

Farmers With Regular Off-Farm Jobs May Qualify For Major Home Loans

WASHINGTON, D. C. — Family-type farmers with regular off-farm employment may obtain farm operating and development loans from the Farmers Home Administration after October 1, if they are otherwise eligible, the U. S. Department of Agriculture announced last week.

Previously, except in rural development counties, a farmer has had to spend most of his time farming in order to qualify for such loans. But experience gained in rural development counties has shown say USDA officials, that many farmers regularly employed off the farm can profitably use Farmers Home credit to increase the farm portion of their total income.

Officials point out on the other hand that the regulations have prevented some farmers from obtaining the maximum income from their farms, and from taking advantage of opportunities for industrial and other off-farm employment.

Typical of the farm families that are making good use of Farmers Home credit are Mr. and Mrs. Roachel Martin, of Sumter, S. C. This colored farm family first obtained a loan from the agency in 1946 to buy a 110-acre farm after nine years of renting.

With additional loans for fertilizers, insecticides, livestock purchase,

fencing, and farm equipment, the Martins have raised their gross receipts very close to \$7,000 annually. This has enabled them to double up on their payments some years and get well ahead with their notes.

The next step of this family of nine is to acquire more land so that the oldest son may become a full partner. On the additional acres they plan to develop more improved pastures and raise more livestock. They estimate that they can increase their gross income to \$11,000 a year.

In developing and carrying out their plans, the Martins have had some technical, agricultural and money management assistance from Assistant Farmers Home County Supervisor Ernest L. Shuler. This is a regular part of the agency's lending program.

In the future, farmers holding down regular off-farm jobs may also qualify for the kinds of operating and development loans the Martins and thousands of other farmers have received.

Other than not having to spend most of one's time farming to qualify for a loan, the eligibility requirements of Farmers Home remain unchanged. Applicants must have sufficient farm experience, need credit, and be unable to obtain adequate financial assistance from other sources.

Credit will be extended only to operators of family-sized farms or smaller. No loan will be made unless a plan for the coming year's farming operations shows that income from the farm and other sources will

be large enough to enable the farm family to have a reasonable standard of living, pay debts, and have an adequate reserve for emergencies. The interest rate is five percent and repayment schedules depend upon the purposes for which funds are advanced and upon the estimated income of the farmer.

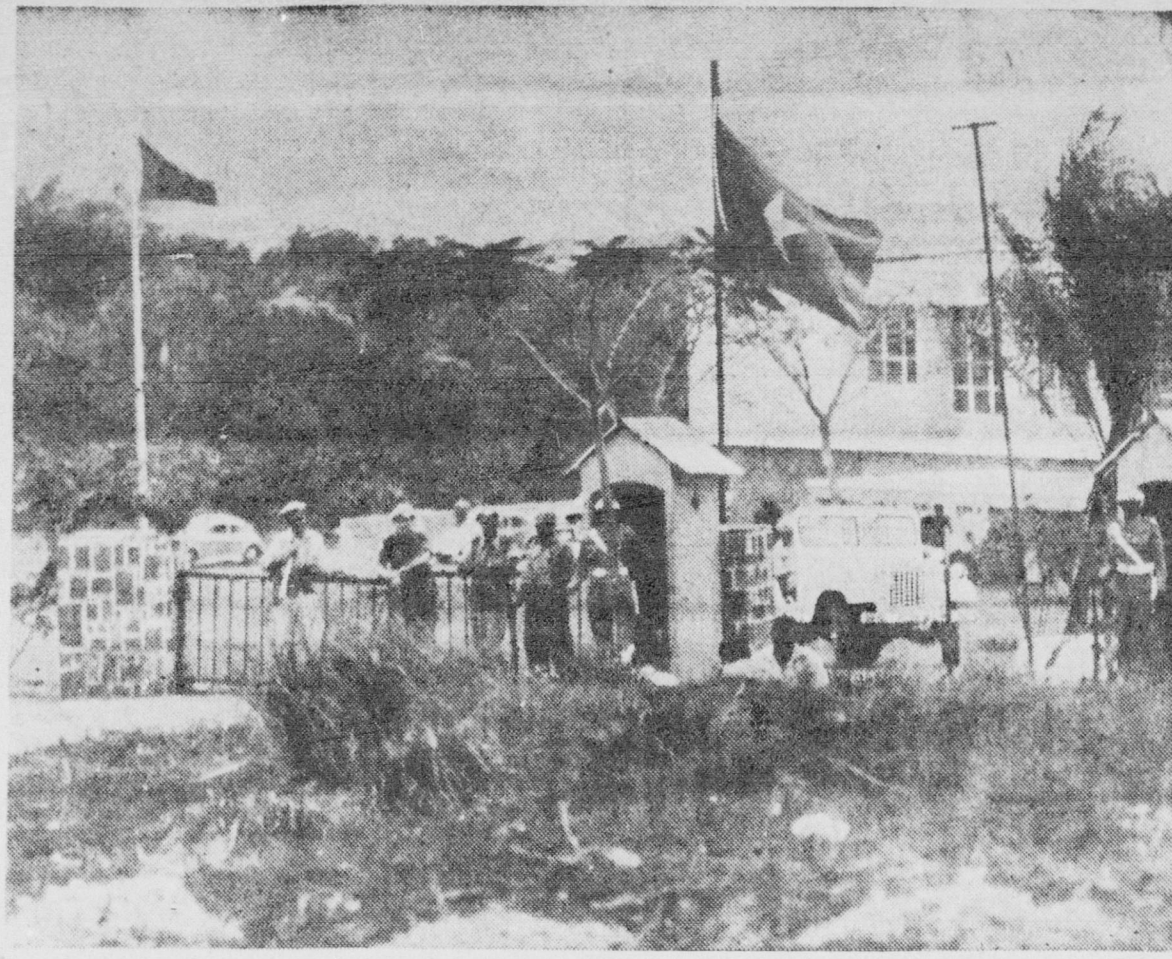
Urban League Guild Presents A Fashion Fair

NEW YORK — The National Urban League Guild will sponsor the new and fabulous Ebony Fashion Fair, on Sunday, October 2, in the Grand Ballroom of The Waldorf-Astoria. All proceeds from the Fashion Fair will go directly to the National Urban League.

"A Symphony in Fashion" with special musical arrangements by Duke Ellington is the theme of this year's show, and was conceived by the fashion department of Ebony Magazine, under the direction of Mrs. Freda DeKnight.

Some of America's most beautiful models will show over 200 original creations by world famous designers, including Dior, Eleanora Garnett, Balmain, Fontana, and others too numerous to mention. This will be the only New York showing.

Insecticides are used to control injurious insects affecting plants, animals and man.



INVADE KATANGA — U. N. and Congolese troops stand guard outside the residence of Congo President Joseph Kasavubu. Later it was reported that several hundred Congolese troops have invaded the secessionist province of Katanga. (UPI PHOTO).

Sterling Tucker League's Orator

NEW YORK, N. Y. — The realities of the future have sobered us

in our reflections of the past," said Sterling Tucker, executive director, Washington Urban League at the closing summary session of the National Urban League's Golden Anniversary Conference. The League's conference was held in New York city recently. 1200 delegates and visitors attended the sessions.

In reminding the assembled League delegates of "the long road ahead" he quoted the conference keynote address of Lester B. Granger, executive director, National Urban League. Mr. Granger had noted that the League has only "completed (its) apprenticeship . . . we must now apply the master craftsman's touch if we are to justify our first fifty years of effort."

Wrapping up the presentations made at the closed conference sessions for members of the League board and staffs only Mr. Tucker noted "one common denominator" — that the League works with "people-centered problems." In housing for example the League recognizes that the kinds of neighborhoods in which people live has much to do with the kind of people they turn out to be.

In employment, the League is concerned with the full utilization of manpower, recognizing that economic security is a cornerstone of sound, family life. In the League's vocational guidance programs it realizes that youth must be offered a rewarding future so that work will not just be work but will be fun and challenging as well. And in the critical field of health and welfare the League remains sensitively alert to the needs of families in trouble, although maintaining that in the final analysis it is far more profitable for a community to finance a healthy, happy family life than to subsidize "ill health, family disorganization and institutions of correction."

Mr. Tucker noted that the League at its six-day 50th anniversary meeting went on record through resolutions proposed by its Indus-

trial Relations and Vocational Services Councils on five major issues. They are: (1) The League rededicates itself to the development of equal job opportunity. (2) The League seeks enactment of "Federal legislation to guarantee equal job opportunity through a comprehensive and enforceable law administered by a permanent, competent and adequately financed commission."

(3) The League reaffirms its positive, clear-cut and unequivocal support of racial integration in the Nation's public schools. (4) It seeks enactment of legislation which would deny Federal assistance to programs which discriminate or segregate on racial or religious grounds, and (5) A final resolution of the Councils calls upon the Na-

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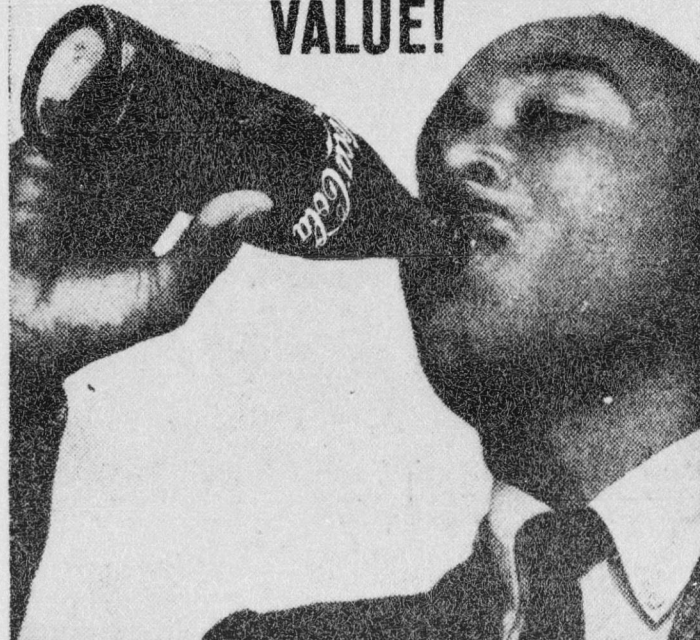


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My Neighbors



"It's the same old story—horses, women and drink."

tional Urban League to direct other nationwide employment integration projects such as have been previously conducted in the transportation and brewing industries and in the public utilities field.

The summary speaker observed that emphasis has been placed on the religious resources program of the League at the conference and predicted that "significant ground will be covered in that direction in the years immediately ahead."

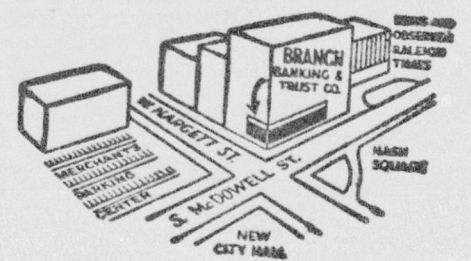
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