



● **Recreation Loans**

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 programs for financing recreation loans," Hoover explained. "Farmers can obtain a maximum of \$35,000 for operating expenses, including the operation costs of farm-based recreation enterprises and \$60,000 for a real estate program, including the development of land and buildings for recreation purposes."

Individual Farmers Home Administration loans to farmers for recreation purposes not only help in boosting the borrowers' net income, but raise the number of conveniently located recreation facilities for city folks along with putting land not needed for crops into income-producing uses.

These loans carry a 5 percent interest rate on the unpaid principal. The repayment period on loans secured by real estate may not exceed 40 years, while that secured by chattels has a seven-year limitation. Such credit is only extended to those

who can't obtain it through normal lending channels.

Farmers Home Administration also makes loans to individual farmers and community groups for financing recreation facilities such as golf courses, swimming pools, tennis courts, lakes and ponds.

Complete information on loans to individual farmers and community groups for recreation purposes along with details about other Farmers Home Administration credit programs may be obtained from Hoover at his office, 222 Post Office Building, Lancaster, Pa.

● **Milk Flavors**

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 uses for milk and other farm products

Milk, the blandest of all beverages except water, is highly susceptible to change or loss in flavor. The Penn State researchers have shown in previous work that at least part of the reason is that some of the milk's fatty components have not yet reached a stable state at the time of secretion. These unstable components produce substances known as lactones and methyl ketones that cause coconut-like and "stale" flavors to develop in the milk.

The scientists will seek methods of determining quantitatively the capacity of milk fats to produce lactones, methyl ketones, and their precursors, and will determine how this capacity is affected by season, feed, breed, and stage of lactation. By radioactive tracers, they will try to establish whether all or part of these off-flavor substances and their precursors are formed in the mammary gland of the cow.

The work will be conducted over a four-year period under the direction of Dr. Stuart Patton of Pennsylvania State University's Department of Dairy Science. ARS representative will be Dr. Daniel P. Schwartz of the Dairy Products Laboratory, Washington, D. C.

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