

# Regulations Are Changed To Assist Home Borrower

The U. S. Department of Agriculture has changed its regulations to make it possible for more people to get single-family home loans through USDA's Farmers Home Administration.

Larry W. Godwin, state director of the North Carolina USDA rural credit agency, said the revised rules change the income eligibility criteria, permit funds for approved solar heating, and make numerous changes to clarify and simplify operation of the agency's single-family housing programs.

The Farmers Home Administration has a wide range of housing programs, including mortgage loans for single-family homes, housing repair and rehabilitation loans, rural rental housing, farm

labor housing, and self-help housing loans.

Before the new regulations were implemented, they were reviewed and revised extensively, Godwin said.

One of the major changes is the elimination of a single, nationwide income eligibility level. Previously, only families with incomes below \$15,600 were considered eligible for Farmers Home housing loans, except in Alaska and Hawaii.

Income ceilings now vary by economic areas and are based on a percentage of the area median income. Low income is defined as 80 percent of the area median income.

Applicants who qualify for moderate-income loans will pay interest rates

prevailing when the loan is closed. The current interest rate charged by Farmers Home is 13.25 percent.

For those with incomes at or below 80 percent of the area median income level, the agency provides "interest credits," which reduce the amount of interest the borrower pays, sometimes to as low as one percent.

Using data developed by the Department of Housing and Urban Development, the Farmers Home Administration now sets income eligibility limits in more than 500 economic areas throughout the nation.

Income eligibility ranges from \$17,000 in some of the nation's poorer counties to \$23,500 in the more affluent areas, and up to \$33,000 in Alaska. The low-income levels at which applicants become eligible for "interest credits," range from \$11,500 to \$18,000.

In addition, the new regulations reduced the size of allowable living area in new homes to 1,200 square feet from 1,300 square feet.

North Carolina income eligibility ranges from \$20,500 to \$17,500. The low-income levels in North Carolina at which applicants become eligible for "interest credits," range from \$15,000 to \$12,000. The income limit in Warren County is \$19,000. "Interest credit" is available to families whose income does not exceed \$13,500.

The North Carolina agency operates a state-wide program of housing, farm, and community facility loans through 84 county offices, 12 district offices, and a state headquarters in Raleigh, N. C. Loans are made without regard to race, sex, religion, national origin, marital status, or handicapped condition.

Persons interested in FmHA's loan programs may obtain additional information for the local county office. The address is Taylor Building, Main Street, Warrenton.

# Critical Resource Problems Identified By Federal Agency

(Editor's note: the U. S. Department of Agriculture has identified the critical soil and water resource problems of the nation, analyzed them, and proposed a national conservation program to address them. This is the last in a series of three articles that outlines the conservation problems, trends and analyses, and the proposed national program.)

The U. S. Department of Agriculture announces a proposed national conservation program to deal with the serious resource conservation problems ahead for American agriculture.

Four points highlight the program, according to Coy A. Garrett, State Conservationist, Soil Conservation Service (SCS).

—Setting soil and water conservation priorities;

—Strengthening the role of local and state governments in conservation planning;

—Increasing budget coordination and cooperation between USDA agencies; and

—Targeting more USDA conservation assistance to critical problems and areas.

This program is the proposed response to the Congress required by the Soil and Water Resources Conservation Act of 1977 (RCA), reports Garrett. It is based on an extensive appraisal of the condition of the nation's soil and water resources and an analysis of future trends.

Highest national priority in the proposed conservation program is reducing soil erosion to maintain the long-term productivity of agricultural land. Second priority is reducing flood damages in upstream areas. Other priority activities are conserving water and improving water supply and quality, community-related conservation, improving fish and wildlife habitat, and increasing the use of organic waste.

Strengthening the relationship between landowners or users and

government at all levels is a principal feature of the proposed program. This would include having local conservation coordinating boards identify critical resource problem areas, set priorities and develop programs for action. Local boards would be based on the existing organizations — soil and water conservation district boards, Agricultural Stabilization and Conservation (ASC) committees, extension advisory boards and others. State boards would be organized along similar lines. A national board also would be set up to advise the Secretary of Agriculture.

The relationship between the state government and the federal government would also be strengthened through an agreement signed by the governor and Secretary of Agriculture to establish cooperative activities and through federal block grants.

Other features of the program include targeting

USDA conservation dollars and people to critical areas; promoting tax incentives for conservation systems; targeting research, education and information toward the most critical problems; and setting up pilot projects to test new solutions to conservation problems. Current programs would continue.

Details of the new program are presented in the RCA Revised Draft Program Report and Environmental Impact Statement available for reference use at SCS and Agricultural Stabilization and Conservation Service offices throughout the state. The two USDA offices also have leaflets that summarize the program and that contain a postage-paid, pre-addressed response form.

Comments on the proposed new program are encouraged. They must be mailed to SCS State Conservationist, P. O. Box 27307, Raleigh, N. C. 27611 before January 15, 1982.

# Soil Has Certain Basic Characteristics

By RUSSELL C. KING  
Association Agricultural Extension Agent

Why soil test? This question is asked by growers each year. Soils are like humans. Each soil has its own properties and characteristics. The only way to identify these is through soil testing. Now is an excellent time to take soil samples due to the slower pace of winter.

What are some of these soil characteristics? Soil testing will determine pH, fertility needs, and organic levels.

The pH of soil is extremely important. It can be adjusted through the addition of lime and other materials. Each specific crop has an ideal pH level at which to grow. A few are Corn pH 6.0, Alfalfa pH 6.5, Cucumbers pH 6.0, Irish Potatoes pH 5.7, Tobacco pH 6.0 and Azaleas pH 5.0.

As you can see, it is important to know the soil pH in order to plan for a particular crop.

Many growers use herbicides each year on their crops. In order to use some of these herbicides properly, you must know the organic level of your soil. Herbicide rates and usage are based on the organic level in the soil. Your soil test will determine the organic level.

Fertility is always a major concern in producing any crop. As is true with the soil pH, each crop requires different fertility rates. An average crop of tobacco will require 50-70 pounds of nitrogen per acre compared to 120-160 pounds per acre for corn.

As you can see, soil test results can answer many questions concerning crop production. Take time now to sample all of your crop land, and use the results you receive to improve your farm efficiency.

Soil boxes and sheets are available at the Warren County Agricultural Extension office. For further information contact our office.

# Warren 4-H Club Makes New Plans

By LINDA FALCON

"A New Beginning" was the theme used for the educational program of the Best Better 4-H Club at their first meeting of the new year held on Monday, January 4.

Each member, parent and leader participated and shared their plans for 4-H for the new year and pledged to make the new year a great year in 4-H. Leaders also told of special awards to be given for extra work in 4-H.

The meeting was called to order by George Franklin president. After the pledge to the American flag and the 4-H pledge, the devotion was led by Geraldine Harrison consisting of the Lord's Prayer and a song "America the Beautiful."

The roll call was given by Tina Harrison, secretary-treasurer with 20

members, three leaders and two parents present.

Members shared in the Share-In-Session their awards received at awards night. Mrs. Barnes told of the state award, "a beautiful plaque" received for their work with Youth Looks At Aging. Mrs. Arrington gave remarks on the Leaders Association and urged all leaders to attend their next meeting on January 25.

Activities for January are a trip roller skating on Sunday, January 31, dinner at Pizza Inn and a movie. February activity would include a trip ice skating.

The meeting was closed with the 4-H motto and Lynette Barnes served refreshments in celebrating her birthday.

The next meeting is scheduled for January 18 at Mariam Boyd School at 7 p.m.

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# For Better Living Check Your New Year's Resolutions

By MISS MARGARET J. WOODS  
Asst. Home Extension Agent

Check over those New Year's resolutions again. Have you faithfully promised to better your ways — in ways that you know very well you're never going to get around to doing?

This will just give you one more reason to feel unhappy about yourself. And perhaps one more barb that the family can point at, saying "You said you were going to..."

Housekeeping and family-tending tasks can give you the most trouble. If you've resolved to "always" keep the house picked up so it will look nice when company drops in — forget it. That's a family responsibility and not one for just one person to feel guilty about. If the family is comfortable in clutter, relax. If they're not, they'll help pick up.

Or perhaps you're a last minuter. You plan meals by looking in the refrigerator a half hour before eating time. Or you wait until the sack runs over before taking the trash out. There's nothing wrong with either of these. So why resolve to do differently?

Too often we feel guilty about the way we do things in comparison with the way our parents did their work. Or we let television shame us by showing how "Mabel's" floors always shine.

But keep in mind it's the big picture that counts — a home full of love and comfort for everyone; a home where jobs are shared and parents are spared the feeling of guilt that drives them into making resolutions that are impossible to keep.

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# Check Frozen Goods Well Before Using

By EMILY BALLINGER  
Home Extension Agent

Water pipes aren't the only things that might freeze during a cold spell. Some people may also find canned goods that have frozen in basements, pantries and kitchen cupboards.

Now some of these products may still be safe to use — but some you may need to decide to throw away.

When store-bought canned goods freeze, the can bulges as the liquid inside expands. Usually, you'd throw such a can away. But if you know the bulging is caused by freezing — and not microbial action — it might still be safe to eat the food inside.

Just let the can thaw at room temperature. Then if

there's no bulge, no seam spread or no sign of leaks, it's probably safe to eat the food in the can.

Home canned foods that freeze are safe to eat if the seal is still good. If the seal is broken, throw the food out.

Keep in mind that any canned food that has been frozen — whether commercially canned or home canned — will have a mushier texture and some change in appearance.

But if you are sure the seal has not been broken, frozen canned foods are safe to use. And if the mushy texture and appearance is unappetizing, think of other ways to use the food-for example in purees, cream soups, casseroles or sauces instead of a main dish.

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January 15, 1908 - Edward Teller, atomic scientist, born Budapest.  
January 16, 1920 - The Kid, costarring Charlie Chaplin and 5-year-old Jackie Coogan, released.  
January 17, 1950 - Masked bandits steal \$1,500,000 in holdup of Brinks Armored Car service in Boston.  
January 18, 1778 - Capt. James Cook of England discovers Hawaiian Islands, which he names after Lord Sandwich, head of the British Admiralty.  
January 19, 1809 - Edgar Allan Poe, short-story writer, poet, and journalist, born Boston.  
January 20, 1850 - Clipper ship Howqua completes Shanghai to New York run in just 88 days.

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