

● Money Talk

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dairy or other highly specialized farm enterprise with a steady source of income would be required to make regular payments from milk or egg sales.

Whipple discussed contracts as a form of money use for the farmer. For example, Whipple said, if a man wanted to build a laying house for 6,000 birds and also had to buy the birds, he would have to tie up a considerable amount of capital. He might wish to reduce his investment by contracting. In that case he would generally be required to furnish only the building, equipment and labor. The contractor would supply the birds, feed, medication, etc.

"A good contract," Whipple said, "has to be good for both parties. Always examine it closely to be sure you have a true contract."

He illustrated a "non-true" contract as a poultry arrangement wherein the poultryman might draw a wage at the end of the contract period if sufficient money wasn't earned by the operation to cover the wage. The poultryman has to pay back some of the excess amount he drew as wages.

"Always examine a contract in advance to be sure you can live with it when prices are low as well as high," Whipple warned.

Contract production is becoming popular with farmers, Whipple said, because it reduces their investment in poultry and livestock. He predicted this form of operation would become increasingly popular as the younger generation gets into farming.

FHA supervisor Hoover explained how a farmer can use the governmental Farmers Home Administration as a source of credit.

"FHA does not compete with private sources of credit," Hoover said, "it supplements them in that it deals only with farmers who can't qualify for private credit." To qualify for an FHA

● NFU

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son; and Leon H. Keyserling, former chairman of President Truman's Council of Economic Advisers, and currently president of the Conference on Economic Progress.

The convention will also be highlighted by the final address of James G. Patton, NFU president. Both Patton and vice-president Glenn Talbott are retiring, and delegates will ballot to fill these two top spots in the 64-year old farm organization.

loan, as for any other, he said, the applicant must be of good character, be experienced in his field, and must have a reasonable chance for success through use of the borrowed capital.

FHA objectives, Hoover said, are to assist the family farmer, both those with adequate-sized operations for full-time operation, and those engaged in part-time farming.

He described the variety of loans FHA has available. These range from farm operating loans to long term loans for buying farms or erecting buildings. He explained that FHA has also gone into "rural housing loans" designed to help rural non-farm, as well as farm, people.

The service has now been extended to include loans to community associations for water development, pollution control, sewage and recreation facilities.

"It is difficult for a young fellow to get into farming today," Hoover said. "It is practically impossible unless he has some exceptional assistance."

He cited such instances of "exceptional assistance" as being able to borrow a very large percentage of his needed capital by having an exceptionally good buy available, or by renting a farm at a reasonable rate — not at the going inflated rate of most real estate.

The session was moderated by Ivan Stauffer with introductions of the speakers by school director Miles W Fry.

● County FFA

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Weaver, Garden Spot Chapter. Other 1966 officers are: Kenneth Rohrer, Manor Chapter, vice president; Adam Zimmerman, Grassland Chapter, secretary; Gerald Hess, Warwick Chapter, corresponding secretary; William Frey, Solanco Chapter, treasurer; Tom Zartman, Cloister Chapter, reporter; Jay Fisher, Manheim Chapter, sentinel; Leon Rutt, Elizabethtown Chapter, chaplain; Roger Stoltzfus, Pequea Chapter, parliamentarian.

Several committee reports were made by chairmen. It was reported that the volleyball tournament will be held the week of February 28, and the basketball tournament the week of March 14.

The group voted to establish a committee to set up a chapter meeting schedule for the balance of the year. Gerald Hess, corresponding secretary, was named chairman of the committee and will be assisted by the Warwick Chapter delegates.

Another committee, headed by William Frey, treasurer, will audit the chapter books. He will be assisted by the Solanco Chapter delegates.

By schools, FFA members receiving the Red Rose Degree are

WARWICK

Paul M. Brubaker, Ronald E. Kline, Gerald L. Hess, J. William Risser

ELIZABETHTOWN

James E. Schwanger, Leon Rutt

PEQUEA VALLEY

Sanford Hostetter, Roger Stoltzfus, Eddie Rohrer, Marvin S. Weaver.

LAMPETER-STRASBURG

Lloyd Neff, Robert Weaver, Marlin Groff, Robert L. Har-nish.

MANHEIM CENTRAL

Ben G. Nolt, Carl Fahnestock, Jay Fisher, Carl R. Siegrist.

PENN MANOR

Melvin L. Brandt, Richard Thomas.

SOLANCO

William Frey, J. Edward Kreider, George Eisenberger, Fred Kreider, Jay M. Herr, James S. Huber.

NEW HOLLAND

Robert Fisher, Kenneth Zimmerman, Leonard E. Good, Adam S. Zimmerman, Len Flaud, Amos Reiff, Eugene Martin.

EPHRATA

Earl Hertzog, Daryl Bollinger, Ronald L. Meck, Edward L. Redcay, Dennis L. Weachter, David Varner, Irvin Schannauer, Charles J. Harting, Randal Kline, John Haldeman, Kenneth Hoke, Ronald Mull.

Small Vacuum Cleaner

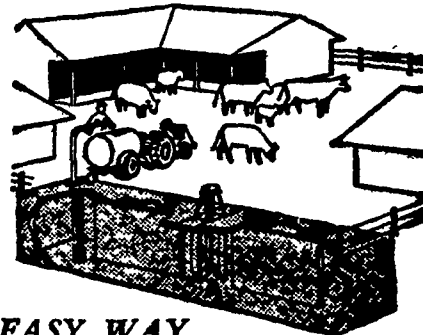
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A small vacuum cleaner is good for light vacuuming and for special jobs, such as cleaning stair steps and the inside of the car. You can use a small vacuum for a quick cleanup of a small area of a rug or carpet.

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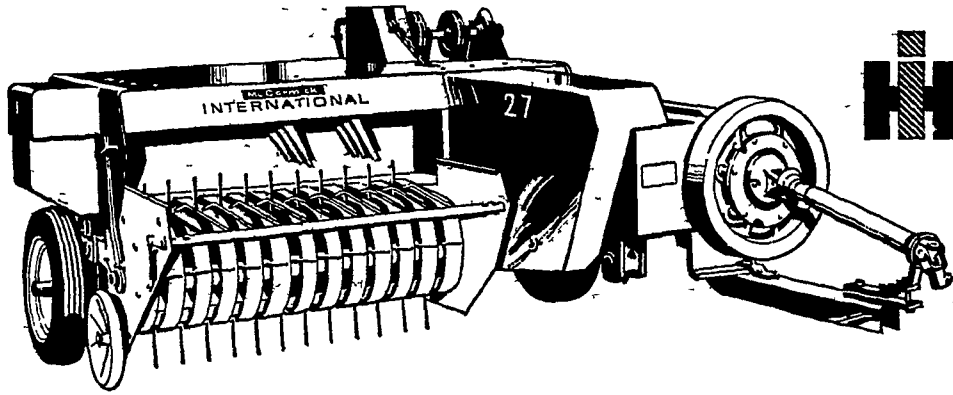
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