

**FHA Opening Loan Service Expanded**

New legislation has increased the number of farm families who are eligible to obtain operating loans from the Farmers Home Administration, Mr. Gene Denning, the agency's county supervisor said today.

The new law increases the maximum amount that can be advanced, and as a part of the Rural Development Program makes loans available when the farmer has part-time employment off the farm.

Operating loans are made for the purchase of machinery, livestock, equipment, fertilizer, seed, tractor fuel and other farm and home operating expenses needed to carry out efficient farming operations on family-type farms. In some instances, a loan may be made for the refinancing of existing debts.

Under this new law loans will also be available to applicants who have part-time employment off the farm, provided they are established farmers conducting substantial farming operations

and spending the major portion of their time farming. Such operators must have dependable sources of outside income. The main purpose of these loans will be to help farmers who live in areas designated for the Rural Development Program.

Operating loans are payable over periods of 1 to 7 years with interest rate at 5 percent.

The amount that can be loaned is based on the needs and the ability of the borrower to repay. The loan must be sound.

The ability to repay a loan made

for operating a family-type farm is determined by the earning capacity of the farm and the operations the farmer intends to carry on. The Farmers Home Administration supervisor assists each loan applicant in preparing a complete farm and home plan. No loan can be made unless this plan shows the farm income to be sufficient to provide the family a good living, pay operating expenses, cover depreciation costs, pay debts and leave a reasonable amount for reserve.

Every borrower is expected to keep a complete record book to determine what direction he should take in each farm enterprise, to show his progress, and for income tax purpose. At the end of the year a review is made of the year's operations, and a new farm and home plan is prepared.

To be eligible an applicant must be a citizen of the United States, have had satisfactory farm experience or training, and be unable to obtain credit from other sources at a reasonable rate. He must also have, or be able to rent, a suitable family-type farm.

All of the present loan services of the Farmers Home Administration, which include loans for development and purchasing of family-type farms, farm housing and soil and water conservation continue to be available.

The Farmers Home Administration county committee will determine the eligibility of each applicant. The committee is composed of three men, two of whom must be farmers. In Cherokee County the committeemen are Billy J. Wells, Rt. 1, Murphy, N. C.; Luther Dockery, Rt. 3, Murphy, N. C.; and Horace N. Brendle, Rt. 4, Murphy. For Clay County the committeemen are Clyde Ashe, Rt. 3, Hayesville; Luther W. Anderson, Rt. 1, Brasstown, and Clarence L. Smith, Rt. 4, Hayesville.

Additional information regarding these loans may be obtained at the FHA Office in the Court House in Murphy every day except Mondays, and at the FHA Office in Hayesville on Mondays and Thursday.

**Peachtree**

Mr. and Mrs. Homer Wilson and son, Sammy of Candler were the week end guests of his parents, Mr. and Mrs. George Wilson.

Richard Sudderth, who is attending Warren-Wilson College at Swannanoa, spent the week end with his parents, Mr. and Mrs. Paul Sudderth.

Mr. and Mrs. Gene Stewart, and children of Kingston, Tenn. spent the week end with Mrs. Stewart's parents, Mr. and Mrs. Clarence Hendrix. They were accompanied home by Mrs. Hendrix.

Mr. and Mrs. Gerald Raxter and family of Fontana Village were

the week end guests of Willard and Elsie Sudderth.

Mr. and Mrs. Paul Sudderth had as their week end guests from Decherd, Tenn. Mr. Fred Bass, Mr. and Mrs. Ralph Bass and daughter Ginger and Ronald Hobba.

Mrs. Cross Stowe and Mr. and Mrs. M. Stowe and son, Don Cross of Toccoa, Ga., spent the week end with Rev. and Mrs. Lester Stowe.

Mr. and Mrs. Summer Sudderth of Jefferson, Ga. spent the week end with Elsie and Willard Sudderth.

Mrs. W. C. Pipes and son, Jack have returned home from Winston-Salem where Jack has been a patient at the Baptist Hospital. The B. T. U. of the Peachtree

Baptist Church enjoyed a Halloween social in the basement of the church Saturday night. After games were played, refreshments were served to about forty. Following the social, Mrs. Lloyd Hendrix's Intermediates enjoyed a hay ride.

Cyrus Witt is in the Piedmont Hospital in Atlanta for treatment.

FOR RENT: 4 room Duplex apartment. Electric Heat, Hot water heater. Dial VE 7-2511 15-30



**Western Auto Opens Toy Headquarters**

It's later than you think. Less than eight weeks until time for Ol' Santa again. Smart shoppers are selecting their Christmas gifts early.

Why shop for Christmas now? Many wise shoppers are selecting their Christmas toys and gifts now at Western Auto. Many are using their convenient

Lay-Away plan and here's the reasons why: Economy. You get the best buys early. The best buys are often gone by the first or middle of December. You can save money by getting the best buys early. Convenience. You avoid the Christmas rush. Shop at leisure and enjoy picking out Santa Claus while selections are

complete. How PROUD and HAPPY you'll be to know that you have done your Christmas shopping and that you have the BEST for your children and family and friends. Many people are using WESTERN AUTO'S easy, convenient LAY - AWAY plan now. Why don't you? ADV.

Snowbird Mountain Lodge, located 12 miles northwest of Robbinsville, N C. on the Joyce Kilmer Forest Road closed it's 1956 season on Nov. 1st.

Built in 1940 - 1941 by Edwin and Arthur Wolfe of Chicago, this is the fourth year the lodge has been owned and operated by Gladys & Elmer Smith. Guest registrations have steadily mounted. During the 1956 season which is now closing over 1000 guests from 30 states have vacationed at Snowbird Lodge. Some have been here for overnight, some for a weekend - many for two, three or four weeks. A few have been here for a good part of the season. Hundreds of travelers have stopped by just to see what Snowbird Lodge was like and to enjoy the magnificent panoramic view from our terrace.

We want to sincerely thank the many many fine people in Robbinsville, Topton, Andrews, Murphy, Fontana and Tapoco who have directed guests to us. While most of our business is by reservation, still many out of state people who were more or less 'roaming' were sent to Snowbird by recommendation of our neighbors in these and other communities nearby. The fine efforts of a most progressive group of citizens in Robbinsville brought to Graham County the Lees Carpet Company. Many of their officials have been guests at Snowbird, and we join in welcoming this fine company to Western North Carolina.

We believe that our mayor, other city and county officials - the members of the chamber of commerce, members of the Lions Club and the merchants and citizens of Robbinsville will be interested to know that we have had literally scores of comments from guests who have been here in former years on the 'cleaned up' appearance of our community. It is a credit due to the efforts of many, many citizens.

Snowbird Lodge will reopen about May 1st, 1957. Again we thank so many of you who have helped us this past season.

Gladys & Elmer Smith

**FALL HARVEST SALE**

**EXCEPTIONAL VALUES**

**FROM  
ETHEL'S  
SHOP**

<p><b>LADIES COATS</b> REG. 29.95 - NOW --- <b>19 95</b></p>	<p><b>LADIES EDGEWOOD LOAFERS</b> - REG. 5.95 - - <b>4 49</b> ALL SIZES IN BLACK AND BROWN</p>	<p><b>MEN'S 10 IN. TOP - LEATHER BOTTOM BOOTS</b> - REG. 17.95 - NOW <b>12 95</b></p>
<p><b>LADIES COATS</b> REG. 16.95 --- NOW - <b>12 95</b></p>	<p><b>MEN'S - GUIDE STEP DRESS OXFORDS</b> REG. 9.95 - NOW <b>6 95</b></p>	<p><b>MEN'S - CHIPPEWA - CALK BOTTOM BOOTS</b> REG. 26.95 - NOW - <b>15 95</b> SIZE 6 AND 6 1/2 ONLY</p>
<p><b>LADIES SUITS</b> REG. 18.95 --- NOW <b>12 95</b></p>	<p><b>MEN'S - INSULATED - 10 IN. TOP BOOTS</b> -- REG. 13.50 - <b>10 95</b> WITH BROWN MOC TOE</p>	<p><b>MEN'S - 2 PIECE UNDERWEAR SHIRTS</b> - ALL SIZES <b>1 49</b> <b>DRAWERS</b> - ALL SIZES <b>1 49</b></p>
<p><b>1 LOT LADIES BALLETT FLATS</b> - SPECIAL -- <b>1 49</b> COLORS GRAY, TAN AND BLACK</p>	<p><b>MEN'S 13 3/4 OZ. WESTERN JEANS</b> - - <b>2 98</b> SIZES 28 TO 38</p>	<p><b>BOYS - 13 3/4 OZ. - WESTERN JEANS</b> <b>1 98</b> SIZES 4 TO 12</p>
<p><b>LADIES - LOAFER STYLE SHOES</b> -- REG. 3.98 - <b>2 98</b> COLORS BLACK OR BROWN</p>	<p><b>MEN'S RANGER - INSULATED BOOTS</b> - REG. 14.95 NOW - <b>11 95</b> OIL TAN LEATHER</p>	<p><b>BOYS 13 3/4 OZ. - WESTERN JEANS</b> <b>2 49</b> SIZES 13 TO 18</p>
<p><b>LADIES AND MEN'S - HEAVY COAT SWEATERS</b> - <b>6 95</b> SIZES 34 TO 46 - REG. 3.95</p>	<p><b>MEN'S - CHIPPEWA - LOGGER - 10 IN. TOP BOOTS</b> - REG. 15.95 - NOW - <b>12 95</b></p>	<p><b>CHILDREN'S - HIGH TOP SHOES</b> - ALL SIZES - <b>2 98</b> BROWN ONLY</p>

**ETHEL'S SHOP**

**119 TENNESSEE STREET  
MURPHY N.C.**