

Broad New Program Permits Greater FHA Activity

The Farmers Home Administration is moving rapidly to carry out the broad-scale improvements in the supervised agricultural credit program brought about by the Agricultural Act of 1961.

An Area meeting is being scheduled at Hotel Goldsboro in Goldsboro on October 9 and 10 with the Agency's field staff to review the new regulations prior to placing the program into effect on October 15th.

The expanded rural housing program, under which owners of tracts of non-farm land in small rural communities as well as farmers may apply for loans to build or remodel homes, will also be discussed.

The role of the Farmers Home Administration in the Rural Areas Development Program will be a major item on the agenda. Recently the agency has been assigned the responsibility of coordinating the technical services of the United States Department of Agricultural and the Rural Area Development Program.

Never in the history of FHA has there been such an overall upgrading of the supervised agricultural credit service. This will give the thousands of farmers whose equities have been wiped out by the low net returns of recent years an opportunity to obtain needed financing.

The credit improvements will also mean much to those rural communities that are fighting to regain their economic strength through the

Rural Areas Development Program. Farmers in those communities will have greater access to development and adjust loans, rural residents will have access to credit for housing and domestic water supply systems.

The funds spent for improvement will spark rural businesses and provide employment for carpenters, electricians and other workmen.

The revised regulations reflect the increasing capital needs of farmers. The average investment per farm has increased seven-fold in the past 20 years, from \$6,094 in 1940 to \$41,923 in 1961.

Operating loans for equipment, livestock, feed, seed, fertilizer and similar items can now be made in amounts up to \$35,000. The previous limit was \$20,000.

Loans to buy and enlarge farms may now be made on any family farm if the total indebtedness on the farm is not more than \$60,000 when the loan is closed. Previously these loans had been limited to farms whose value was no greater than that of the average family farm in the county.

Loans may now be made to farmers with off-farm income to buy and enlarge small farms. Previously such loans could be made only on farms large enough to support a family without the aid of off-farm income.

Small loans for farm real estate improvement can now be made without taking a mortgage on the farm.

The authority to make real estate

loans solely for refinancing has been placed on a permanent basis.

Loans to groups of farmers for the development of rural community water systems, irrigation and drainage systems now have a ceiling of \$500,000 when made from appropriated funds and \$1 million when insured loan funds are used. The previous limit was \$250,000 on both direct and insured loans.

Rural community water systems may now be made to associations serving farmers and rural residents without the prior restrictions that farmers be the main users of the water system.

Emergency loans can now be made to farmers who need credit as the result of a natural disaster in areas where the disaster — such as a flash flood — was not widespread

enough to warrant an emergency area designation.

The increase in the operating loan limits will enable the agency to more adequately serve the credit needs of family farmers. The technical revolution has greatly increased the amount of capital farmers have to invest in their operations. Many young farmers who are just getting started, and established farmers who need to make major adjustments in their operations will benefit from the modernizing of this credit regulation.

The FHA is now accepting and processing applications for loans covered by these expanded programs. FHA staff members will be available for consultation on the services provided by FHA at their office Monday through Friday of

each week.

"The broadening of the authority to make farm purchase and enlargement loans will help young farmers, as well as others. In the past many young farmers were unable to obtain a loan to buy their family farm simply because the farm was worth more than the average family farm in the county in which it is located.

All of the provisions of the law, to the extent that they make the program more flexible and enable FHA to serve the credit needs of family farmers who were previously ineligible, will increase the effectiveness of supervised credit in rural areas development. One provision that should prove especially useful in growing communities is the authority to buy and enlarge small farms. There are many instances where young farmers who have off-farm employment to supplement their farm income can use such loans to gradually acquire the land resources they need for successful farming.

The expansion in the maximum size of association loans for domestic and irrigation water systems will cut the cost per association member and permit service to groups whose efficient operation required investments exceeding the previous ceiling.

"Make It Yourself With Wool" Fifteenth Annual Fashion Show

You are invited to be a model in the 15th annual "Make It Yourself With Wool" fashion show. That is, if your age is between 14-21.

Miss Martha Ann Hurt, clothing specialist for the N. C. Agricultural Extension Service, says each girl can make a suit, dress, coat, or ensemble, for herself from 100 per cent American-loomed wool. American-loomed means that the wool has been made into fabric in a fabric mill in the United States. Imports are not acceptable.

"Each girl must model the outfit herself," says Miss Hurt. "The garment will be judged on color choice and fashion value, suitability of garment and accessories to the girl, fit of the garment and quality of workmanship."

There will be two age categories — those between 14-17 and those 18-21. To make the wool garment, a commercial pattern or an original design may be used. Interlining must be wool. Interfacing of coats, suits and ensembles must be wool. Dresses may be interfaced with other fabrics. Linings, underlinings, and facing may be non-wool fabrics. Every part of the garment, including buttonholes, trimmings, and fabric belts must be made by the contestant.

Written entry forms, which may be obtained from the local home economics agent, must be received from each contestant by November 3. All garments must be completed by November 30, at which time each girl will complete in a district contests. The top winners will enter the state contest in Raleigh, Dec. 6. Miss Hurt says textile mills and

other interested sponsors are presenting top prizes to the winners. They include dress and skirt lengths of wool, U. S. Savings Bonds, electric sewing machines and scholarships. Two national winners will receive an all-expense paid trip to California Fashion Centers and a trip to Hawaii.



GARDEN TIME
M. E. Gardner
N. C. State College

This is "Scuppernon" time in the South's cotton belt. In eastern Carolina this delightful fruit reaches perfection in all of its distinctive, tasty goodness.

Every family in eastern Carolina should have Muscadine grapes if they have room enough. More should be grown for commercial sale, too.

The Scuppernon is still the most desirable variety of the large Muscadine family and should be included in your variety list. One vine each of Topsail and Burgaw planted with Scuppernon will give you variety and plenty of fruit for family and friends.

Scuppernon and Topsail are both self and cross un-fruitful. They should not be planted alone or together. Burgaw is a self-fruitful variety and will furnish pollen for both Topsail and Scuppernon.

If you are interested in planting Muscadines for either home or commercial use, write me and I will send you information.

"Please suggest a method of growing strawberries to cut the weed problem to a minimum."

Here goes:
Select a good spot in your garden 5 feet wide and 60 feet long, or the

equivalent in square feet. Have the soil tested and apply fertilizer and lime as indicated. If fertilizer is indicated, especially phosphate, apply to surface and plow under.

For convenience, let's assume that you have available a plot of ground 5 feet x 60 feet. Plow up a low bed 5 feet x 60 feet. Prepare the soil as for seed sowing. Fumigate the prepared area with methyl bromide, one-pound (can) per 100 square feet. This will require three one-pound cans for 300 square feet. The gas must be confined. For this, use a plastic cover, which may be purchased from your garden center. This material is poisonous, so carefully follow instructions on the can.


Set four rows of plants in the bed in 12 inch squares and train according to the hill system. This means that runners must be removed as they form.

The plants may be mulched with pine needles or black polyethylene mulch. If polyethylene is used, it must be fixed to the soil securely to prevent lifting by wind. The plants are set 12-inch centers through small slits in the film.

Regardless of which type organic mulch you use, it is important that it contain no weed seeds.



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