

Agriculturally Speaking

By L. B. HARDAGE
County Extension Chairman

Farmers in selected counties may be eligible for (1) Physical Disaster Loans and/or (2) Economic Injury Loans from SBA. This organization may be able to supplement the work of Farmers Home Administration in providing loan funds to farmers severely affected by the weather conditions this summer.

A brief summary of the SBA loan provisions is attached for your information as prepared by Charles Pugh, Extension Economist, based on preliminary phone calls with SBA.

Eligible farmers may apply at any SBA office. Three more offices were opened during the week of August 15 in addition to the permanent SBA offices in Charlotte and Greenville. Addresses and phone numbers are as follows:

—Charlotte, 230 S. Tryon Street, (704) 372-0711, Ext. 441

—Greenville, Federal Building, 215 S. Evans Street, (919) 752-3798

—Raleigh, Room 702, County Courthouse, (919) 755-4300

—Greensboro, Agricultural Center, 3309 Burlington Road (919) 375-5876

—Clinton, Sampson County Agricultural Center, (919) 592-8951

Information on Agricultural Loans by Small Business Administration Physical Disaster Loans

(Deadline for applications: October 11, 1977)

Physical disaster loans are designed to replace the actual production costs of crops lost in 1977 including hired labor costs. The loans do not purport to cover the loss of profits from the damaged crop. Interest rates are 3 percent on the first \$250,000 and 6 percent on additional amounts up to \$500,000. Repayment schedules will be negotiated on the basis of the individual case. The maturity may range from five to ten years and payments could begin as late as the Fall of 1978.

If a deed of trust is taken as collateral for a physical disaster loan, a provision will allow that the deed of trust might be subordinated for later needed loans.

Economic Injury Loans (Deadline for applications: May 9, 1978)

Economic Injury Loans are designed to provide funds for payments on capital items and possibly family living expenses if income for such payments

was lost due to the drought. Applicable interest rates are 3 percent on the first \$25,000 and 6 percent on additional amounts up to \$500,000. Repayment schedules are set up based on the individual circumstances but not to exceed 30 years. Eligibility is restricted to established farmers, not beginning farmers. (However, agribusinesses affected by the drought may qualify for Economic Injury loans).

General Procedures for SBA Loans

Farmers affected by drought in about 73 counties are eligible to apply. This includes the 56 counties declared Federal Disaster Areas plus contiguous counties. Farmers may apply at the nearest SBA office. Application forms for physical disaster loans will list the affected crops, acres in each, amounts of costs of various types, total costs, and percentage lost. From this data the loss of actual production expenses can be

Premature Harvest Costly To Farmers

Harvesting immature tobacco is costing drought-hit Old and Middle Belt growers heavily, a North Carolina State University crop specialist believes.

Long without rain to allow plants to develop normally, the late tobacco is now taking up nitrogen fertilizer and resuming the growing process. "If this type tobacco is harvested, it will cure green or dark tan," said Dr. W. K. Collins, Agricultural Extension Service tobacco specialist at NCSU.

Collins said the grower loses two ways by harvesting before the leaves mature. "He is penalized by the wide price differential between green tobacco and good quality bright leaves," said the specialist. "He also loses some of the potential weight of the crop."

Demand for good-bodied upstalk tobacco has been strong in recent weeks, with some markets averaging above \$135 a hundred pounds. Collins pointed out that tobacco grading NIGL — which might be typical for leaves pulled too early — receives a price support of \$77 a hundred. This is compared to tobacco grading B4F which receives a

determined as the basis for the SBA loan. The SBA application form asks for a loss verification by a USDA agency such as FmHA, ASCS or Extension. Evidently, such verification involves both the reasonableness of the cost and the percent of loss. It now appears that SBA will not require letters from the farmer's usual creditors since the purpose of the loan is to refinance production costs already incurred.

Farmers should not expect to receive emergency loans from FmHA and physical disaster loans from SBA but might be advised to apply to one agency if rejected by the other. FmHA personnel suggest that the SBA loan fits well where an agribusiness firm is also engaged in farming. These are cases where the cash flow might go through both types of business. In contrast, FmHA loans are restricted to operations that are primarily agricultural.

support of \$125. Both grades have been selling well above support price but the relative difference between the two is about the same.

"The point is," emphasized Collins, "tobacco that is still taking up nitrogen is continuing to grow. It won't cure properly, it won't weigh as much as it won't sell as well as it would if allowed to mature."

Collins said growers with much of their tobacco still in the field are concerned about losses from diseases and weather damage. He said the threat of brown spot and some other diseases appears to be less than normal this year. "A grower has to weigh any potential loss against the better price he can expect for good quality tobacco," the UNSU specialist said.

He cautioned that growers should keep a check on their tobacco for late insect outbreaks. He also pointed out that the use of chemical ripening agents on tobacco that is still taking up nitrogen and growing is not an alternative to delaying harvest. The ripening agents won't work satisfactorily on immature tobacco, he said.

Check Out Side Wall Insulation

By BERTHA B. FORTE
Home Extension Agent
If you've been considering adding the foam-type insulation in the side walls of your home, you'll be interested in the results of a recent study.

Researchers found the foam tended to hold in moisture and to shrink.

The project was done over a period of 26 months on the three main types of wall insulation—cellulose fiber, glass fiber and urea-formaldehyde foam (your-REE-a form AL da hide) foam, usually the most expensive of the three.

As the foam is put in house walls, there's a certain amount of water that goes in with it during the process. But evidently this moisture can't escape too easily. The study shows that the moisture level of both the wood siding and the layer under the siding was way above normal. Too much moisture here can lead to rotting and paint problems.

Garden Program

To Resume On TV

Backyard Gardener, the home gardening television show, begins its fall season Monday, Sept. 12, at 6:30 p. m. on the University of North Carolina Television Network.

Mike Gray, extension television producer says special features are planned this fall to help homeowners deal with problems caused by the summer drought.

Backyard Gardener is produced by the North Carolina Agricultural Extension specialist answering call-in questions from People all over North Carolina.

The number in Raleigh to call for the Backyard Gardener operator is (919) 733-5641.

One of the earliest known insect invaders of North America was the Hessian fly, which arrived in the bedrolls of German mercenaries during the American Revolution. The pest eventually destroyed millions of bushels of wheat in this country.

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CERTIFIED LIVESTOCK AUCTION Cattle and Slaughter Hog SALE

Every Wednesday Feeder Pig SALE EACH 1st. & 3rd. Mon. Comm. 5 Per Cent, Maximum 5.00 per Hd., 1/2 Per Cent Yardage. FOR FARM OR HAULING SERVICE Phone 693-3616 MONDAY thru FRIDAY

Checks from sales can be picked up or will be mailed on date of sale. North Carolina's Fastest Growing Certified Livestock Auction Market.

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And if an insulation material shrinks, then it won't be doing your house too much good. In the study the researchers found that the urea-formaldehyde foam shrank an average of eight percent over the two-year period with no indication that it would stop.

So, before signing a contract to have insulation blown in your house walls, carefully check out the different kinds and their cost. Cellulose fiber and glass fiber usually cost less than foam and are likely to give you the most for your money.

Elms 4-H Club Conducts Meeting

By GERRY A. WILLIAMS

The Elms Community 4-H Club held its monthly meeting on Tuesday, Aug. 23, following a vacation during the month of July. One leader, seven members and three visitors were present.

The business portion of the meeting included: planning activities for National 4-H Week, preparing an exhibit for the Warren County Fair, and cleaning the community roadsides as a form of community service. It was also suggested by our leader, Mrs. Grace Williams, that we complete our project books and turn them in as soon as possible.

After the business, the members paid their dues.

Educational Demonstration

Two members, Elvelon and Karen Williams, gave a short demonstration showing how to construct a terrarium workshop at the County 4-H Office which was conducted by Miss Sue Salmon.

Refreshments were served and the meeting was adjourned.

BUY And SELL

Want Ad Rates Cash With Order

1 insertion 10c a word
2 insertions or more are half price, with a minimum of \$1.00 per insertion.
Above prices are cash with order, for charges add 10 percent.

Deadline 5 p. m. Monday
Rates apply to consecutive insertions only. Irregular insertions—10c a word each insertion.

Minimum 10 words in estimating the cost. Count each initial, abbreviation and group of numbers as one word. A key number counts as 10 words. Each word requested in all capitals counts as two words.

The Warren Record will be responsible only for the first incorrect insertion of any advertisement. Errors which do not lessen the value of the advertisement will not be corrected by make good insertions.

Publishers reserve the right to revise any and all copy or to refuse publication of any copy not conforming to established Classified Regulations.

Failure of the publisher to insert in any particular issue or to issue advertising matter placed with the publisher invalidates the order for insertions in the missed issue but shall not constitute breach of contract.

LEGAL ADVERTISING MUST BE IN THE OFFICE NOT LATER THAN NOON ON MONDAY

All Display advertising must be in our office not later than noon on Saturday.

FOR RENT

MOBILE HOME FOR rent, Vaughan vicinity. Call 257-3756. Sept. 1, 8, 15-c.

RINSENAVAC STEAM cleans, rinses, and vacuums out dirt leaving carpets professionally clean. Rent at Warrenton Furniture Exchange, Warrenton, N. C. 257-3693. Sept. 8-c.

FOR RENT — A KOHLER-Campbell piano for as little as \$10.00 a month in any style or finish. All rental money will apply to purchase price if you decide to buy. See at Warrenton Furniture Exchange. Sept. 18-tfc.

OFFICE SPACE IN THE Professional Bldg. (formerly Hunter Bldg.) on E. Market Street downtown Warrenton. Neat with good

Aug. 25-tfc.

Aug. 25-tfc.

Aug. 25-tfc.

Aug. 25-tfc.

Aug. 25-tfc.

fellow tenants. Floor plan and space flexible. Central air condition and utilities included. See Bill Fleming or call 257-3298 (office) or 456-2922 (home). July 21-tfc.

WANTED

WANTED — IMPROVED vacant land for immediate low and moderate residential housing. American National Housing Co., Box 405, Manson, N. C. 27553. (919) 456-2051 (EOE) Sept. 8-c.

FULL TIME—STAY IN housekeeper for elderly female. Only sober and matured person need apply. Salary negotiable. Call (919) 438-7464. Sept. 1, 8-c.

BABYSITTING JOBS FIVE days a week. Call 257-2620. Sept. 1, 8-p.

WANTED—SOMEONE TO assume payments on nice 2 or 4-bedroom mobile home. Tel. 919-537-6101. March 27-tfc.

OPPORTUNITY

PIANO LESSONS FOR children and adults to begin early September. Call 257-2211 for further information. Sept. 8, 15, 22-p.

PUPPIES TO GIVE AWAY. Mixed breed. About 8 weeks old. Call 456-2386. Sept. 8-p.

SPECIAL NOTICE

NOTICE

I am no longer responsible for debts incurred by Linda Kimball Martin.

BOBBY LEE MARTIN Sept. 1, 8, 15-p.

WE HAVE A VERY LARGE selection of Christmas cantatas, anthems, programs and plays ready for your selection—Only 13 weeks—plan early—Hill's Music Shoppe, behind Mammoth Mart, Henderson, N. C. Aug. 25-tfc.

FOR SALE

DIVISION STREET, NORlina, 10 room recently renovated home, 3 baths, 10 walk in closets, carpeted throughout, gas furnace, corner lot, approx. 1 acre, 2,000 sq. ft. on first floor, 1,200 on second floor with private entrance. Must see to appreciate. Call Norlina 456-2016. Sept. 8, 15-c.

HIGH POINT FURNITURE—Special Sale—Discount price on all name brand furniture—Caro-Craft, Bassett, Drew, Crosley Shelvare appliance. Dalton Furniture, Hollister, N. C. Closed on Tuesdays and Sundays—Open all other days until 9 p. m. —Call 586-4530. June 23-tfc.

RENT A NEW PIANO FOR \$8.00 a month. Rental applied to purchase if you decide to buy. Hill's Music Shoppe, Henderson, N. C. Aug. 4-tfc.

1969 JEEP, LOW MILEAGE in excellent condition. Call Larry Rivers, 257-2669 or 257-4638. Sept. 8-c

FRANKLIN-VANCE-WARREN OPPORTUNITY, INC. POSITION AVAILABLE: EXECUTIVE DIRECTOR

Must have a degree in Public Administration, Social Work or related field. Must have at least 3 years experience in a Community Action Agency or other Social Service Agency in administrative capacity. Must be able to understand Federal Guidelines and to write proposals. Must have ability to work with low-income persons. SALARY: negotiable. Apply to: P. O. Box 90, Henderson, N. C. 27536. "An Equal Opportunity Employer."

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Appreciation Sale!

September 9-17

OREGON GRASS SEED
ANNUAL RYE GRASS
Grown in Oregon
NET WT. 50 LB.

\$7⁹⁵

8-8-8 LAWN & GARDEN FERTILIZER
A completely balanced premium fertilizer especially formulated for lawns and gardens.

\$2²⁹ 50 lb. bag.

RABBIT MAKER
Clean compact pellets with built-in hay 50 lb. bag.

\$3⁹⁰

Silver Stirrup HORSE FEED
All the ingredients performance horses need — 11% protein and coarse texture. 50 lb. bag.

\$3⁶⁵

MOTTO 1 1/2 GAUGE BARBED WIRE
4 point, 5 inch spacing, 80 rod spool Reg. \$20.00 per spool.

\$16⁶⁰

KOPPERS FENCE POSTS
Pressure treated standard line post. 2 1/2 in. - 3 1/2 in. x 6 ft. Reg. \$1.70.

\$1³⁹

AMES 19-33 Deluxe SPRING BRACE LAWN RAKE
24 independently floating tines and heavy duty stress distribution bar. Reg. \$6.30.

\$4⁹⁵

CO-OP DIRECTOR 12-VOLT BATTERY
More than a wet battery — More than a dry battery — It's Dry-namic! Most Ford, GM, and Chrysler vehicles DR24 and DR24F Reg. \$45.15.

\$35⁶⁵

SPECTRACIDE Lawn insect control.
Granular 12 1/2 lb. bag. Treats up to 2500 sq. ft. Reg. \$7.20.

\$5⁵⁵

SOME ITEMS MAY BE IN SHORT SUPPLY

WARRENTON • HENDERSON

RAIN CHECKS WILL BE ISSUED IF SUPPLIES RUN OUT