

It's The Law

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Q. A person buys a home appliance on time and pays the bank in monthly installments. He falls behind in his payments and the bank threatens legal action. Can the bank do more than repossess the appliance? A. W. K.

A. The legal remedies available to the bank would depend strictly on terms of the agreement made between the bank, as the lender and the purchaser of the appliance, as the borrower. Generally, agreements of this type provide not only that the bank, or other lending agency, may repossess the appliance after default, but that it may also enter judgment against the purchaser for any unpaid balance, interest and/or the costs of repossession and enforcement of the judgment. The most serious problem arises where the appliance is allegedly defective, and the purchaser attempts to avoid payment on this ground without giving the seller proper and timely notice of the alleged defect. In these circumstances, it

is advisable to read the sales and loan agreement most carefully before purchase is made, to notify the seller and the lending agency promptly and frequently if any question arises as to the terms or enforceability of the agreement.

Q. If I have a piece of real estate to sell and have a buyer, is there a cheaper way of conveying the title than going through the hands of a real estate agent? G.H.

A. A real estate agent is not a necessary party to the conveyance of real property. His services are primarily needed to procure a buyer, often this a very worthwhile and valuable service, and thereafter he generally assists with the mechanics of transferring the property — arranging for the settlement, assisting with financing and the like.

However, since you already have a buyer, your only problems are preparing a sales agreement and/or a deed, and arranging a satisfactory settlement and transfer of the property. An attorney would be best qualified to render the assistance you need. In fact, even where a sale is procured by a real estate agent, he usually places these matters in the hands of an attorney for completion.

Q. I have been parted from my wife for over nine months, and during our estrangement she became pregnant. Will I have to support the baby or will I have to support under the law? W.W.

A. Public policy presumes a child born to a married woman is legitimate. A husband is required under our law to support all children born of his wife, unless he can establish non-access by independent evidence. This means that he must prove that he was absent from the jurisdiction for a sufficient continuous length of time to positively exclude the possibility of his paternity. This evidence must not be adduced primarily from third persons or records, since a mother is not permitted to testify as to non-access and the putative father's testimony would have to be corroborated to be effective.

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Classifieds Ads Pay

New Shade Trees Being Developed By Arboretum

A number of new and highly desirable shade and ornamental trees for home and street planting are now being developed in nurseries and botanical gardens throughout the country, says Dr. Henry T. Skinner, director of the U. S. Department of Agriculture's National Arboretum in Washington, D. C.

Many of the excellent shade and ornamental trees now on the market are limited in use because of their special soil and climate demands. For example, trees such as the honeylocust and English hawthorn do well through a broad section of the Midwest but do not thrive in some sections of the East. Flowering dogwood, a popular small ornamental, flourishes in acid soil but will not grow under alkaline conditions or in heavily compacted clays.

New controlled breeding programs promise to produce more adaptable trees for the future. One of the first products of such a planned tree-breeding program at the National Arboretum is a narrow, pyramidal hybrid of red and silver maple, which scientists hope will carry the good qualities of both.

Other sources of new trees include imports from foreign countries, selections from botanical collections in this country, chance seedlings, and chance sports which sometimes develop on a single branch of an otherwise normal tree. New tree selections now being propagated from these sources include lower growing maples, columnar cherry, globe linden, golden sycamore, and eucommia (a hardy rubber tree).

Short supply of propagating material slows down the increase of these new tree selections. It will be several years before any of them are generally available. In many cases, a new selection is often represented by a single tree, so that in any one year there are only a few cuttings or grafting scions available. Some trees will not reproduce true to form from seed. Others produce seed which does not germinate. Even when seed propagation works, it takes at least four or five years to produce a salable tree.

Now Is Time To Clip Hoofs Of Heifers

Every farmer is busy with many spring jobs, and dairymen are no exception, says Assistant County Agent Victor Plastow. Because heifers are not an actual source of monthly income, they are often the first to be neglected.

One of the most neglected jobs is that of hoof care. During the winter heifers' feet grow much faster than they are worn off. Generally heifers are stabled on manure packs until they are turned out on pasture, and Plastow warns that it can be harmful if they are turned on pasture without having this condition corrected.

Cattle with long hoofs carry most of their weight back on their heels. This puts added strain on the hock and pastern joints. By properly trimming these long hoofs before the added activity of the pasture season, this strain on the feet and legs can be lessened. This will allow the animal to move about more freely and be more comfortable on pasture.

In trimming these hoofs, Plastow suggests first trimming back the long points of the hoof evenly. Then shape the foot by using hoof nippers, a sharp knife, or wood chisel and mallet. Smooth off the underside of the foot so the animal is standing flat on her foot and carrying her weight well on her toes. This may be done by picking up the foot while working on the sole, or by throwing the animal and working on the sole of the foot while she is lying down. By either method, a sharp knife or wood chisel or a small electric sander may be used to level the sole of the foot.

Neppco Expects High Egg Prices In Fall, Winter

TRENTON, N. J. — Consumers can look forward to paying sharply higher prices for eggs this fall and winter unless there is a reversal of current production plans by Northeastern poultrymen.

Harassed by low prices during the past three months, poultry growers have slashed fall egg flock plans by close to 30 per cent, according to Harold P. Klahold, president of the Northeastern Poultry Producers Council.

In a report last week to producer-members in 14 states, Klahold warned that the number of baby chicks sold so far this spring is dangerously low. These are the chicks that six months from now will be producing the bulk of the eggs that reach city markets.

"We know from hard experience," Klahold declared, "that unusually high egg prices frequently work to the detriment of the poultry farmer. First of all, they tend to discourage egg consumption; secondly, they often spur farmers to over-produce in the year following."

"This 'boom and bust' cycle is an occurrence that benefits neither farmer nor consumer."

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Earlier this year, poultry industry officials suggested that growers trim their chick buying plans about six per cent in order to bring egg supplies and demand closer in balance. Official reports from the U. S. Department of Agriculture indicate that the cuts have gone far deeper than that.

In January and February, sales of egg type chicks averaged about 26 per cent under the same two months of last year. The number of eggs in incubators on March 1 was down a like amount from 1956.

"Although April and May are still months of heavy chick buying, there will have to be a sharp switch in present trends if we are to have adequate supplies of eggs this fall and winter," Klahold reported.

The number of hens currently on farms is only slightly lower than it was last year at this time, a condition which accounts for the current egg surplus situation. But by fall, most of these hens will have been marketed for meat, or will be out of production.

In broilers and turkeys, said the NEPPCO official, production plans point to rather plentiful supplies through this fall at reasonable prices to consumers.



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