

## For Higher Profits:

# Certified Seed Best

Next fall's profits are wrapped up in the coat of the tiny seeds farmers will soon put into the ground. Seeds that are certified as to purity and germination are most likely to produce the highest profits.

"The blue tag on a bag of certified seed is something like an insurance policy," explains W.C. Bledsoe, Yan-

cey County extension chairman.

"It's insurance against such risks as impure varieties, contamination by weed seed, low germination potential and other problems familiar to farmers—who aren't very selective when it comes to buying seed."

Bledsoe added, "and in the case of certified seed, it costs very little more to go first class."

The cost of seed is one of the least expensive investments the farmer makes in the crop. These costs don't compare with those of other items like fertilizer, machinery and labor.

But good seed is just as essential to a successful crop as any of the more costly items.

"For what it costs, I can't think of any thing a farmer buys that gives him more for the money than the blue certification tag on a bag of seed," Bledsoe said.

Certified seed are field inspected, laboratory tested, and tagged for the farmer's assurance of quality. They are pure in variety, high in germination to assure good stands in the field, virtually free of weed seeds and other crops, and carry no serious diseases that will affect crop quality or quantity.

Variety selection has a direct bearing on profits from

farm crops, and Yancey County farmers are being urged to check on the varieties suggested for planting locally before buying seed.

Planting the best varieties can increase per acre profits. Variety selection is becoming more complicated each year. New varieties may have disease and insect resistance and produce high yields too. Variations in row spacing and cropping systems require selection of a suitable variety for each system.

Look for varieties with high yields, disease and insect resistance, standability, and an acceptable maturity date.

Many farmers take for granted that their present variety is best for their farm. If you haven't changed varieties in the past few years, chances are that new varieties are available that have advantages over the old varieties.

"We have measured crop performance data available in our office and can assist our farmers in the evaluation of available varieties," Bledsoe said.

The measured crop performance data provides an unbiased evaluation of corn, small grain and tobacco varieties. In addition, knowledge other farmers experience with new varieties is available.

"Don't take for granted that the variety you are now growing is the best variety for your farm. The choice of the best variety can increase the potential yield and profit from your limited acres," Bledsoe concluded.



## Report To The People Senator Morgan

It has long been my belief that the nation will not return to its full economic potential until the housing industry is healthy again. And I have always maintained that every family should have a chance to own at least one home during their lifetime.

Now the Farmers Home Administration has an opportunity to make a contribution to both of those situations, through an amendment to the Housing Act of 1949. Congress approved the amendment in 1972, but it was never implemented by the Executive Branch of the previous administration.

Under the amendment, the FHA can guarantee loans made to moderate income families to finance moderate but adequate homes in rural areas.

Private lenders—banks and savings and loan associations—will be guaranteed 90 percent of the principal and interest on loans they made to families who want to build a home in the country. Prior to passage of the amendment, the FHA made its loan directly, using government funds.

This new area that has been opened up is wider than it looks, because persons living in towns of 10,000 or less are eligible and loans may also be made in towns with populations of up to 20,000 if the town is not located in a Standard Metropolitan Area.

To be eligible for such a loan, a rural family must:

1. Not own decent, safe and sanitary housing.
2. Be unable to obtain a loan from a private lender.
3. Have sufficient income to meet house payments, taxes, insurance and necessary living expenses.

The definition of "moderate income" is set periodically by the FHA on a state-by-state basis. Also, the interest rate which borrowers are charged is set by FHA in accordance with state statutes.

The borrower must have equity, either in the form of cash or land, equal to three percent of the loan if the amount is less than \$25,000 or five percent if the loan exceeds \$25,000. Loans can be made for 97 percent of the \$25,000-or-less loan and for 95 percent of the \$25,000-plus loan.

Persons interested in obtaining such loans may get information and application forms at their county FHA offices, the number for the Yancey County Farmers Home Administration office is 682-2319.

I believe that this program, if the government and the lending institutions will cooperate, can be of great help to families wanting and needing decent housing and to the economy, because the housing industry has been one of the hardest hit by, and slowest to recover from the recession. Unemployment in the building trades is still extremely high.

Recently I was named chairman of Rural Housing Subcommittee of the Senate Banking, Housing and Urban Affairs Committee. The subcommittee will have oversight over this program and I intend to watch it closely and do what I can to see that it gets a maximum chance.

With the economy still sluggish and unemployment still unacceptably high, I believe that here is a chance to do something about both without spending huge amounts of federal tax dollars.

## For Better Housing:

# FmHA Loan News

The basic objective of the Farmers Home Administration in making Section 504 loans and grants is to assist owner-occupants in rural areas who do not qualify for Section 502 loans to repair or improve their dwellings to make such dwellings safe and sanitary and remove hazards to the health of the occupants, their families or the community.

The amount of the initial or subsequent loan and grant, or grant, may not exceed \$5000. Only those people 62 years old or older are eligible for the \$5000 grant. Eligible applicants under 62 years of age could receive a 1%

interest loan but no grant.

To be eligible the applicant must own and occupy the dwelling, have enough income to meet the 1% interest payment requirements, but do not meet income requirements for a regular 502 RH loan.

Terms and rates: a 504 loan will be scheduled for repayment in accordance with the applicant's ability to pay. Loans of not more than \$1500 may be amortized for 10 years; from \$1500 to \$2500 for 15 years; and loans over \$2500 up to 20 years. The interest rate for the loan is one percent. Any grant does not have to be repaid.

Security: Loans and grants, or grants, are secured by the best lien available. In addition, when a grant is received the owner must sign an agreement not to sell the property for three years.

This low interest loan or grant funds is ideal for people on fixed income to repair and improve the homes they own.

The experiences from the severe winter weather indicates there are many homes in need of proper insulation, better home water systems, inside bath rooms, better wiring, etc. These conditions could be corrected which would improve living conditions from a hazard standpoint.

For further information interested applicants may call or visit the FmHA Office, which is open Monday thru Friday, 8 a.m. until 5 p.m.

## School Funds May Increase

During the 1975-76 school year Yancey County Schools spent from local funds for current operating expenses \$74.11 per student.

By comparison, Madison County spent \$98.90 per student or approximately \$70,000.00 more than Yancey County. The state average was \$221.21. This amounted to approximately 20 percent of total revenues for the county as compared to a state-wide average of 33 percent.

The Renfro Commission, which was appointed to make a study of school problems in North Carolina, recently sub-

mitted its findings to the State Board of Education. One recommendation of the Commission was for an equalization of funds throughout the state. This would be a tremendous advantage to Yancey County Schools in that per pupil expenditures would be increased considerably. However, it is unlikely that this recommendation will be acted upon in the near future. Until this happens the financial problems in Yancey County Schools can be solved only with a higher percentage of the total county revenues being included in the school budget.

## Fed. Crop Insurance

In 1977 Federal Crop Insurance has increased the coverage on tobacco in Yancey County. If you are interested in learning more about your coverage please contact the local office located at 560 Riverside Drive, Asheville, immediately. Sales have already been closed in many counties in other states where known hazards exist. Due to present funding situation no fieldman will be able to call on individual farmers.

When you can't work, we can help pay the bills!

Ask your Nationwide agent for the prescription: A "disability income plan."



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## Read The Ads

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**South Toe Fire Calls**  
February 26, Saturday at 11:20 a.m. Woods fire in Busick area, about 1 1/2 miles south of Troy Effler's Store. Person reporting fire ran to store to call in alarm. About 10 acres burned. NCFS crew led by Bacchus Hensley assisted. One truck, 10 firefighters and one fire police responded.

**Says Your Drug Store Pollard's Drug**  
Charles Gillespie, Jr., Ferris McCurry, Pollard's Drug Store  
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**What to do if poisoned**  
If your child or a member of your family is ever faced with a poisoning emergency, follow these three first-aid steps: 1) Dilute the poison (drink water or milk); 2) Decide whether vomiting should be induced (have syrup of ipecac handy for vomiting, but don't induce vomiting if person is unconscious or has swallowed a corrosive substance); 3) Call a doctor, or get victim to nearest hospital.

Meanwhile, always keep medicines out of child's reach and never take (or give) medicines in the dark. Write for our Poison Antidote Chart. It's free, c/o this pharmacy, Clipping Service, Box 5051, Raleigh, NC 27607.

**Your Dependable Drug Store**  
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REPORT FROM  
**U.S. Senator JESSE HELMS**

WASHINGTON—Not many citizens will argue against a real arms control treaty between the United States and any other super-power. But the key word is "real," in the sense that it would have to be a good-faith treaty, with both sides willing to permit full inspection so that there could be no cheating by either side.

The trouble with our past dealings with the Soviet Union is that the communists clearly have not acted in good faith. They never hesitate to violate an agreement. The Strategic Arms Limitation Treaty (known by its initials, SALT) was signed by the U. S. and the Soviet Union after a long period of negotiation. The sad truth is that the communist negotiators took us to the cleaners. As a result, the Soviet Union is now moving into a position of military superiority in the world.

ISSUE—This was an issue in the Presidential campaign last year, both in the primaries and in the general election in November. Repeated assurance was given to the American people by the various candidates—in both major political parties. Now, there are grave appearances that this assurance is being swept aside.

I suspect that the name, Paul C. Warnke, is scarcely a household word with the vast majority of Americans. Yet, Mr. Warnke has been appointed by President Carter to one of the most vital and sensitive posts in government—the dual posts of (1) head of the Arms Control and Disarmament Agency and (2) chief negotiator for upcoming SALT talks.

Mr. Warnke ran into trouble when he appeared before the Senate Armed Services Committee, of which I am a member. Senators of all political persuasion have expressed concern about the wisdom of Mr. Warnke's serving in these two posts, and particularly in the capacity of chief U. S. negotiator with the Russians. Many of us fear that the United States will again be taken to the cleaners.

WARNKE—Mr. Warnke is a very articulate man, almost to the point of being glib. His entire record, in and out of public life, is one advocating, in effect, that the United States should be a second-rate power in terms of national defense.

During the hearings, various Senators quoted Mr. Warnke's own words which clearly illustrated his position in the past. Repeatedly, Mr. Warnke pretended that he saw no contradiction in what he has said in the past, and his present declaration that he understands the necessity of "keeping our military power capable of... ensuring the security of the United States."

At one point, Senator Henry Jackson threw up his hands, looked at Mr. Warnke in exasperation, and said: "I give up!"

McGOVERN—It was widely reported in 1972, prior to the election, that if George McGovern were elected President, Warnke would be appointed Secretary of Defense. That was one of the reasons that many Americans opposed McGovern.

The appointment of Mr. Warnke is ample evidence that President Carter may lead the U. S. into unilateral disarmament—certainly into a second-place role in defense capability. That will be a distressing development for citizens, not only of the United States, but in other lands where there is yet hope of stemming the tide of advancing communism.

There is no way I could support Mr. Carter in this move. There is no way that I could support the nomination of Mr. Warnke. There is, however, one consolation: Any treaty "negotiated" by Mr. Warnke will have to receive the approval of two-thirds of the U. S. Senate. Presumably both President Carter and Mr. Warnke will bear this in mind.