



**LET'S DO MORE
IN '54**
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MOREHEAD CITY
Carolina's Finest

July 27 — Mr. Calvin Taylor of Beaufort spent Saturday here visiting relatives and friends.

Mr. and Mrs. Earl Lewis of New Bern, who formerly lived here, attended the beauty contest Saturday night.

Miss Sabra Noyes, who has been attending summer school at East Carolina College, Greenville, is here with her parents, Mr. and Mrs. Frank Noyes.

Mr. Bill DeVinie, voice teacher of the Fine Art School in Beaufort, visited here last week.

Mr. and Mrs. Jimmie Meeks and daughter Jamie of Washington, D. C., is here for a week visiting Mrs. Meeks' parents, Mr. and Mrs. Harvey Taylor.

Mr. Meeks is a civil service employee in Washington.

Miss Lois Rose is now employed with a real estate firm in Morehead City.

Mr. and Mrs. Harry Simmons of Raleigh attended the beauty contest Saturday.

Mr. and Mrs. Jasper Daniels have returned home from Quantico, Va. They were accompanied by their son, who was in training there.

Weekend guests at the Sea Level Inn were:

Miss Bobbie John, Maysville; Theodore Shedlow, Danville; Victor C. Gunderson and family, Lewisville; Paul B. Osgood, New Bern; O. H. Folger and wife, Katherine Taylor, Elvira Rondecker, Mrs. Ann Carter, and Laura G. Anderson, all of Greensboro.

Mr. and Mrs. B. E. Bradshaw and son, Norfolk, Va.; Gerald Barry

FHA Helps Wildwood Farmer Improve Land

By I. M. ROBBINS
Farmers Home Administration

The Farmers Home Administration Act of 1946 required that preference be given to veterans, and this requirement has been strictly observed by this U. S. Department of Agriculture agency. As a result many FHA borrowers are ex-service men. Kenneth L. Miller, who owns and operates a farm near Wildwood, is one of them.

Following his discharge from the army in 1946, Mr. Miller, acting with all possible haste, rented for cash some land, and returned to the occupation of farming. It was one he had abandoned for railroad work when he was 18.

145 Acres Bought

Late in 1949 Mr. Miller and David, a younger brother, purchased an under-developed farm consisting of 145 acres, of which 30 acres were cleared. It was their aim to rent additional land, and to engage in off-farm employment until they could gain substantial equity in their land. Afterwards, they would divide the property and each of them would build a home.

This plan was followed in part until 1952, when David decided to go to college and sold his interest to Kenneth. The buyer now owned the entire tract of land. He shared with no one except his wife, his son age 12, and his daughter, age 15, the task of erecting almost a complete set of farm buildings including a dwelling, enlarging and improving the cleared acreage.

It was easy for this family to reach a decision that the building

of a new dwelling should be the first improvement. A loan amortized over a period of five years was obtained for this purpose. Construction of the dwelling was begun promptly with Mr. Miller doing all the work himself that he could. Soon a problem that many have experienced was encountered. Loan funds were exhausted, but planned construction was not completed.

Not only was this so, but the Millers saw now that to have a modern and comfortable home and all necessary out buildings on the farm made it more urgent than ever that the place be adequate in size and high in productivity.

Applies for Loan

Confronted with these problems, Mr. Miller applied to the Farmers Home Administration for a farm ownership loan in 1953. After an examination of the application and a careful inspection of the farm, the Carteret County FHA Committee authorized FHA personnel to continue to assist the applicant with plans for the development and operation of the farm; and to process the loan.

The Farm Ownership loan was closed on June 25, 1953. It included funds for (1) completing the dwelling, (2) new smoke house, (3) new pack and stock barn, (4) repairing tobacco barns, (5) 2,700 feet of open ditch drainage, (6) 1,800 feet of tile drainage, (7) and refinancing debt on farm.

The Farmers Home Administration is required to take a first lien on the property to secure farm ownership loans. It is permitted to refinance existing debts on farms to be improved or enlarged provided that such refinancing is incidental to the primary purpose of enlargement or improvement of under-sized or under-improved farms.

All planned new construction and repairs have been completed. Final inspection has been made by the FHA engineer who assisted the Miller family with the planning. The drainage work has been completed. Twelve one-half acres of land have been cleared and are producing this year. Five additional acres have been partially cleared. By the end of 1955, Mr. Miller expects that he will have increased his cropland from 30 acres to 61.5 acres. He is ahead of schedule now on this work.

Commercial Source

Although this farm ownership loan was processed by and is serviced by FHA, the loan was not advanced with U. S. treasury funds. It was obtained from a commercial source and is insured by the government. FHA collects for itself a servicing fee and a mortgage insurance charge.

Numerous farm ownership - insured loan borrowers, and others receive adjustment operating loans from this agency, but Mr. Miller does not. In 1948 and 1949, he got loans from FHA to pay current farm and home expenses and for the purchase of equipment. These loans were paid in full on maturity near the end of the second year and the borrower was referred to other lenders by the FHA Committee.

This is typical of a practice which FHA invariably follows when the committee feels that a borrower has made sufficient progress.

Flags Are Left Up To Celebrate Rain

Hutchinson, Kan. (AP) — Banners, displayed for a statewide meeting, got caught in a heavy rain. The convention over, curious residents wonder why they weren't removed.

"We're so tickled with this three-inch rain, we decided to leave the flags up for it," grinned Ray Faubion, Chamber of Commerce manager.

Under questioning, he admitted there was another reason. The rain caused the flagpoles to swell firmly in their sockets and they couldn't be removed immediately.

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Student to Get Three Degrees

Carbondale, Ill. (AP) — Zamier Bavel, 25, former captain in the Israeli Army, now a student at Southern Illinois University, is receiving three bachelor degrees this year — in music, mathematics and education. In his two years at the school, he has maintained a straight "A" average.

Among his accomplishments: Performed as concert violinist in Israel and at the University in its Symphony Orchestra, qualified for the Olympic team jump and won honors in track events.

For diversion, he plays chess, at which he's an expert.

and son, Orlando, Fla.; June R. Dobeinstein and Eleanor Childers, San Francisco, Calif.; Mr. and Mrs. G. T. Proffot, Buies Creek; and Mr. and Mrs. Garrett, Greenville.

Also, Mr. and Mrs. A. B. Cerr, Miss Elsie Jones, Mr. and Mrs. J. E. Eagles, Mr. and Mrs. F. M. Eagles, Mr. and Mrs. H. G. Blackman Jr., and Dr. and Mrs. J. T. Keer, all of Wilson.

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