

● **FHA**

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stock, machinery and equipment, construct or repair farm buildings, pay annual operating expenses for seed, feed and fertilizer, refinance real estate debts and purchase land.

Loans are repayable over periods of up to 15 years. They carry an interest rate of 4 1/4 per cent.

To qualify for loans to finance agricultural enterprises an applicant must be a farmer and have earnings that are too low to cover basic family living needs. In addition, he must be unable to obtain credit through other sources, including regular loan programs of the Farmers Home Administration.

Additional information on loan programs under the Economic Opportunity Act is available at the Farmers Home Administration office in the Post Office Building, Prince and Chestnut Streets.

● **Competition**

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small markets often have only six to eight dealers, the loss of one firm is likely to increase the sales of the largest firms.

In larger markets, despite the drop in number of dealers, concentration decreased slightly. No apparent relationship exists between declining number of handlers and changes in concentration of sales in large markets, the report states.

Regional and local multi-unit firms grew faster than national and local single-unit firms between 1950 and 1962. National firms have grown by acquiring other firms already in the market. National firms which did not acquire other firms grew hardly at all. The

country's three largest dairy companies increased their share of the national market slowly from 1950, after declining during the previous 15 years, the report notes.

● **Signup**

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the first time, eligible feed grain and wheat cropland acreage can be substituted provided producers sign up and participate in the two programs.

It is not necessary for farmers to indicate at signup whether they plan to participate in the substitution provision, since its extent will not be determined until compliance is checked prior to harvest. Interested producers should discuss details with their county ASCS office since the use of substitution provisions can materially affect the levels of payment.

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