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Short-Time Rural Credits (Paperback)

By United States Congress Credits

Rarebooksclub.com, United States, 2013. Paperback. Book Condition: New. 246 x 189 mm. Language: English . Brand New Book ***** Print on Demand *****.This historic book may have numerous typos and missing text. Purchasers can usually download a free scanned copy of the original book (without typos) from the publisher. Not indexed. Not illustrated. 1921 edition. Excerpt: . greater uniformity and opportunity for borrowers to get loans iit approximately the same rate of interest. What the Federal farm loan act did in standardizing rates on farm mortgage loans can be done for short-time farm loans. In discussing credit conditions in Texas, the size of the State and the wide range in variation of climate and character of the industry must be considered. It is interesting to note, however, that the rates given in the preceding table show less variation than that given for some of the other States. Bankers of Texas charge from 10 to 15 per cent on the face of the loan whether it runs for a long or short period. They justify their practice on the ground that in rural districts there is no other call for the money, yet they must keep money on hand to meet...



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