



THIS DIVERSION TERRACE PLANTED IN GRASS is an effective barrier to the flow of run-off water and protects the fields further down the slope. Diversion terraces are also used to direct the flow of water to waterways, which carries it safely away.

## 1964 District Financial Report

INCOME	
Jan. 1, 1964 — cash on hand	\$ 120 88
Jan 1, 1964 — Bonds on hand	2000.00
Interest on Bonds	61.00
County Commissioners	750.00
Soil Stewardship literature	20.62
Annual Meeting (Banquet Tickets)	448 00
<b>Total Income</b>	<b>\$3400 50</b>
DISBURSEMENTS	
Dues for 1964:	
a) National	\$ 100 00
b) State	45 00
Annual Meeting (Banquet)	521 72
Secretarial expenses (stationery, phone, etc )	216 40
Plaques	34 19
Soil stewardship literature	38 70
Treasurer's bond	10 00
Watershed and other meetings	42 75
County Plowing Contest	
a) awards and plaques	68 50
b) entry and trucking	20 00
Road signs	30 10
Slides for 4-H Club work	16 80
<b>Total Disbursements</b>	<b>\$1144 16</b>
Balance Dec 31, 1964	256 34
Bonds on hand Dec. 31, 1964	2000.00
Balance on hand Dec. 31, 1964	\$2256.34



DIVERSION TERRACES, like his one shown under construction on a farm in the Pequea area, are becoming a major conservation tool with the aid of the heavy earth moving equipment now available.

## FHA Reports On Farmer Loans

Farmers Home Administration services to farmers and rural people during 1964 reached the highest loan volume in local history. A total of \$624,000 was loaned by the local office located at Lancaster Purposes for which loan funds were used included:

**Operating loans** — to reorganize farm business with essential equipment, better livestock and operating expenses to both full time and part time farmers.

**Farm Ownership loans** — to buy, develop, enlarge farms, to refinance and consolidate debts and develop recreation enterprise

**Rural Housing loans** — to families in rural areas and small towns, as well as farmers, for the construction of

decent, safe and sanitary housing and farm service buildings.

**Emergency loans** — to assist farmers hard hit by drought to maintain their normal farming operations.

Included in the above loans to farmers were funds for the adoption of important soil and water conservation measures which are a must for the development and efficient management of land and water resources, crucial in the successful operation of farms. Over 75% of farm ownership borrowers are district cooperators.

Soil and water association loans are also available to watershed organizations to carry out plans to protect, develop and utilize the land and water resources in small watersheds and also loans to install water supply systems for farmers as well as rural communities.

## Soil Conservation

(Continued from Page 1)

ner of the County contest for the second year and retained possession of the Plowman Trophy for 1964.

8. Richard Groff was sponsored by the District in the State Plowing Contests, in which he placed fourth.

9. Four Watershed meetings were held during the fall.

10. The Districts helped sponsor a 4-H Conservation Club through the Extension Service and Associate Directors.

11. A District representative attended meetings of the Lancaster Co. Agriculture Council.

12. The District continued to help sponsor the Silt Sampling Station on the Conestoga.

13. The District aided in the Susquehanna River Basin Study.

14. As a result of the Susquehanna River Basin Study, the District and cooperating Agencies met with some Borough Officials to discuss possibilities of flood control in their area.

15. The District Cooperating Agencies helped put on six Conservation television programs.

16. Use of the film "Beyond Tomorrow," purchased by the District two years ago, is being used in schools, Young Farmer Programs, service clubs, etc

17. An Associate Director's meeting was held Farmer Cooperators now total 2,234

18. There were 72 new Cooperators signed during 1964 with acreage totaling 5774.7 acres

19. Held 12 regular monthly meetings Farmer Directors Attendance again was 87.5%.

20. The District, in cooperation with Berks County Soil and Water Conservation District, erected a road sign between the Counties.

21. The Directors purchased a set of Conservation Slides for the 4-H Club work.

22. The District helped sponsor the Land Use and Management Contest for Vocational Agriculture Students.

## SCS Reports On Year's Services

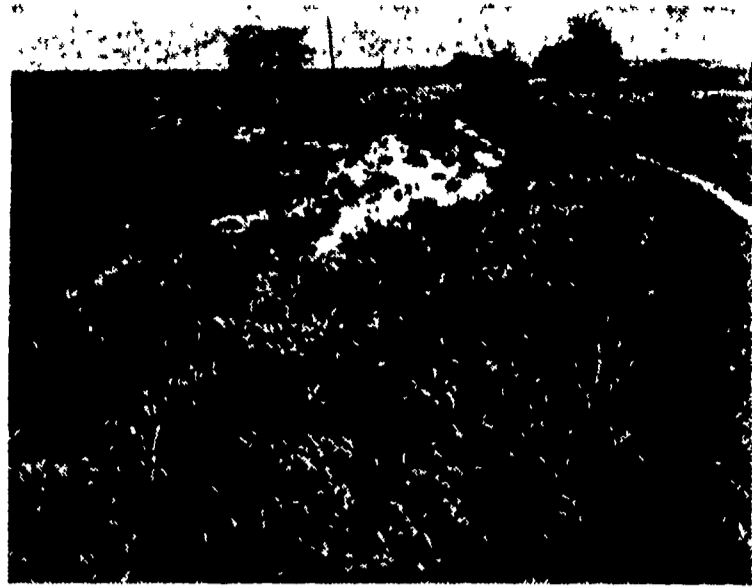
The Lancaster County Soil Conservation Work Unit of the USDA Soil Conservation Service completed the following work during the 1964 calendar year, according to Wayne Maresch, county conservationist:

A new credit program has been established through the Economic Opportunity Act of 1964 for low income families living in rural areas. Loans are available to both farmers and other rural residents with incomes that are too low to cover basic needs and that have a reasonable prospect of increasing their earnings through a small amount of credit plus aid in management.

The Farmers Home Administration was very happy to take part in a county wide tour this past year that illustrated soil and water conservation practices on farms. We would like to thank the local Soil Conservation District Directors for their assistance to borrower families.

The Farmers Home Administration Office, serving Lancaster, Lebanon and Chester Counties is located in the Post Office Building, Lancaster, Pa.

Richard W Hoover  
County Supervisor



A GRASS WATERWAY, fed by a series of terraces, on a farm in the southwestern part of the county looked like this after experiencing a 6-inch rain in 10 hours. This illustrates the great carrying capacity of these waterways. This waterway is regularly cut for hay.



EROSION caused by a 6-inch rain on a tobacco field on a farm in the New Danville area without the benefit of such conservation practices as diversion terraces or grass waterways.

Basic Plans — 76.	18,307 linear feet.
Basic Plans Revised — 2.	Farm Ponds — 4.
Farms Serviced — 1237.	Strip Cropping — 1775 acres.
Farms Applying Practice — 229.	Tile Drain — 42,181 linear feet.
Consultive Services — 41.	Open Drain — 2616 linear feet
ACP Referrals — 111.	Tree Planting — 32 acres.
Diversions and Terraces —	

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