

4-H Club

Boys And Girls Urged To Prepare For Show

By S. W. MENDENHALL,
County Agent

In view of the increased interest in dairying and the constant and growing demand for better cattle as well as more dairy products, there is no reason why the 4-H club boys and girls should not prepare to share the returns from such demands. Good dairy cattle always bring a good price and their products can be profitably sold at all times.

Last year 12 head of dairy cattle were in the show here at Franklin and six head were shown at Asheville. A total of \$30 and a pure bred calf was given in prizes here at Franklin and a total of \$42 was won by Macon county boys at the Asheville show.

Macon county can be developed into a livestock county providing the farmers and the boys and girls become interested in the production of better livestock. Of all the soil improvement work that is being done, as yet nothing has been found that will equal the application of good stable manure.

The main object for conducting work with 4-H boys and girls in dairy cattle and holding a dairy cattle show is to demonstrate that a dairy calf properly cared for from the beginning makes a better dairy animal at maturity. It also creates by competition an interest for better dairy cattle. The 4-H club member also obtains valuable information regarding the feeding, fitting and the true sportsmanship that is displayed in the showing.

All boys and girls between the age of 10 and 12 years are eligible to enter a Guernsey heifer calf or cow in the show. Calves must be at least six months old at the time of the show which will be in the early fall. The animals will be classed in three classes. Six months to one year, one year to two years, and two years and over. There will be three cash prizes of \$5, \$3, and \$2 for each class. A pure bred Guernsey heifer calf will be given as a grand champion prize.

Boys and girls who plan to place an entry in this show should give their name and the number of animals they expect to exhibit, to the county agent as soon as possible so that work can be started on the conditioning of these animals.

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Federal Housing Program Will Aid Home Builders

The Federal Housing Administration program under the amended law, signed by President Roosevelt on Thursday, February 3, 1938, is designed to assist families of moderate means to obtain adequate and decent housing on the most favorable terms in the history of the country.

It deals solely with projects and mortgages that are considered economically sound. It is designed to be largely self-sustaining through the operation of a federal mortgage insurance system which has been carefully established and successfully operated since 1934.

The housing administration is authorized to insure a total of \$2,000,000,000 outstanding at any one time and with the approval of the President this amount may be increased to \$3,000,000,000.

Small Homes Financing

The total maximum annual carrying charge for an FHA insured mortgage on which a commitment is issued hereafter will be five and one-half per cent.

This will include five per cent interest and one-half of one per cent mortgage insurance premium. In the case of newly constructed homes securing mortgages not exceeding \$5,400 and meeting certain other conditions the premium rate will be one-fourth of one per cent, making the total annual carrying charge to the borrower five and one-fourth per cent.

The annual service charge of one-half of one per cent which the lending institutions have been permitted to charge under FHA regulations will be discontinued on all mortgages for which a commitment to insure is issued hereafter.

The insurance premium in the future will be based upon the outstanding balance instead of the original face value of the mortgage as provided in the old law.

Elimination of the annual service charge and the reduced cost of the mortgage insurance will represent a maximum saving of approximately one per cent per annum to home builders and buyers on newly constructed houses carrying mortgages of \$5,400 or less. On all other insurable mortgages the saving will be approximately three-fourths of one per cent per annum.

On newly constructed houses appraised at \$6,000 or less, the minimum permissible down payment or equity requirement will be reduced from 20 per cent to 10 per cent. Thus, on a \$6,000 newly constructed house, the minimum down payment would be \$600 and the maximum insurable mortgage would

be \$5,400, representing 90 per cent of the appraised value.

On newly constructed houses appraised at \$10,000 or less, the insurable limit will be 90 per cent of the appraised value up to \$6,000 plus 80 per cent of the appraised value above \$6,000. For example, on a newly constructed \$10,000 house the minimum down payment would be \$1,400 and the insurable mortgage limit would be \$8,600. On other homes housing from one to four families, the insurable mortgage limit will remain at 80 per cent of the appraisal value, but no in excess of \$16,000 under any circumstances.

Modernization and Repair Program
Notices have been sent to 7,000 lending institutions throughout the United States authorizing them to begin making modernization and repair loans under Title I of the amended Act.

Persons, partnerships and corporations are eligible to borrow money under the modernization and repair credit plan. The borrower must have an assured income, demonstrate his ability to repay the loan and own the property to be improved or have a lease on it running at least six months longer than the term of the loan.

Amounts up to \$10,000 may be borrowed to repair or improve existing structures and amounts up to \$2,500 may be borrowed for the erection of new structures.

Repayment of the loans may be spread over a period not to exceed five years for modernization and repair work and not to exceed 10 years for the erection of new structures for residential use.

Banks and other lending institutions will be insured against losses up to 10 per cent of the total loans they make under the new Title I program.

If the loan is made for the purpose of building a new home, security will be required in the form of a mortgage or deed of trust covering the property improved. In addition, there will be certain general construction requirements which will assist in protecting the investment of the home owner.

The provision for these new homes costing not in excess of \$2,500 under Title I should not be confused with the plan of home ownership sponsored under Title II of the Act. The facilities afforded under Title I are intended primarily for those citizens who live on farms, or in rural areas or in the marginal zone surrounding the larger cities where the standards established by the mutual mortgage insurance are not applicable.

To Stabilize Crop Prices New Farm Program Designed

The new farm bill, recently enacted into law, will unloose a double-barrelled attack on soil losses and crop surpluses, according to E. Y. Floyd, AAA executive officer at State college.

The agricultural conservation program, which has already been mapped out and placed before farmers, will be continued along with payments to growers who carry out soil building practices.

Included in the new act are provisions designed to control surpluses of tobacco, cotton, wheat, rice, and corn. Through the control of bumper crops, it is expected that farm income will be improved, Floyd said.

In addition, the new act intends to protect the consumer as well as the farmer. By storing away surplus wheat and then releasing it when necessary, a fairly constant level will be maintained. Also crop insurance will be provided wheat growers.

Under the agricultural conservation program, North Carolina's flue-cured tobacco allotment for 1938 will be 570,000 to 580,000 acres, while the cotton allotment is 902,525 acres.

One of the provisions of the new farm legislation calls for the establishment of marketing quotas on the five basic crops if supplies reach top-heavy levels. After the secretary of agriculture announces that quotas will be clamped on a particular crop, growers of that commodity will be given a chance to express their approval or disapproval in a referendum. If more

than one-third of the farmers vote against the quota, it will not be effective.

A referendum among producers of flue-cured tobacco has already been called. Should the growers vote favorably, North Carolina's quota would be close to 500,000,000 pounds, or about 70 per cent of the total. Any farmer who grew tobacco in 1937 will be eligible to vote.

Because of the bumper cotton crop last year which resulted in a huge carry-over, the secretary has announced that quotas will be placed on this crop. As in the case of tobacco, farmers will be given a chance to express their wishes.

Burley tobacco quotas will not be effective at the present time, but if a large 1938 crop should result before the opening of markets next fall, quotas will be proclaimed. Floyd explained that acreage allotments are separate from marketing quotas under the new act. Most of the acreage allotments have already been set up under the agricultural conservation program. These were determined after a detailed study had been made of the supply on hand and the amount of the crop which farmers might produce in 1938 to bring reasonable prices.

For instance, after taking a look at the large crop of flue-cured tobacco in 1937 which resulted in an unusually heavy carry-over, it was decided that growers could not plant more than 570,000 to 580,000 acres in North Carolina this year if they wished to keep market

prices up. Thus the allotment was set between those figures.

The marketing quota becomes effective if the secretary sees that the allotment will be exceeded, Floyd explained.

North Carolina's quota for flue-cured leaf will be divided up among tobacco-producing counties, then apportioned to communities, and finally down to individual farms. Marketing in excess of the quota established becomes subject to penalty. Supplies withheld under the quotas may be released under certain conditions to meet any need that might develop.

Floyd said the act will be administered locally as were the other programs in the past.

CARD OF THANKS

We wish to express our sincere thanks and appreciation for the many acts of kindness and sympathy shown by our friends and neighbors during the sickness and death of our dear husband and father. We wish to thank our friends and relatives for the beautiful floral offerings.

MRS. OSCAR L. DOBSON AND CHILDREN.

Minerals Received From Porto Rico

Mrs. Henry Slagle, who is spending the winter with her son, Dr. Dick Slagle, in Porto Rico, has had sent to Franklin, through the Porto Rico Bureau of Mines, an interesting collection of minerals found in the island. No precious metals are included in the collection, but it contains several specimens similar to the minerals found in this section.

Catholic Services in Franklin

Father Howard V. Lane, of Waynesville, will conduct services for members of the Catholic faith in Franklin as follows:

Morning Mass on the second and fourth Sundays of each month in the American Legion hall on Main street, at 8 a. m.

Instructions for the children on the first and third Mondays at 4:15 p. m.

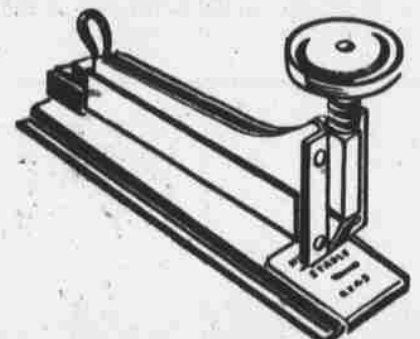
All are welcome to attend these services.

BABY POWDER GUARDS SKIN AGAINST GERMS

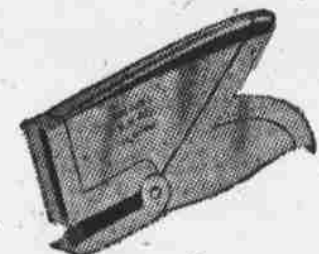
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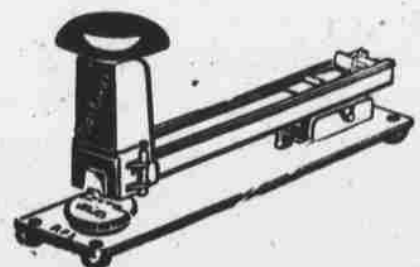
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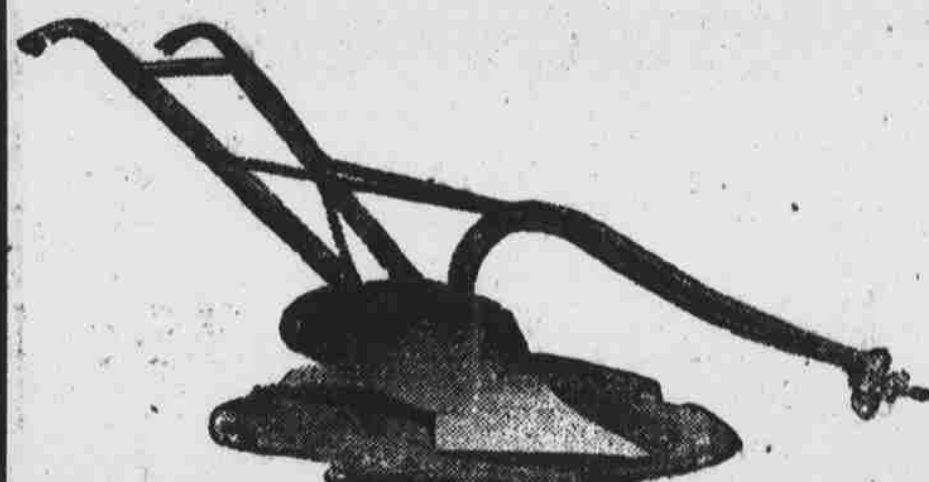
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