, L. I.)—The British announcement concerning the laying of mines in the southern part of the North Sea is published in Berlin this morning. Commenting on this measure, it was pointed out here that it virtually closes the channel to neutral shipping and that this belt of mines stretching between Ramsgate and Ostend constitutes an effective blockade of the ports of Holland.

The German admiralty has reiterated its declaration that German mines have been laid only along the coast of Great Britain.

News received here from the situation before Antwerp sets forth that the German big guns have been advanced to new positions for the bombardment of the inner line of forts. The military critic of the Lokal Anzeiger expresses the opinion that a heavy bombardment will be necessary before a breach in these closely linked fortifications can be made. He says desperate sorties may be expected.

No definite news of the situation in France or Galicia had been given out in Berlin today.

### VIENNA CLAIMS RUSSIAN DEFEAT

VIENNA, Oct. 7. (via Amsterdam and London 12:25 p. m.)—The following official statement, signed by General Von Hoefler, deputy chief of the general staff, was given out in this city today:

"October 6: The sudden advance of the German and Austrian forces in Russian Poland seems to have completely surprised the Russians. Although they moved strong forces from Galicia to the north, they were repulsed and driven back across the Vistula by the allies, while making an effort to cross the river in the direction of Opatow.

"Our troops captured a bridge held by the Russians near Sandomir.

"In Galicia we are advancing in accordance with our plans.

"In the vicinity of Tarnovezag we routed a division of Russian infantry."

### BRITISH SUBMARINE SINKS DESTROYER

LONDON, Oct. 7, 3:13 p. m.—The Central News has announced that a British submarine has sunk a German torpedo boat destroyer off the Ems estuary.

LONDON, Oct. 7, 2:10 p. m.—A dispatch received here from Amsterdam says that a German torpedo-boat destroyer is reported to have been sunk by a mine off the estuary of the river Ems, between the Netherlands and East Friesland, in the North sea.

### LORD COWDRAY'S SON KILLED IN BATTLE

LONDON, Oct. 7, 3:21 a. m.—The Express today confirms the reports that Hon. Geoffrey Pearson, third son of Lord Cowdray, the well known British contractor and financier, has been killed in battle. He was acting as a motorcycle despatch bearer with the army service corps, and with another motorcycle rider was captured by Uhlans, who were attacked by the allies. Pearson and his companion made a dash for liberty and were fired on by the Germans.

### NO HEADACHE OR NEURALGIA PAIN

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### COUNT ZEPPELIN PREPARES GREAT RAID ON BRITAIN

LONDON, Oct. 7, 3:15 a. m.—In a dispatch from The Hague the correspondent of the Daily Express says German newspapers reaching there indicate that Count Zeppelin is now at Wilhelmshaven, on the North sea, with his staff. Wilhelmshaven is the point from which the great air raid on the British Isles is expected to start.

One of these papers publishes an interview with the count, in which he is quoted as saying that he had not forgotten England and would prove it soon.

It is also reported, the correspondent of the Express continues, that Count and Countess Zeppelin were recently summoned to Mainz by the emperor. His majesty said to the count that he relied on him for a great work and offered to make him commander-in-chief of the German air fleet. The count smilingly refused, but said he would accept the title when he returned from England.

The Zeppelin staffs are working day and night at Wilhelmshaven and another station is being established at Emden for other types of airships.

### ALLIES SEEK TO OPEN DARDANELLES

PETROGRAD, Russia, Oct. 7.—The president of the Russian Industrial Merchants' Association, M. Avdakov, has approached Foreign Minister Sazonoff on the subject of the closing of the Dardanelles. The foreign minister said the powers of the triple entente, Russia, Great Britain and France, were continuing their efforts to have the Dardanelles reopened to commerce. He laid particular emphasis on the necessity which confronted Russian commerce of divorcing itself from German influences.

The Russky Slovo publishes a dispatch from a correspondent giving brief details of the battle on the Niemen river. He says the Germans suffered enormous losses, the Russian artillery making heavy inroads on their ranks. Thousands of bodies of German soldiers lie on the left bank of the river, the correspondent declares.

### NO STOMACH PAIN, GAS, INDIGESTION IN FIVE MINUTES

"Really does" put bad stomachs in order—"really does" overcome indigestion, dyspepsia, gas, heartburn and sourness in five minutes—that just that—makes Pape's Diapepsin the largest selling stomach regulator in the world. If what you eat ferments into stubborn lumps, you belch gas and eructate sour, undigested food and acid; head is dizzy and aches; breath foul; tongue coated; your insides filled with bile and indigestible waste, remember the moment "Pape's Diapepsin" comes in contact with the stomach all such distress vanishes. It's truly astonishing—almost marvelous, and the joy is its harmlessness.

A large fifty-cent case of Pape's Diapepsin will give you a hundred dollars' worth of satisfaction or your druggist hands you your money back.

It's worth its weight in gold to men and women who can't get their stomachs regulated. It belongs in your home—should always be kept handy in case of a sick, sour, upset stomach during the day or at night. It's the quickest, surest and most harmless stomach regulator in the world.—Adv.

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### AUSTRIANS CLAIM RUSSIAN DEFEAT EAST HUNGARY

LONDON, Oct. 7, 1:45 p. m.—It is officially announced from Huset, Marmaros county, Hungary, that Austrian forces have been heavily engaged with Russians since Monday, at a point near Teraso, telegraphs the Amsterdam correspondent of Ruster's Telegram company. The Russians retreated. The battle came to an end near Kriesfalva with complete victory for the Austrians. Teraso is about 20 miles southeast of Huset, on the railroad, and Kriesfalva is about the same distance east of Huset. Marmaros county is in the extreme east of Hungary.

### NAME DIRECTORS OF FEDERAL RESERVE BOARD

WASHINGTON, Oct. 7.—Government or class "C" directors of the federal reserve banks in Chicago and Kansas City were named today by the federal reserve board. This leaves only the Cleveland directors to be announced before all twelve banks are ready to begin the actual work of organization.

### KAISER'S TORPEDO DESTROYER SUNK BY FLOATING MINE

LONDON, Oct. 7, 2:13 p. m.—A German torpedo boat destroyer, cruising off the estuary of the Ems in the North Sea, has been sunk by a mine, according to a dispatch from Amsterdam to the Ruster Telegram company.

This news reached Amsterdam in a dispatch from the island of Sliermooik, one of the Friesland Islands in the North Sea, belonging to Holland. This message says that at the time of the disaster, 11 o'clock this morning the destroyer was the northeast of Schiermooik not far from the estuary of the Ems.

Observers on the island heard a sudden explosion and saw a huge mass of water arise from under the bows of the destroyer. The boat keeled over and disappeared under the waves within three minutes.

The periscopes of two submarines appeared on the scene. Their nationality could not be ascertained, but they probably were Germans. A German cruiser arrived from the Ems estuary, the dispatch received in Amsterdam says, in time to save the crew of the destroyer.



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