



PRESENTING SCHOLARSHIP checks to two county 4-H'ers is John Long, chairman of the Lancaster Kiwanis Club agriculture committee. Recipients of the checks are Mark Nestleroth and Barbara Gamble. L. F. Photo.

Fed. Land Bank Lowers Rates

Warren R. Fankhanel, President of the Federal Land Bank of Baltimore, announced today that effective September 16, 1963, the interest rate charged by the Bank on new loans will be reduced from 6 to 5½% and that on the same date, the Bank will voluntarily reduce to 5½% the interest charged to borrowers whose loans now carry a 6% rate.

Fankhanel stated "These actions are in line with the long-time policy of The Land Bank to provide mortgage credit to farmers at the lowest possible cost consistent with sound business operations". Fankhanel also pointed out that the voluntary reduction in rates on loans outstanding is virtually unprecedented outside the Land Bank system.

The Federal Land Bank of Baltimore, which makes loans through Federal Land Bank Associations, has over \$119 million in loans to farmers in Pennsylvania, Maryland, Dela-

ware, Virginia and Puerto Rico. This voluntary reduction in interest rate will result in annual savings of approximately \$325,000 to thousands of farm owners.

Mr. Paul B. Whipple, Manager of the Federal Land Bank Association of Lancaster, stated that the reduction in interest rates charged by the Federal Land Bank of Baltimore will result in a substantial savings to farmers who have land bank loans in the three counties served by the Lancaster association. The reduction in rate applies to \$3,628,000 in loans outstanding in this area.

The Federal Land Bank Association of Lancaster, which has its headquarters office in 411 West Roseville Road, Lancaster, Pennsylvania and Farm Bureau Building, 17th and Cumberland Street, Lebanon, Pennsylvania, services more than 450 land bank loans, totaling over \$6,500,000.

Horse sense is what keeps them from betting on people

Scholarships

(Continued from Page 1)

A graduate of Hempfield Union High School, Miss Gamble was Pennsylvania Cherry Queen last year, a county, district and state winner in the 4-H bread demonstration, a 1961 delegate to the National 4-H Club Congress, Chicago, and a member of the Lancaster County 4-H food judging team at Pennsylvania 4-H days in 1960.

Nestleroth, a graduate of Manheim Central High School, was a double champion of the Lancaster County 4-H Pig Show last week.

In 1958 he became the first 4-H Club member to ever sweep all three divisions of the Lancaster County 4-H Tobacco Show. Nestleroth was a member of the county's state championship swine judging squad last year.

Hunting Licenses To Go On Sale

Pennsylvania sportsmen can soon purchase their 1963 hunting and trapping licenses from any of the 2,100 issuing agents across the state. But for the first time since 1949, they will have to pay higher fees.

R. S. Lichtenberger, Chief of the Pennsylvania Game Commission's Division of Administration, announced today that the new licenses are being rushed from the printer to county treasurers, sporting goods stores and other issuing agents. He said shipments will be completed before September 1. The new licenses become effective September 1 and are valid until August 31, 1964.

Under amendments to the

Pennsylvania Game Law enacted by the recent session of the state legislature and signed into law by the Governor on August 7, the fee for the 1963 resident hunting license will be \$5.20, an increase of \$2.05 over last year. The only exception is that resident youngsters between the ages of 12 and 16 years, inclusive, will pay a \$3.20 fee. Game Commission spokesmen emphasized that youngsters making application for the \$3.20 license must write their date of birth on the application blank in addition to giving other required information. They said that even though every application must show the hunter's age in a blank provided for this purpose, the 12-16 year old applicants must also write in their date of birth.

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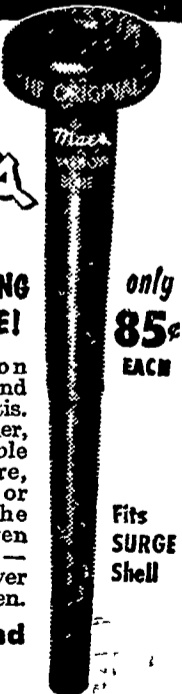
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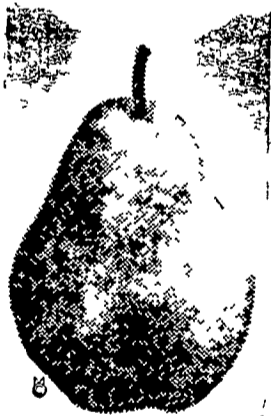
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