

# Housing Loans Can Be Made Senior Citizens

The Farmers Home Administration, under the Housing Act of 1949, has authority to make insured Senior Citizen Rental Housing loans. The objective of this authority is to provide economically designed rental housing and related facilities for senior citizens in rural areas suited to their special needs and living requirements.

Senior citizens means persons who are 62 years of age or over, or families, the head of which (or his spouse) is 62 years of age or over.

Housing means existing structures or structures to be built, and related facilities which are or will be made suitable for dwelling use on a rental basis by senior citizens in rural areas.

Related facilities means community rooms or buildings, cafeterias, dining halls, appropriate recreation facilities, small garden plots, infirmaries, and other essential service facilities such as central heating, sewerage and light systems needed in connection with housing.

Some of the eligibility requirements are: that the applicant be either an individual who is a citizen of the United States and has the legal capacity to incur the obligations of the loan or an organization which has the legal capacity to obligate itself to give security for and

raise revenues for repayment of the loan. Propose to provide in rural areas, rental housing and related facilities suitably planned for senior citizens and will be made available primarily to rural residents. Be unable to provide the necessary housing from the applicant's own resources and be unable to obtain the necessary credit from private or cooperative sources upon terms that the applicant could reasonably be expected to fulfill. Have income sufficient to meet operating and other expenses, necessary capital replacements, and payments on debts, including the proposed loan.

The interest rates to the borrower will be 5 and 3-4 percent. Each loan will be scheduled for payment within the shortest period consistent with the borrower's ability to pay. In no case will the repayment period be more than 40 years from the date of the note.

Each loan will be secured in a manner that adequately protects the financial interest of the government.

When the loan is to finance housing of more than two rental living units, the borrower shall not discriminate, or permit discrimination by any agent, lessee, or other person in the use of occupancy of the housing or related facilities because of race, color, creed or national origin.

The applicant will be required to furnish, a financial statement showing assets and financial liabilities, together with preliminary plans and specifications for the proposed housing and other information necessary for completion of such housing.

The borrower will agree to permit the FHA to inspect and examine the security, books, records and operation, that in the judgment of the FHA may be needed.

Other information concerning this type loan for individual or organizations, and the necessary information needed to file an application either by an individual or an organization interested in providing housing for senior citizens may be obtained at the Farmers Home Administration office. The office is located in the county courthouse in Boone.

Every man's business is "big" to him and his family. Forward-looking workers are now making plans for their summer vacations.



**BIG BASS**—Two large mouth bass were caught recently from Watauga Lake near Arney's Boat Dock. Top picture shows Coy Billings of Vilas with a 23-inch 7-lb. catch taken on a horny head minnow, April 30. Bottom photo is of Carter Goodson, St. Paul, Va., with a 24-inch 7 1/4 lb. bass taken April 24 with a black sea jig.

# Washington Report

By JAMES T. BROYHILL  
The jungle of inconsistencies blantly called "the farm problem" is one of the most perplexing issues in Washington today. Having created the mess of crop surpluses, soaring Federal costs, tangles of controls, and confusion for farmers, the government seeks to solve the problem by rushing down the same path leading to nowhere. Out of all this came the debate in the House of Representatives last week on the extension of the feed grains program. The bill squeaked by narrowly in the final vote, barely surviving bi-partisan criticism.

It was claimed that we are "on the verge" of ending the surplus problem in feed grains, that the program has reduced surplus stocks of these grains, saved the taxpayer the cost of storing and handling the surpluses, and that it has contributed to a 10% increase in net farm income. These would be impressive accomplishments if there were not so much evidence to the contrary. Feed grains production was up in 1962 over 1961 despite the government program of paying farmers to divert acres away from it. Farmers who wanted no part of the voluntary program increased their plantings by 6 to 7 million acres in 1961, offsetting about one-fourth of the acreage reduction paid for by the government. If we add to this the increased yields per acre, the surplus situation looks far less rosy. The reduction in surplus storage costs to the taxpayer may be valid. However, domestic and export consumption has been a far greater factor in these reductions than the existing feed grains program. When we see that the program cost three-quarters of a billion dollars in 1961, \$842 million in 1962, and an estimated \$983 million in 1963, we come to a point of diminishing returns. At the

same time net farm income went down between 1960 and 1962 from 81% of parity to 77%, the lowest since 1934. In view of all this, there is room to speculate about what the real purpose of the legislation may be. The Secretary of Agriculture advises this program is "vital." Nevertheless, less than a year ago he declared "the voluntary programs are too costly—if the voluntary programs were extended further, through the 1966 crops, the cumulative additional costs would be about \$4 billion. The amount is equal to the average Federal income tax payments of nearly 5 million taxpayers; would build 27,000 miles of modern highways; would complete 4,000 watershed projects." Since the Department in the past has sought vast powers to control acreage and prices of feed grains and virtually all farm commodities, it seems that the only thing needed to start the drums beating again for police powers over farmers is the admission of failure.

I was seriously concerned not only about the program itself, but also about some of the changes carried in this bill. The phrase "as the Secretary (of Agriculture) may determine" was liberally sprinkled through the bill. The Secretary, in effect, would be empowered to manipulate market prices at will, decide who may participate, and in general, assume powers which in my opinion Congress should spell out more carefully if legislation of this kind is to be enacted. The confusion over the issues of this program was demonstrated when an amendment was offered refusing authority to pay

farmers for not growing grains (who never grew grains) unless Congress authorized payments to city residents who are also not willing to grow grain. Of course, this amendment was defeated, but it did point up the fact that we may be approaching a dead end in our farm programs and that we should begin clearing away the web of government in which the farmer finds himself entangled.

**CAN'S WIN**  
St. Petersburg, Fla.—The parking meter had just run out of time and the car owner spotted a motorcycle officer just starting to write a ticket. He ran across the street in the middle of the block to his car. The cop asked if this was his car. "I'll give you your choice," said the cop. "You want a parking ticket or a jaywalking ticket?"

# Draft Board Is Seeking Information On Registrants

A great deal of difficulty is being experienced in obtaining current information for the records at Selective Service Local Board No. 96, according to Joe W. Todd, chairman of the board. Registrants are not granted without proof from the registrant's school that he is attending school and progressing satisfactorily. Each registrant desiring deferment as a student should request each year that a student certificate be sent his local board. These certificates are issued by the registrar at the colleges, and by the dean of the graduate schools.

Registrants desiring deferment upon grounds of essential occupations should address a letter to the local board requesting deferment, and setting forth the duties which he is carrying out. A written request for deferment should also be sent in by the employer. Such deferments are largely in the teaching, scientific, engineering and defense supporting fields.

# ants controlled

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