THE YANCEY RECORD

#### THURSDAY, AUG. 5, 1965

cperating credit to carry out forestry purposes and in-

come producing recreation enterprises. Repayment schedule not to exceed 7 years at 5 percent interest.

Farm Ownership loans are made to buy farms or land

to enlarge farms; construct or repair buildings and facilities; improve land; develop water, fo estry, establish recreation enterprises to supplement farm income and to refinance debts. Repayment schedule is in accordance with borrower's ability to repay, not exceeding 40 years. interest rate of 5 percent.

An applicant not engaged in farming is no longer required to obtain a major portion of his income from Monument to Capt. Burns after his sword and trumpet were farming after the loan is restored August 1964. This shows the monument of the man made. However, the farm for whom Burnsville was named being restored to its old must be recognized as a farm rather than a rural residence.

Emergency Loans can be made to eligible farmers who have suffered a natural disaster at 3 percent interest.

The Economic Opportunity Loan is administered by FHA and is a part of the Economic Opportunity Act of 1964. Yancey County has a large percentage of families in the low-income group. This loan is available for these families who can inrease their income with the loan, for either agricultural or non-agricultural purposss or both.

Soil and Water Loans are made to eligible individual farm operators and owners to develop, conserve, and make better use of their soil and water resources. Loans are also made to eligible groups of farmers, and rural residents to develop rural community water supply systems, drain farmland, and carry out soil conservation measures. This may, be a small group or a larger group.

Each loan is based on a plan that when fo'owed will provide enough income from the farm and other sources to enable the family to have a reaconable standard of living and make payments when due on their debts.

As has been the policy in the past loans cannot be made to applicants who can secure needed financing from other credit sources on terms and conditions which they can repay. Yancey County farmers and part time farmers and rural residents who are in need of financial as-istance to successfully carry out their enterprise, or are in need of decent, safe and sanitary housing, are invited to visit the local Farmers. Home Administration office

# THE YANCEY RECORD Established July, 1936

TRENA P. FOX, Editor & Publisher THURMAN L. BROWN, Shop Manager ARCHIE BALLEW, Photographer & Pressman

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## NOW WHAT IS IT YOU'RE SELLING?

Pardon us for talking about advertising but the Boot & Shoe Recorder, the Bible of the industry, has just published some comments that are so pertinant to today's conditions that we just couldn't resist the temptation to pass them along.

There seems to be a misconception of advertising t. y. The prime function say: the publication, is to red" e selling costs. Unfortunately the misconception is that advertising is regarded as a luxury, an expensive indulgence, an unnecessary cost.

'Few business executives who hold this view have ever made a genuine analysis of the real function and service value to their business. Yet they employ ceaseless efforts and planning to cut costs, raise sales and p ofits while ignoring a vital instrument that contributes to achieving these goals,,' the magazine says.

McGraw-Hill made a study recently proving that advertising reduces selling costs. Of 893 companies studied, the selling costs average cut at 2.2 per cent for advertising and sales promotion, 7.8 per cent for direct selling costs for a total 10 per cent sales expense.

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Another survey revealed that companies that did not cut ad budgets realized gains, while those that cut budgets showed sales declines and higher selling costs.

Today it costs a company from \$25 to \$50 for a salesman to make just one call. This is the cost per call, NOT per sale. One of the objectives of advertising is to make a salesman's time more productive. Statistics show that if a company spends just 15 cents per prospect in advertising and makes the job easier, and less costly on the salesman, it has gained.

Boot & Shoe cited the story of a stern-faced customer being interviewed by a salesman. He says to the salesman:

"I don't know your company; I don't know your company's product; I don't know what your company stands for; I don't know your company's customers; I don't know your company's record; I don't know your company's reputation. Now what was it you wanted to sell me?"

### TIME TO GET OFF THE WAGON

A few months ago you read, or heard, that oranges and grapefruits were rotting

make as high as \$12 a day and those who want to work a little harder can make

"HASTY HEART '' -HUMOR WITH DEPTH

pedestal in the Town Square.

#### By: Erwin Burhoe

"The Hasty Heart" was not, as the last two plays have been, almost pure comedy. It was more of a tragi-comedy or comi-tragedy if that's a word.

The performance didn't, exactly start out with a bang; it dragged ter ibly at first, despite the valiant and very amusing efforts of Lauren Woods who throughout the whole thing was perfectly ridiculous.

After the play ... lumbered off the ground, the various characters attracted and kept to the end a high degree of audience interest and invo'vement. Judi Nann made both an understanding nurse and a wise but very human woman. Robert Taylor was excellent as Yank, bringing both comedy and compassion to the role. Bill Cwikowski was pust wonderful. He performed both transformations of his character with sensitivity and finesse, never once slipping into sentimentality o: ove: doing his accent.

Actually, all of the ward patients did well, managing to establish their characters at once and providing a real atmosphere of commanderie and warmth.

### Credit More Assistance Available-

More credit assistance is available for the part-time farmer limited because of age, education, physical handicap or other disability from operating successfully an adequate farm or securing other employment.

Every community should have a safe and adequate water supply. Soil and Water loans are available for this pu<sup>-</sup>pose.

If a farmer cannot afford to purchase the necessary equipment for his farming operation he can secure a Crop loan with his neighbors, which would permit him to operate successfully and repay his share of the cont.

According to Mack B. Ray, County Superviso of the Farmers Home Administration Program in Yancey County, these and other policies and regulations which emphasized the promoting and strengthening of the family farm, use of loan services to combat rural poverty, and financing housing needs for more rural families, were the highlights of a meeting attended by all FHA personnel from five Western North Carolina areas and held in Asheville, N. C. last week.

on the trees in Florida because there was not sufficient labor to gather them.

A few weeks later you also observed in the news media that strawberries, acre after acre of them, were going bad on the vines in California fields. Why? Because there was no labor available to gather them.

Now listen to the latest. Georgia peaches are rotting because workers won't work to pick them.

This news came along almost to the day it was announced in Washington that the House passed and sent to the Senate a \$1.9 billion appropriation to finance the war on poverty for another year. This is twice the amount made available for the first year of operatio . Unde: this poverty war we're going to provide jeb opportunities.

Judging from the experiences of the citrus, strawberries and peach growers the opportunities are already available just for the asking. A peach grower in Georgia says a fellow can as high as \$20.

reach growers are worried. They say this is the worst of all years from a labor standpoint. Some say they're getting out of the business.

Listen to what one grower, R. M. Smith, of Jackson, Ga., says:

"They (workers) stand on the streets. they won't work. They won't even come out and give it a try. Government checks!"

Of course the shortage of farm labor is due to Secretary of Labor Wirtz' cutting off foreign workers, mostly, Mexican. He wants American labor used. But if Americans, hypnotized by government checks and handcuts, won't work, then who but foreign lai. : is going to gather the food crops to feed the bums and loafers who are living off the taxpayers?

The government, is simply going to have to downtrend this war on poverty stuff and tell those who don't won't to work to get off the wagon. There is no other alternative.

The props, scenery and costumes were just fabulous. They looked so authentic that one could almost smell the formaldehyde. The Scottish outfit was very interesting, too. Judging from the list of sources, somebody o: bodies used great imagination in gathering the materials. What in the world did they get from a pet shop?

About the lighting-well, we could see everything that went on and nobody looked green or purple so it must have been good. Seriously, that fancy bit in the first act of the sun coming through the windows was very effective.

Ed Anderson as director did much to determine the high quality of the production because that's what directors do. It was an excellent performance and therefore he deserves congratulations.

"Hasty Heart" was both amusing and moving and exceptionally absorbing. Although non-critical reviews

State Director Melvin H. Hearn and the state office staff conducted the meeting in which personnel were divided into group discussions.

Paul Laughrun, Area Supe-visor for the Burnsville Area, was host for the meeting.

Farmers Home Administration is now administering several different types of loans. Applicants are provided credit, together with planning and supervision. with the type loan determined to best fit their needs.

Operating loans are made to eligible operators of not larger than family farms, to essist them in making improved use of their land and labor resources and make adjustments necessary for successful farming.

Funds may be advanced to pay for equipment. livestock. feed, seed, fertilizer, for other farm and home operating needs ,to refinance chattel debts, and provide

get awfully boring, with honesty it can only be said that the Playhouse has produced another success.

and discuss their needs. Office hours are Monday through Friday, eight to five o'clock.

Yancey County FHA staff who attended the meeting were Mack B. Ray, County Supervisor; Douglas E. Taylor, Assistant County Supervisor; and Naomi L. King, County Office Clerk.

CHAMBER O

COMMERCE

**AUGUST 7th** 

BARBECUE