

AAA Tests Prove New Power-X Eliminates Power-Robbing Engine Deposits



TESTS of new Sinclair Power-X Gasoline with X-Chemical were conducted by the American Automobile Association. Using both new and old cars, tests were equivalent to 4 years of typical driving.

Exclusive X-Chemical in Sinclair Power-X Increases Power in Older Cars Retains Peak Power in New Cars

CUTS OPERATING COSTS IN ALL CARS—Because it eliminates power-robbing engine deposits, new Sinclair Power-X Gasoline increases power, cuts operating costs as you drive.

90% MORE EFFECTIVE than any other gasoline additive in preventing spark plug fouling. (Other gasoline additives actually build up harmful deposits of their own.)

70% MORE EFFECTIVE in preventing power loss from pre-ignition. After just 3 tankfuls of new Sinclair Power-X, you can feel the improvement in power and performance.

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NEW SUPER-PREMIUM GASOLINE

SINCLAIR POWER-X

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Farmers Home Administration Officials Discuss Credit Program

How the credit needs of a larger number of farm families can be served by the Farmers Home Administration under recently enacted legislation was discussed at a meeting of the agency officials held last week at the George Vanderbilt Hotel, Asheville.

The new law provides broader authority to assist family-type farmers with loans to improve and operate their farms. It also authorizes, as a part of the rural development program, loans for operating and developing farms where the farmer has part-time employment off the farm. Included in the broader authority are loans for refinancing existing debts, and an increase in the maximum amount that can be advanced for operating loans.

All of the present loan services of the Farmers Home Administration which include loans for the operation, development and purchase of family-type farms, farm housing, soil and water conservation, and loans to meet emergency credit needs will continue to be available.

Taking part in the meeting were Horace J. Isenhour State Director, Herman Riggle, Ralph Turner and Buck Buchanan of the State Office, and Joe Cash and Paul Laughrun, Area Supervisors.

County office employees of the Farmers Home Administration in Cherokee, Clay, Graham, Buncombe, Madison, Catawba, Macon, Jackson, Swain, Henderson, Haywood, Burke, Watauga, Caldwell, Yancey, Transylvania, Mitchell, Avery, Rutherford and Polk counties received the new instructions and are now ready to process loans within these broader authorities.

The loans to refinance existing debts will be available until June 30, 1959 to owners of farms no larger than family type. These loans will help farmers who have adequate real estate security and who are otherwise in a sound position but who are unable to meet their present credit obligations and need credit on more favorable terms and conditions than is currently available from other lenders.

When debts are refinanced by the FHA the payments will be scheduled according to the ability of the borrower to repay. In the past, the agency has only refinanced existing debts when the refinancing was incidental to the making of a real estate loan for purchase or improvement of family-type farms. There is a limit of \$50,000,000 a year on the amount of this type of credit that can be extended on an insured basis.

Insured loans are made by the FHA from funds provided by private lenders. The loans will bear 3½ percent interest plus a 1 percent insurance charge.

The amount of each operating loan made by the Farmers Home Administration is based on the needs of the applicant and his ability to pay. In addition there is a ceiling on the total indebtedness of each operating borrower.

In the past the maximum amount that a borrower could be indebted has been set at \$10,000. Normally the credit needs of borrower can be met within such a ceiling. However, under the new law when a borrower needs additional credit because of the type of farming operation which he proposes to carry out, loans may be made up to a total debt ceiling of \$20,000. No more than 10 percent of the annual appropriation for operating loans can be used to make loans which would cause a borrower's indebtedness to exceed \$10,000.

The operating loans are used for the purchase of equipment, livestock, fertilizer, seed and other farm and home operating expenses needed to carry out efficient operations on family-type farms. The interest rate remains at 5 percent. For the fiscal year 1957, \$185,000,000 plus a contingency fund of \$15,000,000 to be used if necessary, has been appropriated for operating loans.

The increase in the maximum limits of these loans will enable the agency to serve farmers and ranchers in areas where heavy investments in machinery, livestock and farm operating expenses are necessary.

Operating loans are repayable over periods up to 7 years. Under the former law no new credit could be extended to borrowers who have been continuously indebted for 7 years. The new law increases from 7 to 10 years the period during which additional credit can be extended in hardship cases when the inability of the borrower to repay his indebtedness within 7 years is due to causes beyond his control.

Loans will also be available for operating and developing less than family-type farms, if the applicants are established bona fide farmers who have historically resided on farms and depended on

farm income for their livelihood, and who are conducting substantial farming operations and spending a major portion of their time farming. Such operators must have dependable sources of outside income. The primary objective of these loans is to help farmers who live in area designated for the Rural Development Program, who are unable to obtain enough land to repay his indebtedness within 7 years is due to causes beyond his control.

Loans will also be available for operating and developing less than family-type farms if the applicants are established bona fide farmers who have historically resided on farms and depended on farm income for their livelihood, and who are conducting substantial farming operations and spending a major portion of their time farming. Such operators must have dependable sources of outside income. The primary objective of these loans is to help farmers who live in area designated for the Rural Development Program, who are unable to obtain enough land resources to develop full-time farms.

The interest rates and terms on these loans for operating and developing less than family-type farms will vary depending upon the purpose for which loan is obtained. Loans for operating expenses will be repayable over periods up to 7 years at 5 percent interest. Loans for real estate development will bear changes of 4½ percent and will be repayable over periods up to 40 years.

These loans will only be made when the applicant's income from his farm and other resources appears adequate to enable him to meet living and operating expenses and to repay his debts.

The new act also extends until June 30, 1959, the authority for special emergency loans and increase from \$15,000,000 to \$85,000,000 the total amount that can be advanced for these loans. Special emergency loans are made in areas designated by the Secretary of Agriculture to enable farmers to maintain their operations when they are unable for a temporary period to obtain needed credit from other sources. At present no areas have been designated in this State for special emergency loans.

All of the new loans, like the loans already available from the Farmers Home Administration will



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be made only to applicants who are unable to obtain adequate credit from other sources. With most types of loans supervision in the development and carrying out of balanced systems of farming will be provided.

Broiler Report Ending Sept. 29

During the week ended September 29 there were 1,297,000 chicks placed with broiler growers in North Carolina. This compares with a total of 1,314,000 placed during the preceding week. Placements in the Central Western areas totaled 1,261,000 last week compared with 1,267,000 during the week before.

Hatcheries in the State set 2,215,000 eggs for broilers last week compared with 2,177,000 set the week before. For the same period broiler chicks hatched totaled 1,677,000.

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Miss Stinson Addresses Teachers

Miss Nell Stinson, president of the N. C. Classroom Teachers Association, spoke at a meeting of Teachers of Murphy Schools Tuesday.

Miss Stinson, a social studies teacher at Needham Broughton High School in Raleigh, is on leave of absence from the school this year while she serves as head of the CTA.

Miss Stinson said the CTA's purpose is to strengthen the NCEA and the NEA and to develop a high code of professional ethics among classroom teachers.

She was introduced by Mrs. Constance West president of the Murphy Chapter of NCEA. Several Cherokee County Unit teachers also attended the meeting which was preceded by a social hour during which punch was served.

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AND LOOK — don't be confused by BTU Ratings!

There is BTU INPUT — there is BTU OUTPUT, but what heats your family warm is BTU UPLIFT — the working BTU's that heat your home! In BTU UPLIFT Siegler OUT-HEATS 'EM ALL! A 50,000 BTU Siegler gives more USABLE HEAT than such higher rated ordinary heaters. A 75,000 BTU Siegler furnace-volume heater can only be compared to a central heating plant.

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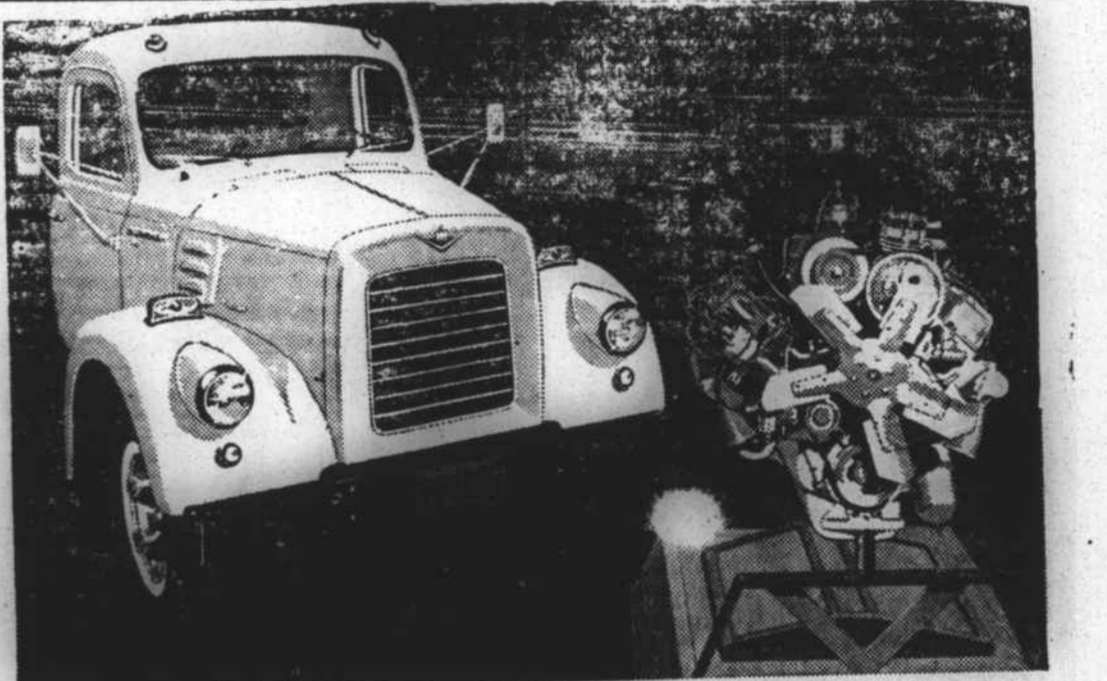
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THE HEATER WITH THE PATENTED INNER HEAT TUBES

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Loans will also be available for operating and developing less than family-type farms, if the applicants are established bona fide farmers who have historically resided on farms and depended on



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