



TOBACCO HARVEST COMES to a temporary halt as FHA supervisor and farmer talk over management problems and an operating loan. Richard Hoover, left, compliments J David Shenk, Conestoga R2, on the quality of his tobacco. L. F. Photo.

mer as a student trainee. After graduation next spring he will have the opportunity of entering the service, and his time and accrued benefits during this summer will go into his record.

At the farm of Robert and William Guhl, Nottingham R2, we met two 27 year old twin brothers who grew up in the city of Pittsburgh. Robert had studied agriculture at the University of Delaware; and William is a Dairy Science graduate of the Pennsylvania State University, but neither had had much actual farm experience.

When their father, an official of a chemical firm in Wilmington, Del, bought the 200 acre farm in Little Britain, the boys took over operation. However, (Continued on Page 7)

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### ● Hoover

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loans, farm ownership loans, water and soil conservation loans, emergency loans, watershed loans, loans for rural areas development and rural housing loans.

The first rural housing loan in Lancaster County was recently approved for Mr and Mrs Jelly Towner, Nottingham R2.

At our first stop we visited the Towner family at the lot where their new home will be erected this fall. Mr. and Mrs. Towner and their two daughters moved to Little Britain township from a Philadelphia suburb about four years ago and have been living in a mobile home on their own lot.

"Jerry Towner has been working for the B & O Railroad for 14 years and has a good record of employment," Hoover explained, and even though the family was unable to accumulate the needed capital to start a home or obtain bank financing, the FHA directors believed he deserved financial help.

Rural housing loans need not be made to farmers, but the house must be built in a rural area, and it must be for the dwelling of the borrower.

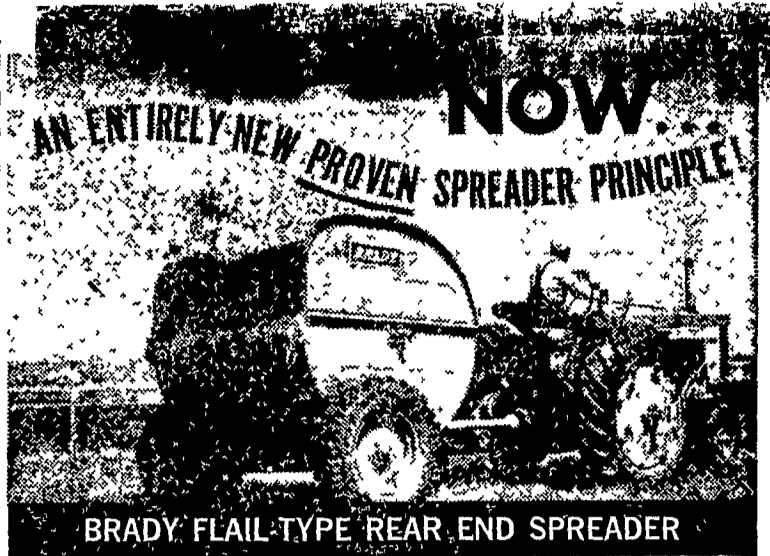
Rural housing loans are made at 4 per cent interest and for a maximum of 33 years, Hoover said, but borrowers are encouraged to pay off the loan sooner if they can.

The three-bedroom, prefabricated, ranch type home will be built this fall, and the Towners will begin making monthly payments to the FHA. As soon as they have built up enough equity in the home to secure bank financing, they will be encouraged to "graduate" to other financial arrangements, Hoover said.

Hoover went over some of the details of repayment and suggested changes in the house blueprint with the family to make sure the FHA regulations were being met and that the family understood the repayment terms.

Both Hoover and Robert Mumma, a student trainee with the FHA this summer, had called on the Towners several times before our visit, and most of the arrangements had been completed.

Mumma, who will be a senior in Agriculture Economics at the Pennsylvania State University this fall, is spending his sum-



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