

## Farmers Are Taking Advantage Of FHA

### Enables Many to Purchase Farms; Three on Chowan Committee

Farmers in North Carolina are among the first to take advantage of the newly created insured farm mortgage loan program of the Farmers Home Administration, E. F. Morgan, County Supervisor for Perquimans and Chowan counties, has announced.

The program enables veterans, tenants, sharecroppers and farm laborers to purchase farms of their own, and owners of uneconomic family farms to enlarge or develop them into adequate units.

Borrowers pay in cash at least 10 per cent of the investment in land and improvements and obtain the remainder from a private capital source such as a bank, insurance company or individual. No government loan funds are involved.

Repayments are made in 40 annual installments but families are encouraged to make advance payments in good years to avoid delinquency in years of low income.

The Farmers Home Administration fully insures loans against loss, makes collections and otherwise services contracts at no cost to lenders. Borrowers who can obtain credit from regular lending sources serving the community are not eligible for these loans.

The insured farm mortgage loan program was authorized in the Farmers Home Administration Act of 1946, which was written and sponsored by Congressman Harold D. Cooley of North Carolina. The insured loan feature did not become operative until this fiscal year when Congress appropriated an insurance revolving fund.

Loans are made only when farms can be bought or improved at prices in line with their normal long-time earning capacity values. An earning capacity report is developed by careful appraisal of the property on the basis of probable production and prices over a period of years. When costs are excessive loans must be declined.

"Although it decreases the volume of loans made in the present period of inflated land prices, administrators of the program hold fast to the policy that it would be a disservice to families to help them buy or improve farms at costs so high the farms would not pay the debt on a long-time

basis," Mr. Morgan said.

A local county committee of three successful farmers certifies the eligibility of applicants and approves all loans, and helps administer the program in the county. The Perquimans County committee consists of Colon S. Jackson, Route 1, Hertford; Carson D. Spivey, Route 3, Hertford, and Claud W. Williams, Route 3, Hertford.

The Chowan County committee consists of Thomas A. Berryman, Route 1, Hobbsville; H. T. Hobbs, Route 1, Edenton, and J. B. Webb, Route 2, Edenton.

Under the agency's system of credit combined with teaching and guidance, trained supervisors work with families during the life of the loan and offer practical and technical assistance as needed.

## E. R. Tolley Leaves For Selma Position

### Regrets Leaving Edenton; Family Remains For Time Being

Patrolman E. R. Tolley will leave Edenton this (Thursday) morning for Selma, where on February 1 he will enter upon his new duties as chief of police. Mr. Tolley tendered his resignation with the Edenton Police Department several weeks ago. Mrs. Tolley and five children will remain in Edenton until a house can be secured in Selma.

Prior to leaving, Mr. Tolley stated that he never left any place with any more feeling of regret. He was high in praise of the treatment he has received from Edenton and Chowan County people and said he will be only too glad if at any time he can be of any service to the fine folks with whom he resided during the past three years. He said that his leaving is due entirely to a promotion and that if at any time any of his friends pass through Selma, he will be delighted to have them call on him.

Mayor Leroy Haskett and Chief of Police R. L. Pratt praised Mr. Tolley as an officer, and both regret to see him leave the town's employ.

## County Agent Gives Five Point Program On Fire Prevention

### Overman Urges Steps to Combat Fires During 1948

"With fire destroying more than \$100,000,000 worth of farm property in America during 1947, the New Year calls for farmers of Chowan County to put fire prevention and protection practices to work vigorously this year," County Agent C. W. Overman declares.

Urging farmers to be prepared in 1948, Overman said, "The only way that we are going to successfully combat fires in 1948 is to take all possible steps to prevent fires and to provide all possible protection against fires. A glance at last year's fire loss record should convince all farmers that fire doesn't always happen to the other fellow."

County Agent Overman offers a five-point program which farmers could use as a guide to better fire protection and prevention. "The best way to guard against fire is to plan a safety program. The following suggestions have worked in the past. Farmers can use them during 1948 as a basis for effective protection."

- 1.—Keep your farm clean. Good housekeeping in and around all buildings will automatically get rid of fire hazards.
- 2.—Make regular checks on all electrical equipment and circuits. Worn electrical wiring should be replaced.
- 3.—Keep all heating units in good condition. Make sure chimneys and flues are free of cracks.
- 4.—Cure hay and grain and manure properly. Stored hay should be inspected regularly for odors, smoke gas and heat—all warning signals.
- 5.—Make sure there is equipment on farms with which to combat fires. Approved fire extinguishers should be in every home and outbuilding. Make sure they are inspected regularly and that every member of the family

knows how to use them.

"Fires are preventable, and as for fire protection, let's not have too little too late in '48. Let's all get busy and make American farms the safest place to live," Mr. Overman concludes.

## Consumers Urged To Conserve Heating Oil

Urgency for immediate consumer action in conserving home heating oil was underscored in a letter addressed to all customers by J. L. Wright, division manager of the Standard Oil Company of New Jersey. Citing the critical fuel oil shortage along the Atlantic seaboard, Mr. Wright said, "There is only one thing that can save thousands of oil users from real hardship and that is, everyone must reduce his normal consumption by 15 per cent for the next three months." He explained that the industry is producing more fuel oil than ever before

but that an average of 25 per cent colder season than last year, an increase of 22 per cent in the number of new oil burner installations and other factors led to the present critical position.

Mr. Wright stated that the necessary 15 per cent reduction "could be accomplished without much discomfort" by holding down thermostats to 68 degrees in daytime, and cutting to 60 degrees at night; turning off heat in unused rooms, sun porches and garages; using supplementary aids such as coal grates and wood in fireplaces as coal grates and wood in fireplaces. It was stated that the company considers the situation "our number one job" and was using extraordinary measures to meet it.

## "LET GEORGE DO IT" FOR SALE

ONE FARM ON N. C.

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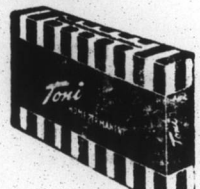
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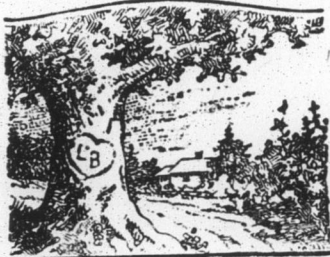
Edenton, N. C.

## Valentine Greeting Cards

Have your pick of the biggest and best selection of Valentine Greeting Cards in town.

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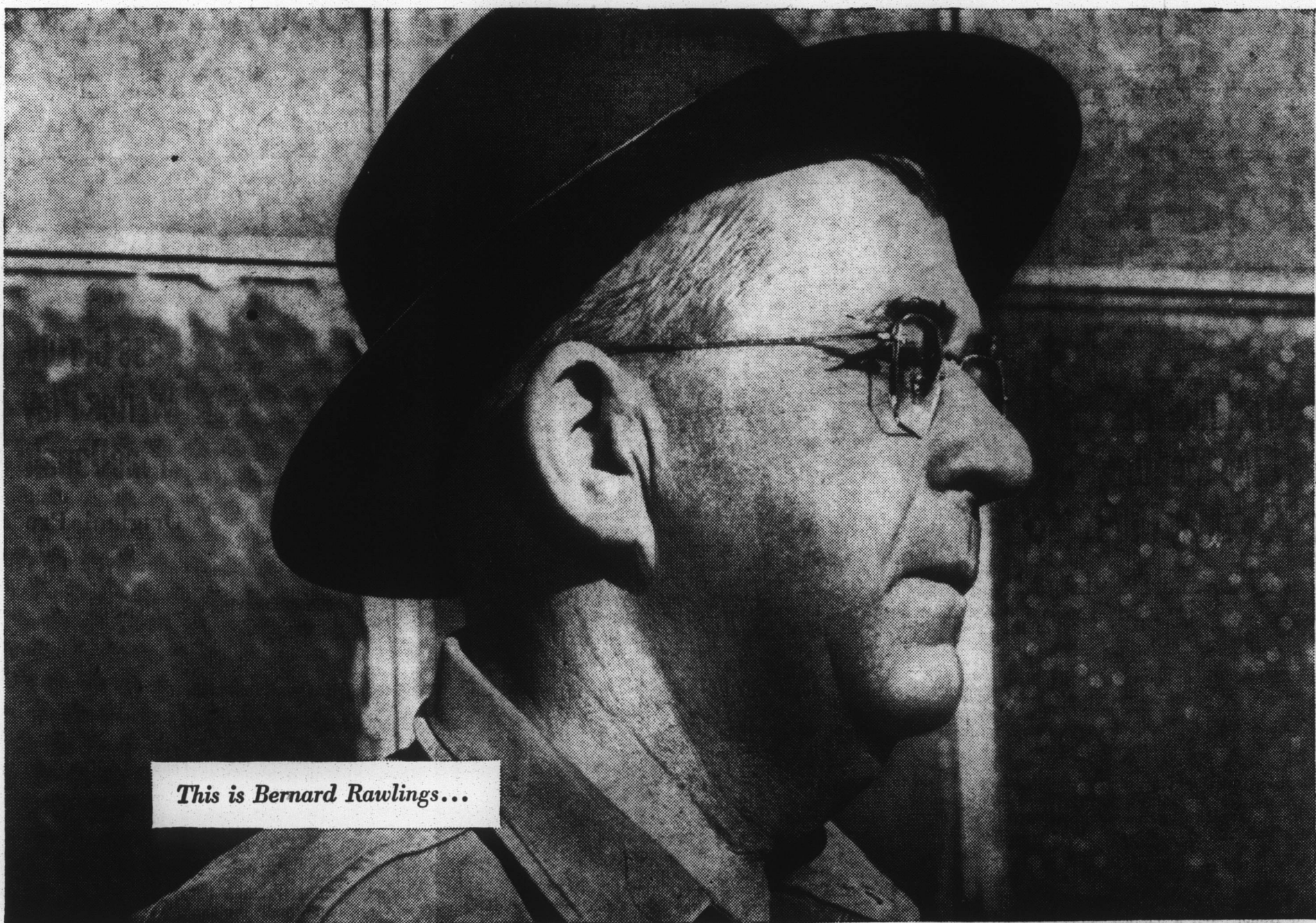
## Friendly Thoughts by Quinn Funeral Home



Some most binding contracts are not written upon legal forms. There are heart to heart understandings that make formal agreements seem weak indeed. There is more value in honest sentiment than in treaties.

Whether the service is a moderately priced one or a more expensive one, we serve with the same thoughtful, courteous attention.

**Quinn Funeral Home**  
PH. 231 EDENTON



This is Bernard Rawlings...

## He's been "on the team" for nearly 30 years...

BERNARD RAWLINGS happens to be a clerk in our Washington, N. C. bulk plant. He might have been a tank truck driver, a salesman, a research chemist, or president of our company—the basic story would run the same.

He came to work for Standard Oil of New Jersey years ago. His work has been steady and his pay has been good. At 65, he'll retire with a life income under the company pension plan. In the Thrift Plan, he's got a tidy cash nest-egg saved up. He's had regular vacations with pay, and special protection in case of sickness or accident.

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As your neighbors, too, people like these are good citizens, steady customers of local stores, steady payers of local taxes.

And year after year, as makers of products you depend on in your car or factory or home or on your farm... they're second to none in ability to give good value at modest price!