

## Housing Question Box

**Question:** Does wall paper and its hanging come under the heading of items which can be financed by loans insured by the Federal Housing Administration?

**Answer:** Yes, wall paper and papering may be financed according to the administration's regulations.

**Question:** Is it possible to obtain funds for the construction of a small roadside market building on vacant land under the modernization credit plan of the Federal Housing Administration?

**Answer:** Under revised regulations of the administration, financial institutions may make loans for the improvement of vacant land under the credit plan. The advisability of making such loans is left to the discretion of the lending agency.

**Question:** Is it possible to install heat control devices with a loan obtained for modernization under the Federal Housing Administration plan?

**Answer:** Automatic feeding devices, thermostats, humidifiers and similar equipment may be purchased with funds borrowed from private lending agencies under the administration's insurance plan.

**Question:** What interest rate, service charge, and insurance premium will be applied under the Federal Housing Administration plan to an insured 20-year mortgage in refunding an existing mortgage if the new mortgage granted by the same lender to the same borrower?

**Answer:** The charge here would be 5 1/2 per cent interest calculated on outstanding balance, 1 per cent premiums calculated on the original face value of mortgage, and no service charges.

**Question:** Can the present mortgage on property existing before June 27, 1934, be converted into an insured 20-year mortgage before the present mortgage falls due?

**Answer:** If the mortgagor and mortgagee agree to re-write the present mortgage, and the other requirements are fulfilled the new mortgage will be eligible for insurance.

**Question:** Is linoleum eligible for financing under the rules of the National Housing Act?

**Answer:** Yes, provided it is fastened or cemented down.

**Question:** The house of my tenant farmer is in bad shape. Can I get a loan under the National Housing Act and repair it? He agreed some years ago to buy it, together with five acres surrounding, but the times have been so bad that he has paid virtually nothing on it. Will this agreement stand in the way of my getting a loan?

**Answer:** If ownership can be established he can get the loan. If the tenant has established a definite equity it will be up to the tenant to negotiate such a loan. The owner might endorse the note so as to give the tenant better credit facilities.

**Question:** Can I get a loan to build a roadside market stand?

**Answer:** Yes, such a loan is eligible for insurance under the regulations of the Federal Housing Administration.

**Editor's Note:** Any information regarding loans in Chowan County under the Federal Housing Administration can be secured at the Bank of Edenton.

## Farmers Vote Friday To Effect Cotton Prices

The Bankhead referendum Friday, December 14, will determine the future of the cotton adjustment program, says Dean I. O. Schaub, of State College.

If the growers vote for the act to continue through 1935, he says, production can be kept within reasonable bounds and prices maintained at a fair level.

If the act is voted down, growers who did not sign contracts will likely push production well above the amount required by the market and prices will again tumble below the cost of production, the dean warns.

All contracts will be continued in effect next year. If the Bankhead act remains in force, Schaub said, the 73,000 growers who signed up will be protected from the potential expansion of the 40,000 growers who did not sign.

Since the reduction in acreage and production required under the contracts will not be so drastic next year, Schaub pointed out, the allotments under the Bankhead act will be larger.

In 1933, the contract reductions will be only 25 per cent of the base average, as compared with a 40 per cent reduction in 1934. This will actually mean an increase next year of at least 15 per cent over the amount allotted this year.

However, if a grower wishes to get extra rental payments by reducing 30 per cent under his base, he will be allowed to do so. And further

reductions will not be accompanied by additional payments.

The rentals will be at the rate of three and a half cents a pound on the average production of the land retired from cotton cultivation and the parity payments will be one and one-fourth cents a pound on the growers' domestic allotments.

## Gives Curing Hints For Home Pork Supply

Meat curing is a race between the growth of bacteria and the penetration of salt into the meat, says Earl H. Hostetler, in charge of livestock research for the North Carolina Experiment Station.

By keeping the meat chilled to check the growth of bacteria, farmers may materially aid salt in winning the race, he added.

A temperature of 37 degrees should be maintained throughout the curing period. Meat can be cured at higher temperatures, he said, but the losses are greater. A temperature lower than 37 degrees will retard curing.

A little sugar and saltpeter added to the curing mixture will add flavor and color to the meat. Eight pounds of salt, two pounds of sugar, and two ounces of saltpeter is a standard recipe for curing 100 pounds of pork, Hostetler continued.

The cure may be applied either as a brine or a dry mixture. The brine cure is made by dissolving the salt, sugar and saltpeter in four and a half gallons of water and submerging the meat in this solution.

In the dry method, about one-third of the mixture is rubbed on when the meat is put in cure, another third, three to five days later, and the remainder, about 10 days after the first application.

In the dry cure, the time required for bacon strips and other thin cuts is about one day per pound; loins, about one and a half days per pound; joint meat, hams or shoulders, two to three days per pound.

Joint meat, hams and shoulders will brine cure in four days per pound. A mild brine cure for loins, bacon strips and spare ribs is made by dissolving the mixture, given above, in five and a half gallons of water. Spare ribs should brine cure in five to seven days, and average weight bellies and loins in two or three weeks.

## NORTH CAROLINA VOTE TO DECIDE TOBACCO RESULT

An Associated Press dispatch sent from Washington said:

"The voice of the North Carolina grower will speak loudest in the referendum to be conducted among producers of flue-cured tobacco on the Kerr-Smith tobacco control act through 1935.

"The way North Carolina votes probably will decide the result, as that State has 66 per cent of those eligible to participate in the referendum, and three-fourths of the flue-cured acreage.

"Of the 111,807 signers in the five

states, 73,452 are located in North Carolina. South Carolina is next with 13,277, Georgia has 12,368, Virginia 11,672 and Florida only 1,038.

"The flue-cured tobacco control plan was the first worked out for tobacco, and has been followed by plans for burley and other types. Only flue-cured growers will be polled in the referendum, but it was said at the farm administration that polls of others probably would be taken.

## GATES FARMERS BUY PIGS

Three Gates County farmers bought 16 pure bred Hampshire breeder pigs at Goldsboro from the State farm last week.



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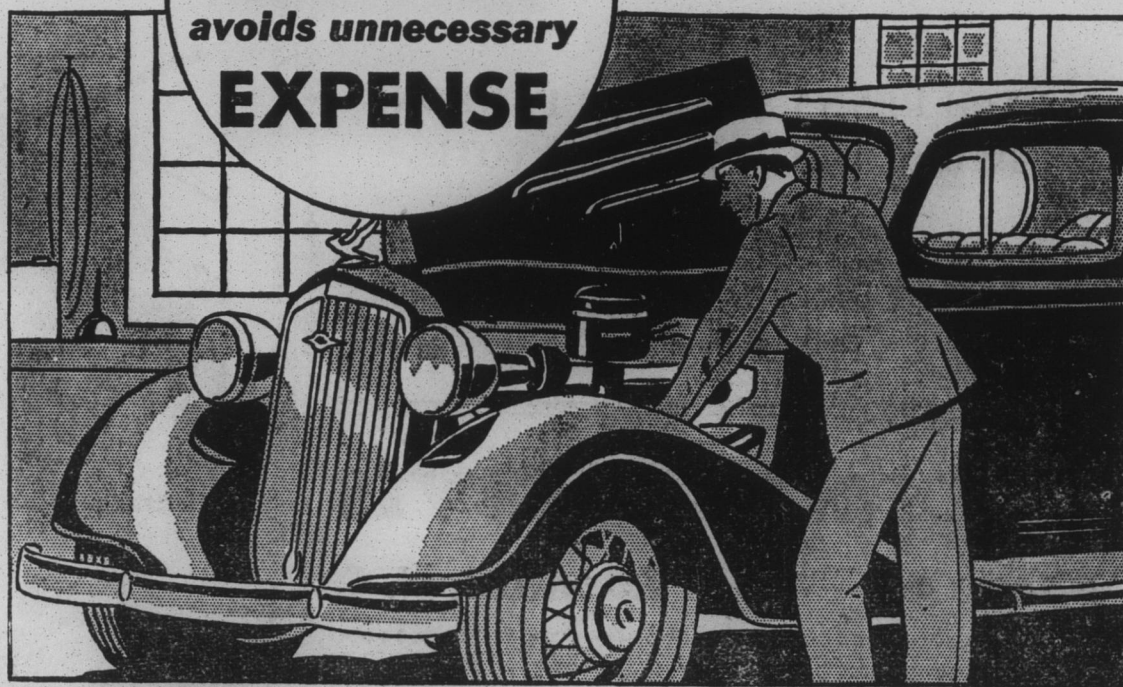
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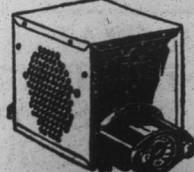
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## Notice! Notice!

### Sale of Shares of Stock in Resident Corporations

Under and by virtue of my power and authority as Commissioner of Banks for North Carolina and as provided by law, Chapter 238, Public Laws 1933, and Section 218C-1, Chapter 5 C. S. of N. C., I will sell for cash, to the highest bidder, before the Court House door in Edenton, N. C., at 12 o'clock M., on Saturday, December 29, 1934, the following shares of stock in Resident Corporations, to wit:

Ninety-four (94) shares of stock in the Edenton Peanut Company, represented by stock certificates:

- No. 254 for 12 shares.
- No. 255 for 36 shares.
- No. 256 for 20 shares.
- No. 260 for 10 shares.
- No. 267 for 10 shares.
- No. 268 for 6 shares.

The par value of each of the above shares of stock is \$100.00. Also four (4) shares of stock in the Edenton Cotton Mills, represented by stock certificate No. 408 for 4 shares. Par value \$100.00 per share.

At the same time and place and by my same power and authority, I will offer for sale, on same terms, the following shares of stock. These shares of stock are held by the Bank as Trustee and were collateralized to the Bank by the following persons as collateral to their notes certain dates as follows:

20 shares Edenton Peanut Company stock No. 251 collateralized by F. M. Bond, as collateral to his note dated November 6, 1930.

40 shares Edenton Peanut Company stock No. 266 for 5 shares, No. 257 for 30 shares and No. 258 for 5 shares, collateralized by Thos. Cheers as collateral to his note dated November 18, 1930.

39 shares Edenton Cotton Mills stock No. 383 collateralized by W. R. Capehart as collateral to his note dated June 11, 1930.

7 shares Bank of Edenton stock No. 317 for 3 shares and No. 218 for 4 shares collateralized by A. M. Forehand as collateral to his note dated October 7, 1931.

5 shares Bank of Edenton stock No. 141 for 5 shares collateralized by R. E. Forehand as collateral to his note dated October 9, 1931.

All the above collateralized shares of stock will be sold under the provisions of the said collateral notes and under and by virtue of my authority as Commissioner of Banks for North Carolina.

This November 27, 1934.

GURNEY P. HOOD,

Commissioner of Banks for North Carolina

W. O. CRUMP,

Liquidating Agent.

W. S. P... Attorney.