

**HOUSING QUESTION BOX**

**Question:** Does wall paper and its hanging come under the heading of items which can be financed by loans insured by the Federal Housing Administration?

**Answer:** Yes, wall paper and papering may be financed according to the administration's regulations.

**Question:** Is it possible to obtain funds for the construction of a small roadside market building on vacant land under the modernization credit plan of the Federal Housing Administration?

**Answer:** Under revised regulations of the administration, financial institutions may make loans for the improvement of vacant land under the credit plan. The advisability of making such loans is left to the discretion of the lending agency.

**Question:** Is it possible to install heat control devices with a loan obtained for modernization under the Federal Housing Administration plan?

**Answer:** Automatic feeding devices, thermostats, humidifiers and similar equipment may be purchased with funds borrowed from private lending agencies under the administration's insurance plan.

**Question:** What interest rate, service charge, and insurance premium will be applied under the Federal Housing Administration plan to an insured 20-year mortgage in refunding an existing mortgage if the new mortgage granted by the same lender to the same borrower?

**Answer:** The charge here would be 5% per cent interest calculated on outstanding balance, 1 per cent premiums calculated on the original face value of mortgage, and no service charges.

**Question:** Can the present mortgage on property existing before June 27, 1934, be converted into an insured 20-year mortgage before the present mortgage falls due?

**Answer:** If the mortgagor and mortgagee agree to re-write the present mortgage, and the other requirements are fulfilled the new mortgage will be eligible for insurance.

**Question:** Is linoleum eligible for financing under the rules of the National Housing Act?

**Answer:** Yes, provided it is fastened or cemented down.

**Question:** The house of my ten-

ant farmer is in bad shape. Can I get a loan under the National Housing Act and repair it? He agreed some years ago to buy it, together with five acres surrounding, but the times have been so bad that he has paid virtually nothing on it. Will this agreement stand in the way of my getting a loan?

**Answer:** If ownership can be established he can get the loan. If the tenant has established a definite equity it will be up to the tenant to negotiate such a loan. The owner might endorse the note so as to give the tenant better credit facilities.

**Question:** Can I get a loan to build a roadside market stand?

**Answer:** Yes, such a loan is eligible for insurance under the regulations of the Federal Housing Administration.

**Livestock Poisoned By Acorns And Oak Leaves**

The danger of livestock being poisoned by oak leaves and acorns is increased when undernourished animals are permitted to range in the woods, warns Dr. C. D. Grinnells, who is in charge of dairy investigations at State College.

Well nourished cattle seldom eat enough leaves or acorns to cause serious injury, he said, but underfed animals will eat large quantities of oak leaves, acorns and young sprouts in an effort to satisfy their hunger.

Young cattle, especially, are liable to suffer serious digestive diseases when this oak feed becomes a prominent part of their diet. Loss of appetite, decreased or discontinued rumination, constipation, lowered milk production, and a disinclination to move are some of the more obvious symptoms.

It is thought that the tannin, or the substances which produce tannin, is the poison which affects young, undernourished animals when it is eaten in large quantities.

Some observers are of the opinion that half-ripe acorns, which fall from the tree before maturing in times of drouth, are more injurious than those which have ripened.

Animals over three years of age, sheep and hogs are seldom bothered by oak poisoning, Dr. Grinnells says, although they, too, may become susceptible if forced to eat too many leaves and acorns.

Nash County farmers report that 95 per cent of their tobacco has been sold. All appear to be pleased with the prices this year.

**BETHEL G. A. AND R. A. SOCIETY MEETS WITH MRS. CHAPPELL**

The G. A. and R. A. Society of Bethel Baptist Church gave a most delightful party Saturday evening at the home of Mrs. J. D. Chappell. Many games were enjoyed and a contest given in which Howard Long won the prize. Candy, apples and nuts were served, also a wiener roast was enjoyed.

Those present were Louise Thach, Midge Long, Sarah Chappell, Thelma Dail, Evelyn Long, Hazel Dail, Louise Mansfield, Cornie Lee Ward, Eunice Long, Maude Keaton, Sallie B. Wood, Kathrine Spivey, Frank Ward, Emmett Long, James Mansfield, Julian Long, Maynard Fleetwood, Jr., Dewey Perry, Jr., Howard Long, Alphonsa Goodwin, Edgar Long, Cordell Farmer, Wallace Hobbs, Clarence Phillips, George Chappell, William Morris, Mrs. W. D. Perry and Mrs. J. D. Chappell.

**Dates Set For Civil Service Examinations**

The United States Civil Service Commission has announced open competitive examinations as follows:

Field examiner, \$2,600, claims examiner, \$2,000 a year, United States Employees' Compensation Commission. Appropriate experience, or experience and legal education, required. Closing date, December 22, 1934.

The salaries named are subject to a deduction of not to exceed 5 per cent during the fiscal year ending June 30, 1935, as a measure of economy, and also to a deduction of 3-1-2 per cent toward a retirement annuity.

All states except Iowa, Vermont, Virginia, Maryland and the District of Columbia have received less than their quota of appointments in the apportioned departmental service in Washington, D. C.

Full information may be obtained from the secretary of the United States Civil Service Board of Examiners or at the local post office.

**409 NEW SILOS IN STATE**

A recent survey by John A. Arey shows that 409 new silos have been constructed and filled in North Carolina this season. Mecklenburg farmers led the movement with 96 new silos.

**GATES FARMERS BUY PIGS**

Three Gates County farmers bought 16 pure bred Hampshire breeder pigs at Goldsboro from the State farm last week.

**Gives Curing Hints For Home Pork Supply**

Meat curing is a race between the growth of bacteria and the penetration of salt into the meat, says Earl H. Hostetler, in charge of livestock research for the North Carolina Experiment Station.

By keeping the meat chilled to check the growth of bacteria, farmers may materially aid salt in winning the race, he added.

A temperature of 37 degrees should be maintained throughout the curing period. Meat can be cured at higher temperatures, he said, but

the losses are greater. A temperature lower than 37 degrees will retard curing.

A little sugar and saltpeter added to the curing mixture will add flavor and color to the meat. Eight pounds of salt, two pounds of sugar, and two ounces of saltpeter is a standard recipe for curing 100 pounds of pork, Hostetler continued.

The cure may be applied either as a brine or a dry mixture. The brine cure is made by dissolving the salt, sugar and saltpeter in four and a half gallons of water and submerging the meat in this solution.

In the dry method, about one-third of the mixture is rubbed on when the meat is put in cure, an-

other third, three to five days later, and the remainder, about 10 days after the first application.

In the dry cure, the time required for bacon strips and other thin cuts is about one day per pound; loins about one and a half days per pound; joint meat, hams or shoulders, two to three days per pound.

Joint meat, hams and shoulders will brine cure in four days per pound. A mild brine cure for loins, bacon strips and spare ribs is made by dissolving the mixture, given above, in five and a half gallons of water. Spare ribs should brine cure in five to seven days, and average weight bellies and loins in two or three weeks.

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