



INSPECTING THE SITE for a new house is one of the jobs of the Farmers Home Administration County Supervisor. Here Richard Hoover, far right goes over building plans with Mr. and Mrs. Jerry Towner, Nottingham R2, the first "rural housing" borrowers in the county. At far left is Robert Mumma, a student trainee in the FHA program. L. F. Photo.

● Hoover

(Continued from Page 6)
the sons were not satisfied with the livestock and equipment on the farm, but were not able to

secure a bank loan to finance their operation. They applied to FHA for an operating loan to purchase some better dairy cows and equipment to operate the farm. They bought their



FOURTH CUTTING ALFALFA is making good growth on the farm of Gottlieb Strohmaier, Oxford R1. Robert Mumma, FHA trainee, left, and Richard Hoover, county FHA supervisor, center, talk over management problems with Strohmaier, an FHA patron. L. F. Photo.

father's interest in livestock and equipment last year and now cash rent the ground from him:

They have increased their dairy herd to 55 Holsteins and have recently started DHIA testing with a thought toward improving the herd. When the father acquired another farm nearby last year, the brothers took over operation and now farm about 200 acres mostly in corn and hay for dairy cow feed

Robert, the married twin, gives much of the credit for their success to the record keeping and home canning of his wife Wilham, still single,

says he would get married if he could find a girl who plays bridge and likes to milk cows. Even though both boys and Mrs. Robert Guhl are city-reared, all three say they love country life and want no part of city living again.

At the farm of Gottlieb Strohmaier, Oxford R1, we saw what a young man can do with a mortgage and operating loan, and a housing loan to increase the size of his dairy barn. Strohmaier came to Pennsylvania from Delaware in 1958, and since that time he developed a fine herd of 55 Holsteins. His net worth has doubled several times since then, Hoover

J David Shank, Conestoga R2, took over operation of a 120 acre tobacco and dairy farm last spring after his father, who had tenanted the farm for 14 years, retired. With an operating loan from FHA, Shank purchased equipment, some better cows, and began a program of conservation and dairy herd testing. He plans to work into a purebred Holstein dairy herd on the rented farm.

As we drove in the lane at Harold Ney's farm near Maytown, I wondered why he could possibly need a loan from FHA. Like many others, I suppose, I had thought of the government program in terms of marginal farmers, or farmers with limited farming facilities. This farm is a showplace with its beautiful old farmhouse, the large, well kept barn and tobacco shed, paved driveway and well kept lawns.

I learned that the farm had been in the Hoffman family for over 100 years, but when the last owner died in 1963, the farm was up for sale. Ney's father had farmed here since 1943, and Harold had been the tenant for about four years. The heirs offered the farm to Ney at a good price, but he did not have the required down payment of a bank loan.

On the recommendation of his local bank, Ney applied for and received a farm ownership loan from FHA. The mortgage is set up for 40 years. Hoover explained, but at the rate Ney is taking care of his obligations, he is well on the way toward "graduation" to bank financing.

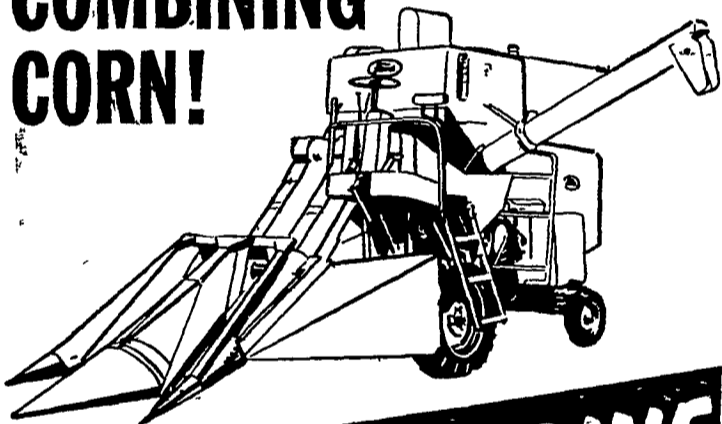
Hoover checks with each of the borrowers several times a year — more often with those who have special problems — to make management suggestions and help out with managerial decisions.

Hoover came to Lancaster County from Norristown, where he was an assistant County FHA Supervisor, in 1958. He grew up on a farm near Collegeville, and after graduation from the Pennsylvania State University with a degree in Agriculture Economics in 1950, he farmed the home place until he went into the army in 1954. After his two year hitch, he went to work with the FHA in Norristown.

His experience as a farmer and his college training gave Hoover a good platform from which to help farmers who need a break to succeed in this business of farming.

As I drove back toward my office, I thought, "This too is agriculture."

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