

FHA Construction Loans Available at Present

The construction and repair of farm houses and other farm buildings may be financed by Farmers Home Administration loans, J. E. Mewborn Jr., the agency's local County Supervisor, said this week.

He said the same kind of farm housing loan program is available as last year when American farm owners borrowed \$21,300,000 to construct, improve, or repair farm houses and other essential farm buildings, or to provide water for farmstead or household use.

There is an apparent need for dwelling repairs and improvement in Jones County. James Croom of Wyse Forks community recently received a FHA Loan and the family has just moved into a modern 6 room block-house.

Farmers Home Administration loans are provided only when a bank or other lender cannot adequately serve the farm owner's credit needs, at the present time. The agency does not compete with conventional or cooperative lenders, Mewborn said, but does supplement the credit services supplied by other sources. Borrowers agree to repay the housing loans within the shortest time consistent with their repayment abilities, but no loan schedule can go beyond 33 years. The interest rate is 4 percent. An applicant, to qualify for an FHA Loan must be the owner of a farm.

Although housing loans go only to farm owners, an owner may borrow to repair or build a house or other farm buildings for his tenants or farm laborers. A borrower must be an American citizen. Any farm involved must be big enough and operated in such a way as to be considered an actual farm, and it must produce a substantial part of the operator's annual cash income. Farmers cannot use farm housing loans to buy land or refinance debts.

Mewborn cautioned loan applicants against starting construction work or incurring debts for work or materials before their loans are closed, if they expect to obtain their financing through the Farmers Home Administration.

Farmers buy their building materials wherever they please, usually from local dealers. They obtain their building plans from any reliable source they choose. The

Farmers Home Administration has a limited number of plans that applicants may use, or will assist in obtaining plans.

During construction the agency makes periodic inspections to make certain that sound construction standards are followed.

News From Negro Agents

JONES POULTRY SHOW HELD
Approximately 75 people attended the fifth Annual Negro 4-H Poultry Show and Sale held on the Jones County Court-house lawn last Tuesday.

Eighty four Harco Red Pullets were exhibited and sold by twelve 4-H members who received 50 pullets each last spring through a Poultry Chain sponsored by the Sears Roebuck Foundation. Of the 600 pullets started in the spring 542 were grown to maturity.

Blue ribbon winners were Peggy Thompson, Douglass Hooks, Zeke Kornegay, Tony Brimage, Eddie ones, Johnnie Jones, Icclean Jones, Marie Jones, Dorothy Barfield and Evangeline Ward. A red ribbon went to Sylvester Murrell, Jr. and a white ribbon went to Gleno Hill. Iceland Jones a senior 4-H club member of the Quakerhouse Community was declared Grand Champion.

The pullets were sold for an average of \$3.31 per bird, the proceeds will be used to purchase chicks to be given to other club members next year.

Mrs. C. L. Davis, Extension Poultry Specialist of A. & T. College was the judge. Att'y Donald Brock of Trenton was the Auctioneer.

The pullet show and sale was under the supervision of Fletcher Barber and Eva M. Andrews, Farm and Home Agents.

FARM QUESTIONS AND ANSWERS

QUESTION: Are there any pine seedlings left in the State Forest Nurseries for farmers to order?

ANSWER: Yes. If you want 25,000 or less and will get your order in by October 15, you are almost sure to have it filled. After that date you may have trouble getting white pine; slash pine and yellow pine will be unavailable. As of October 1 there was plenty of lob-

SENATOR SAM ERVIN SAYS



WASHINGTON — From the very beginning of my service in the United States Senate I have repeatedly urged the present Administration to provide adequate national defense. My voting record and public statements support that contention.

FAILURE

Now we are faced with a situation that has to a large extent been caused by the Administration's failure to keep up our research and development in the fields of satellites and missiles. Congress must assume the task of restoring our nation to its position of world leadership in the scientific field.

To provide our nation with a defense program to meet the challenge of Soviet Russia will cost vast sums, but it is not a question of a choice in the matter. As I stated last year, to fall behind in this race is to commit national suicide.

REQUEST FOR HEARING

Realizing the seriousness of this development, the satellite and missile breakthrough by the Russians, I telegraphed the Chairman of the Senate Armed Services Committee, of which I am a member, last week as follows:

"I am concerned over silence from the White House and the administration on status of United States Missile Program. I believe the majority of Americans will take whatever steps and sacrifices that are necessary to support an adequate research and development program as vital to Na-

tionally, longleaf, shortleaf pine, red cedar and Fraser fir (Southern balsam).

program by the Senate Armed Services Committee under your experienced and impartial leadership."

Senator Russell is a very distinguished leader and expert in the defense picture of our country. He is a fair man. I am confident that under his leadership the Congress can secure the facts on why we are lagging behind in this race and what steps are necessary to regain our world position.

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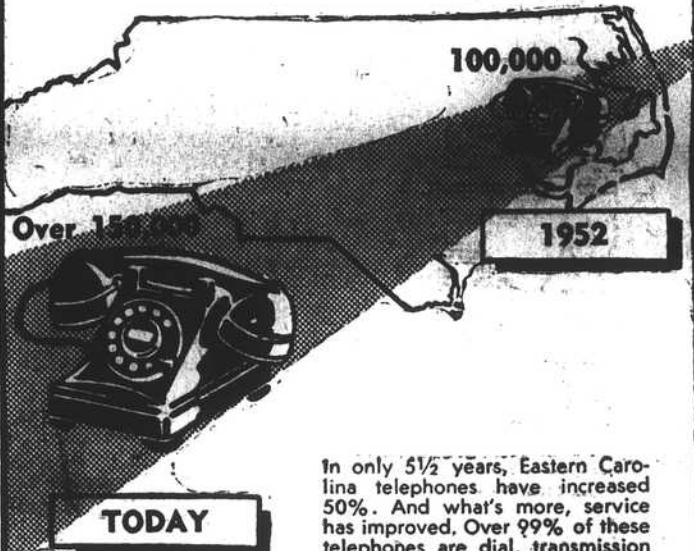
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