

NEW LOAN

A new federal program to finance local business development will help improve the economic climate in rural areas of North Carolina, according to James W. Johnson, state director of Farmers Home Administration.

Already letters of pre-application are being received, Johnson said, requesting financial assistance to develop businesses and industries under provisions of the 1972 Rural Development act. The Farmers Home Administration, rural credit service of the U. S. Department of Agriculture, oversees the program.

"Submitting a letter of pre-application is the first step in this program," Johnson explained. "Any individual or group that needs financing for industry or business in North Carolina should summarize his ideas in a proposal and submit it to the FHEA office in the area, or to a private lender. Priority will be given to projects that strengthen rural communities by improving economic and employment conditions, as outlined in the Rural Development Act."

If the prospective business meets eligibility requirements, Johnson said, the applicant will be requested to submit a formal application. Major projects will be cleared with appropriate local and state officials to assure compliance with development plans for the area.

In addition to individuals, eligible applicants may include partnerships, cooperatives, corporations and public bodies. Most borrowers will receive loans guaranteed by private lenders guaranteed, up to 90 per cent, by Farmers Home Administration in rural areas and cities not over 50,000 population. Loan funds may be used for working capital, to purchase machinery and equipment, and to buy land, buildings and permanent fixtures.

Public bodies also are eligible for grants to finance industrial sites that will result in development of private business enterprises.

Additional information may be obtained from James W. McNeill

Jr., County Supervisor, Farmers Home Administration, County Office Building, Shelby, North Carolina 28150.

Different Things Of Interest

Sickle cell anemia is an hereditary disorder, says the March of Dimes, in which the red blood cells are sometimes sickle-shaped, making it difficult for enough oxygen to reach vital organs.

Among larger counties, the areas with the least average education have the highest infant death rate, and as the average schooling goes up, the infant death rate goes down, reports the March of Dimes.

Intensive care nurseries help save critical ill babies and help save them undamaged, says the March of Dimes.

Genetic counseling is becoming increasingly available in the United States, reports the March of Dimes. Scores of medical institutions now offer genetic services.

The March of Dimes' Professional Education Program is a source of authoritative information on clinical and research developments in birth defects for physicians, members of the health professions, and medical nursing schools.

Many birth defects do not affect the victim until he is in his twenties, thirties, or older, the March of Dimes reports. Huntington's Chorea and diabetes are examples.

The March of Dimes warns that untreated venereal disease in pregnancy poses an increased threat of stillbirth, miscarriage, blindness, and other severe defects to the unborn.

The March of Dimes Family Medical Record can be important for tracing inherited diseases. It also can help with school, travel, or insurance requirements and medical examinations.

"Checkup on a bag" a free booklet published by the National Foundation-March of Dimes, explains this important new medical service for those who are concerned about inherited birth defects.

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