

**Booklet Published On Farm Finances**

Modern farming requires more and greater skills than almost any other occupation, and this applies to the financial as well as other phases of farming, says the State College Extension Service, in announcing publication of a new U. S. Department of Agricultural booklet on "Managing Farm Finances."

Farmers must not only be expert at growing crops and raising livestock, but must also know how to handle the complexities of the business side of farming, the county agent points out. The major point of good financial management on farms, he says, are set out in the new publication, which was prepared by the Bureau of Agricultural Economics.

The booklet suggests things to look for in investing money and gives pointers on buying a farm.

**N. McNair Smith**  
ATTORNEY AT LAW  
General Practice

A section entitled "How Much is a Farm Worth?" explains how to figure the value of a farm based on annual returns from the farm and the interest rate for loans.

The publication discusses use of credit for buying farm machinery as well as farm land. It explains how one can budget his debts for seasonal needs, to avoid paying interest on money until the money is actually needed. It gives hints for making wise decisions as to investments for the home as well as credit for purchase of farm machinery and for other productive purposes. It also explains the use of notes, mortgages, and other credit instruments.

There are sections on "Reserves in Farming" and insurance against fire, windstorm, and hail, as well as auto and life insurance. Also included are tables useful in figuring out how fast a dollar accumulates to compound interest over given periods of time, and how much must be paid each year in order to pay off a loan in any given number of years.

Copies of "Managing Farm Finances" may be obtained from the Superintendent of Documents, U. S. Government Printing Office, Washington, D. C., for 20 cents each.

**Treat Christmas Trees To Reduce Fire Hazard**

The Products Laboratory, after trying various chemical treatments suggested for making Christmas trees less inflammable, has concluded that keeping the tree standing in water is about the most practical, satisfactory, and convenient method, says the State College Extension Service.

The procedure recommended is as follows: (1) Buy a tree that has been cut recently. (2) Cut off the end of the trunk diagonally at least one inch above the original cut end, and stand the tree at once in a container of water, keeping the water level above the cut surface during the entire time the tree is in the house. If the tree is not to be set up for several days, it should be kept standing in water in a cool place.

If started in time this treatment not only prevents the needles from drying out and becoming inflammable, but it will also keep them fresh and green and retard the fall of the needles.

Regardless of treatment all possible precautions against fire should be in effect around the Christmas tree. Defective electrical connections should be eliminated and an accumulation of combustible decorations should not be put on or beneath the tree. The tree should be placed so that its accidental burning will not ignite curtains or other combustible furnishings nor trap the occupants of a room or building.

Precaution to prevent fires is good business at any time but especially at Christmas with so many extra visitors and with the addition of lights and decorations add to normal fire hazards.

**Growers Are Advised To Use Cotton Loans**

Many North Carolina cotton growers are losing money by failing to take advantage of the government loan program, says Dan F. Holler, cotton marketing specialist for the State College Extension Service. This is particularly true, he says, of producers who have cotton which has

been damaged by rain.

The lowest loan made on white grades of cotton with a staple of 1-1/32 inch is 20.02 cents per pound. The loan value of low middling 1-1/32 inch cotton is 26.97 per pound in eastern North Carolina and slightly higher in the western part of the State. The farmer who sells this quality cotton for 20 cents per pound is losing approximately \$35 a bale, states Mr. Holler.

The grower may find out the loan value on any bale of cotton at no cost. All he has to do is request his ginner to submit cut samples to the government cotton classing office for classification. The office will return to the grower a green card showing the grade, staple, and loan value.

Classing offices, heavily overworked a few weeks ago, now have

caught up and are giving prompt service, Mr. Holler says. The Raleigh office now is classing cotton the same day it is received. No producer therefore, should find it necessary to wait longer than four days from the time the sample is mailed until he has the class card.

Any producer can obtain a government loan by placing your cotton in any approved bonded warehouse or, if the warehouses in his area are filled, by storing it on the farm. Requests for loans on farm-stored cotton should be made to the County PMA office.

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