

FARM SECURITY ADMINISTRATOR EXPLAINS FSA

Written Agreement is Necessary Part of Loan Eligibility

Tenants and sharecroppers, as well as farm owners, can get loans from the Farm Security Administration to buy needed equipment, livestock and other farm supplies, according to Wayne L. Franklin, County FSA Supervisor at Murphy who has received a statement on "eligibility" prepared by State Director Vance E. Swift for the Annual Public Welfare Institute at Chapel Hill.

"If the farmer is a tenant or sharecropper, to get the fullest advantage of FSA's rehabilitation loan program, he should have a satisfactory written lease or contract," the statement points out. "Preferably the lease should cover a period of years, or have such favorable renewal clauses as will warrant and encourage the tenant to adopt—a long-range farm improvement program and assure repayment of the loan.

"The farm family getting the loan must live on, or be able to get by lease or other satisfactory written agreement, a farm sufficiently productive or one that can be made sufficiently productive by following good farming practices—to warrant a sound farm plan.

"By a sound plan is meant a farm and livestock program which will provide a living for the family, feed for livestock, and sufficient cash ultimately to pay off the loan. It is a carefully planned farm and family budget, with expected income sufficient to balance outgo.

"Applicants should also be able to satisfy the FSA that they are dependable and physically able to perform gainful work, and that they

cannot get adequate credit on reasonable terms through regular credit channels.

"Through debt adjustment, through loans suited to the needs of the individual family and through guidance in approved farming practices, county supervisors of FSA, located in almost every county, stand ready to help all eligible farm families," Mr. Swift pointed out.

"Farmers have from one to five years to repay the loan. Amounts loaned to buy livestock, fencing and other capital goods useful for several years may be repaid in installments ranging up to 5 years. Loans for non-recoverable goods, such as seed and fertilizer are repayable in 1 year. In certain cases, where money is loaned for permanent improvements, as much as ten years is allowed. In cases of inadequate rental arrangements or where other conditions fail to justify a long-range farming program, FSA can make rehabilitation loans for seed and farm supplies for repayment in one year. But the longrange plan is the one preferred, as time is an important element in satisfactory rehabilitation. Where these short term loans are made, they are made to take care of emergency situations and with the hope that a long-range plan can eventually be worked out."

"Experience in the past few years proves that many small farmers without sufficient collateral to borrow from banks are able to do successful farming if they can get convenient credit to get in shape to farm and can get the assistance in planning, managing and improving their farms which field men of FSA and other agricultural agencies have to offer."

SINGING AT MARBLE

An all day singing will be held Sunday, October 13 at the Marble Springs Baptist church. Plans are being made to have dinner on the grounds and both the forenoon and afternoon will be used to give various singers an opportunity to perform.

To celebrate her eighty-fifth birthday, Miss Ella Hooper of Parkton, Md., took an airplane ride over the town.

APPLICANTS MAY YET SECURE FSA PURCHASE LOANS

Tenants, Laborers Eligible To Receive Aid Through Plan

There is still time for farm tenants and laborers to apply for loans for purchase family-type farms under the Farm Security Administration's tenant purchase program, it was explained here today by Wayne L. Franklin, County FSA supervisor in Cherokee and Clay Counties.

Tenant purchase loans are made for 40 years at three per cent interest. Any farm tenant or farm laborer is eligible to apply. Loans will be approved, to the extent of available funds, to applicants who have the character, ability and experience deemed necessary for successful farm ownership. Selection is made by the County Tenant Purchase Committee, composed of three public-spirited farmers who know farm people and farm land.

Members of the Committee are Claude S. Day, of Marble, N. C., Lawson Lunsford, of Peachtree and Ben L. Fox of Culberson. A. Q. Ketner, County Agent, is an ex-officio member, and the Farm Security Administration Supervisor serves as Executive Secretary.

Mr. Franklin stated that loans would be made only for the purchase of family-type farms, which the County Committee approves as economically sound units, and productive enough, when properly operated, to provide a living for the applicant and his family.

"Under the tenant purchase program the farm has a dual job," Mr. Franklin stated. "It must produce a living for the family, and enable them to repay the loan. Consequently, the family is called upon, more than ever, to follow sound, efficient practices.

To help meet this need, we assist each borrower to lay out sound man-

agement plans. Of particular importance are the keeping of accurate accounts, and the raising of as much as possible of the family's food, and feed for the livestock, on the farm.

It was pointed out by the Supervisor that the borrower does not have to take the full 40 years for repayment. He may pay off his loan in full any time after the first five years.

"The 40-year clause serves mainly to keep annual installments down to a low figure," he explained. "Thus, the borrower is protected from too great a burden during the first few years before he has had time to accumulate reserves."

To be considered for loans under this year's program, interested farmers should file their applications immediately. Applications should be addressed to Wayne L. Franklin, Supervisor, Farm Security Administration, Murphy, N. C.

By-County Churches Will Ship Food To Baptist Orphanage

The Baptist churches of Clay and Cherokee Counties will cooperate in sending a carload of produce to the Baptist orphanage at Thomasville, N. C. next week, Tuesday and Wednesday have been set aside as the dates for the produce to be assembled for shipment.

all articles to be assembled at the Southern depot after 9 A. M.

The Rev. J. C. Ammons, Rev. Robert Barker, of Peachtree, and Rev. J. H. Wilson of Hayesville will be the committeemen for accepting the materials and consigning properly. They request that each article be labeled and bear the name of their church. Each church will be responsible for collecting in each respective community the produce and delivering it to the car for shipment.

During the summer about 300 dozen half gallon fruit jars were distributed by the Baptist churches in two counties preparatory to sending this donation to the orphanage.

It is expected that this year's contribution will exceed over three thousand dollars.

MENACED

Germany's potato crop, by far the world's largest, is now being menaced seriously by the potato beetle, and the fight against this insect has taken on the aspect of a national crusade.

With slightly more layers on farms than last year, egg production in August was the largest for the month since 1931, reports the U. S. Agricultural Marketing Service.

Watch For This Every Week

SHORTY'S ALMANAC



"A man should be upright, not kept upright."

OCTOBER

- 8—Great fire broke out in Chicago, 1871.
- 9—Lou Gehrig played in his last world's series, 1933.
- 10—League of Nations "outlawed" Italy, 1935.
- 11—D. A. R. organized in Washington, D. C., 1893.
- 12—Brady gang wiped out, Bangor, Me., 1937.
- 13—Green re-elected A. F. of L. president, 1933.
- 14—League banned foreign loans to Italy, 1935.

WHEN IT GETS COLD YOU NEED HEAVY UNDERWEAR BUT YOUR CAR NEEDS LIGHTER OIL CHANGE NOW Better Change Tires, Too See us for low prices—12 months guarantee, and liberal trade-in.

SHERRILL'S SERVICENTER

Esso Products

Vegetable Laxative Makes Happy Friends

Thousands turn to this way to get relief when constipation has them headachy, bilious! A quarter to a half-teaspoonful of spicy, aromatic BLACK-DRAUGHT tonight; a drink of water; there's usually time for sleep, followed by gentle but thorough evacuation in the morning. Try all-vegetable BLACK-DRAUGHT; time-tested; economical: 25 to 40 doses, 25c.

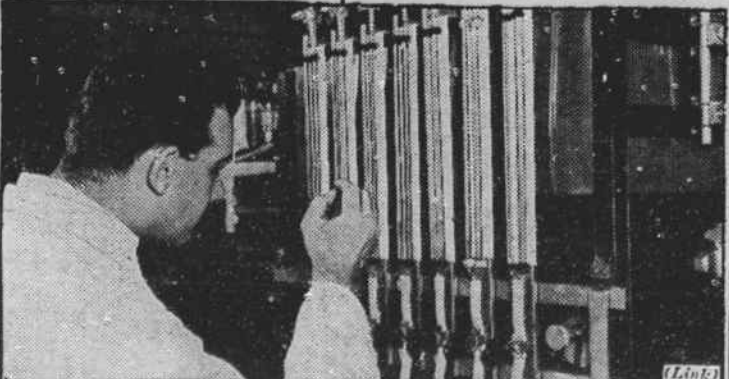
People, Spots In The News



BETTY STILL TOPS . . . Betty Jameson of San Antonio, Tex., shown with national women's golf title trophy she retained by defeating Jane Cothran of Greenville, S. C., 6 and 5, in 36-hole final of tourney at Pebble Beach course, Del Monte, Cal.



TAKES THE CAKE . . . Guy M. Davis, postal clerk of Hollywood, Cal., outscored all women-folk in Los Angeles County fair at Pomona to win cake-baking championship for 1940. Even pictures of his samples look good enough to sample.



TEST-TUBE JAVA . . . Latest freshness-assurance device shown being used by the nation's largest food chain in scientific kitchens to reveal freshness with mathematical accuracy. Coffee samples agitated in tank give off gases which produce exact readings on calibrated tubes in front.



Mothers!

HERE'S SOMETHING YOU CAN'T LEARN IN SCHOOL!

ELECTRICITY is the CHEAPEST commodity you can buy!

Economy begins at home, like so many other things, and the home is the one place that Electricity is so valuable. Good lights, Heat, Cooking, Ironing, Washing, Refrigeration, etc. . . an endless stream of things electricity can do for you cheaper and more efficiently.

ANYBODY CAN BE A **DUNCE!**

BUT. . . only smart people are really economical . . . They choose ELECTRICITY.

It's smart to use something that belongs to you . . . ELECTRICITY in Murphy is yours. . . USE IT!

Remember: The more you use the CHEAPER it gets!



CITY OF MURPHY ELECTRIC DEPT.