

S. S. Williams Discusses New Credit Program

Recent Congressional changes in the insured mortgage program of the Farmers Home Administration will broaden opportunities of farmers to obtain real estate credit, S. S. Williams, county Supervisor announces.

An assured market for insured mortgages and an increase of one-half of one percent in the interest rate are provided in amendments to the Bankhead-Jones Farm Tenant Act, approved June 19, to encourage greater participation of private capital in the farm ownership program.

Lenders who extend credit to eligible farmers for the purchase, enlargement or development of farms under the insured farm mortgage to the Government and receive payment in full at the end of a specified period established by the Government. The loans will carry an interest rate of 3 percent and a 1 percent insured mortgage charge.

The credit is extended only to farmers who cannot obtain adequate financing from private or cooperative sources. Repayment of the loans is fully guaranteed by the Government. The loans are limited to 90 percent of the borrower's total investment in the farm

and are repayable over a 40 year period.

Since the first insured loan was made last October, 333 loans averaging approximately \$7,000 have been closed or approved. In addition, 9,200 applicants for insured loans have been approved and their applications are being held pending the location of suitable farms or lenders willing to finance the loans with government insurance. Up to \$100,000,000 worth of loans may be insured in any one year.

Of the lenders making insured loans, 84 percent have been banks serving rural areas. Other loans have been made by life insurance companies, individuals, state retirement funds, and subsidiaries of farm organizations.

According to J. B. Slack, State Director for the Farmers Home Administration in North Carolina, insured loans have been made in this state since last November when the first insured loan was made.

The insured mortgage program is based on experience gained in the making of direct government farm purchase loans to approximately 60,000 farmers, including 8,000 veterans during the past 10 years. Approximately 9,000 of these loans have been paid in full from farm income 30 or more years ahead of schedule.

Congress has appropriated \$15,000,000 for direct farm ownership loans during the coming fiscal year.

In most respects the direct and insured loans are similar. A farm purchased, enlarged or improved with either direct or insured loans cannot have a value greater than the average value of all efficient family-type farms in the county in which it is located. No loan can be made if the total investment of the borrower will be more than the reasonable value of the farm based on its long time earning capacity. All loans are accompanied by supervision in improved farming methods.

A borrower cannot qualify for a direct loan, however, if he is able to make a 10 percent or more down payment on the farm and can obtain an insured loan from other credit sources.

Approximately 70,000 applications are on hand for direct and insured loans, of which 38,000 are from veterans.

Veterans receive preference for both direct and insured loans.

Loans are also available for Farm Operating, including seed, fertilizer, livestock and equipment. Borrowers are eligible for low cost hospital ins.

New 4-H Club Awards Stress Farm Forestry

FARM OWNERS 30%	OTHER SMALL OWNERS 27%	LARGE OWNERS 18%	PUBLIC 25%
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The importance of farm forestry in America is stressed by the fact that farmers own the greatest single share of commercial woodlands. A 4-H club forestry project, symbolized by the young man planting a seedling, offers awards to spur interest in farm forestry.

The stake of farm boys and girls in the woodlands of this state, and of America as a whole, is emphasized by new national and state awards for a 4-H club project in forestry, which include medals for state winners, and scholarships and trips for regional winners.

Four-H club members in this community, interested in forestry, are eligible to compete for these awards which include:

A gold medal for the state winner.

One of four regional \$200 cash scholarships.

One of four trips to the next 4-H club congress in Chicago.

The four areas in which regional awards are being made are the West, South, Central states and Northeast.

The sponsor for these awards is the American Forest Products Industries, a national association of lumber, pulp and paper, plywood and other forest industries.

"Good forest practices on the nation's farms are of major importance," declares Col. William B. Greeley, chairman of the American Forest Products Industries. "Farmers own a greater share of the nation's woodlands than any other group. With our uses for wood increasing almost daily, we must see to it that our harvests of trees are sufficient to meet the needs of our growing population. This means markets for wood, and this means greater and permanent opportunities for farmers who manage their woodlands for continuing forest crops."

National surveys show that farmers own 30 per cent of the nation's 460 million acres of commercial forest land. Other owners of small tracts own 27 per cent. Medium and large owners have about 18 per cent of the total, and the public owns about 25 per cent.

Information about the 4-H club forestry project may be obtained from your county extension agent

Marietta Win Over Mountaineers

On Saturday, August 7, Marietta came to Murphy to win by a score of 8 to 4 over the Mountaineers.

The leading hitters for Murphy were P. Cosmo, Sisson, and Ellis while Clockum and Clark led Marietta.

	P	H	E
Marietta	201	000	302
Murphy	000	010	102

Spears to Johnson; Pittman to Coffey

Ragland Bows To Legion, 13-9

The American Legion on Monday, August 9, beat Ragland 13 - 9 in a thrilling softball game.

Though J. Hughes, Jim Hughes, Lacks, and Brendle knocked 3 batters, they could not bring enough wins across the plate for Ragland.

	P	H	E
Palmer and Sigmon	3	0	3
American Legion	522	290	2
Ragland	115	200	0

All-Stars Take Dickey-Crain

On Monday, August 8, the All-Stars took Dickey-Crain with a score of 17 - 11.

Both sides were knocking the cover off the ball, such as Cook with a 3 bagger and homer and McDonald with a homer for Dickey-Crain and Palmer, Parton and Craig with 3 baggers for All-Stars.

	R	H	E
Dickey-Crain	010	302	5
All-Stars	906	001	x 17

Cabb to Sneed Kinney to Craig.

Cotton, wheat and tobacco made up about two-thirds of the dollar value of agricultural exports in every five-year period from 1910 to 1940, with the exception of the world War I period.

were Hughes, Rogers, and Coffey each getting two hits.

	R	H	E
Murphy	100	101	01x
Marble	020	100	000

Parker, King to Coffey; P. Cosmo to Cunningham.

GAMES TO START PROMPTLY AT 7:30

All players of the first game of softball on Monday's and Friday's are asked to be on the field and ready to play at 7:30 p. m. because of the expense of the lights, and so the games will be over by 12 o'clock.

Population growth will be the most important single factor tending to expand the market for farm products during the next 25 years.

Marketing of the 1948 flue-cured tobacco crop will begin with the opening of markets in the Georgia-Florida belt on July 22.

Murphy Loses To Marietta

Sunday, August 8, Murphy again lost to Marietta, 6 to 3.

Marietta started the game getting four runs in the first inning.

The leading hitter for Murphy was P. Cosmo getting 3 for 4 while for Marietta Spinko got 2 for 4.

	R	H	E
Marietta	410	000	01x
Murphy	000	111	000

Eighteen foreign students attended the National 4-H Club Camp held in Washington, D. C., in June.

SOFT BALL



See the Local Folks Play

DOUBLE-HEADER GAMES EVERY Monday and Friday Nights

BEGINS PROMPTLY AT 7:30



Mother Says -

Milk is Making A "Man" of My Baby

Grade A Pasteurized Milk DAILY DELIVERY Mt. Valley Cooperative W. W. HOLLAND, Mgr. BRASSTOWN, N. C.

Crushed Rock, Gravel and Sand for sale at crusher or delivered

MURPHY ROCK AND GRAVEL CO. Call Geo. Townson Phone 52

Household Hints Given

By RUTH CURRENT State Home Demonstration Agent Cantaloups are plentiful this year and along with their appetizing color, flavor and texture, they are a good source of vitamin C. Those of deep yellow color also are a good source of vitamin A. Cantaloups today are sweeter and ripen than they used to be. This is because of the newer trend

toward picking riper and pre-cooling before shipping. Many cantaloups today are harvested at what growers call "full slip" - that is, when the stem breaks easily from the vine indicating ripeness. At this stage the melons ripen easily to their full sweetness.

Iron with the grain of the fabric - it makes ironing easier, though the difference may be almost imperceptible. An even more important reason for ironing with the grain is to keep bias-cut garments from sagging out of shape.

"Pressing" means to set iron directly down upon fabric and lift it directly upward without to and fro action. Wools must always be pressed to avoid distortion of shape and damage to surface finish. Delicate laces, nets, and the like should also be pressed, lest the iron tear the delicate meshes. Use a pressing cloth.

Avoid "lost motion" when you iron - it causes fatigue. Avoid using a wobbly iron handle or a wobbly board for they increase "lost motion" and thus increase fatigue.

One-half cup of canned salmon added to an omelette recipe will provide an appetizing change for a meatless day. Serve with tomato sauce.

COFFEE PEPS UP SUMMER MEALS

Coffee Honey Milk Shaker: Combine one cup strong, cold Fleetwood Coffee, 1/2 cup honey and 1/2 cup milk. Beat with a rotary beater until well mixed and frothy. Pour into well chilled glasses. Makes two generous servings. . . There are dozens of other tempting ways to serve Fleetwood - and whether with summer meals - and whether you serve it iced or hot you can be sure of top flavor always, because Fleetwood is the only coffee roasted the special Super-Aromatized way!



Murphy Defeats Marble Team

Murphy 4 Marble 3 On Thursday, August 5, the Murphy Mountaineers beat the Marble team 4-3. P. Cosmo was on the mound and chalked up his third win for Murphy.

With Kirkland at his best, with the stich getting two triples and one double, the Murphy Mountaineers raised their game average. The leading hitters for Marble

HOMECOMING Tusquittee Baptist Church, August 29



HON. PAUL MOSS, of Odessa, Texas

The greatest gathering ever to assemble in Clay County is expected August 29th, 5th Sunday, 1948.

Two of Clay County's native sons, the Honorable Paul Moss attorney, Odessa, Texas and Dr. Fred A. Moss, physician and scientist, Washington, D. C., after an absence of many years are the invited guests and will be the feature speakers of the occasion.

Dr. Fred A. Moss, M. D., noted physician and scientist, director of Study, Association of American Medical Colleges, Columbia Medical Building, Washington, D. C., will address the great gathering at 11:00 A. M. Dr. Moss with his training and ability will present truths that will live on in all the years ahead in the building of a better world.

The Honorable Paul Moss, noted attorney and barrister, Odessa, Texas, author of many books among which are his famous writings on fiction, the well-known novels "The Shadow of Potrock", "The Rock Was Free" and "Hell's Half-Acre", will address the hundreds of citizens gather at 11:30 A. M. Mr. Moss has made great contribution in building a better world out where the west begins.

These two outstanding American citizens, born and reared in Clay county and in Tusquittee section, one going north and the other going west, have made good as many others have and are welcome guests, welcome back to the land of their nativity. These two noble



DR. FRED A. MOSS, M. D., of Washington, D. C.

sons have made it possible to erect a memorial on Tusquittee, in keeping with the setting and traditions of that section and Clay County that shall stand along with the "Rock of The Ages". This memorial is constructed of native stone and is classed with the best and most beautiful to be found anywhere. Generations yet unborn shall rise up and call them blessed.

We are also expecting Jane Withers, noted movie actress, recently married Bill Moss, Actor Producer in the movie world and son of the Hon. Paul Moss, to be present. This will probably be the only time in a lifetime to see the world famed actress.

The program of the day will consist of great singing led by Walter Johnson and string music by The Radio Quartett of Gainesville, Ga., and Warren, N. C. There will be plenty to eat and drink on the grounds. If anyone desires to bring picnic lunch bring it along and let's have a great day.

The program of the day will get a good start by an address of welcome by Mr. J. V. A. Moore, pioneer citizen of Clay County, teacher, scribe and farmer. Mr. Moore has more information and knows the history of Clay County better than any living man of today. Come with all your family and friends to the greatest gathering in the history of Clay County.

NEVER BEFORE... SO Much TIRE FOR SO Little

THE SENSATIONAL NEW PENNSYLVANIA KEYSTONE \$11.95 AND YOUR OLD TIRE

Here's the tire buy for which you've been waiting. It's the new, sturdy and sensationally low-priced Pennsylvania Keystone... the tire everybody can afford. See us today for the best buy in town... Pennsylvania Keystone Tires.

PALMER'S SINCLAIR STATION Phone 202 Murphy, N. C.