

Don't Burn Down Your Home This Christmas

Harrisburg—Plan on burning down your home? If so, the operation is quite simple especially during the Christmas season. Take one Yule tree, the bigger the better; plunk it into a tree stand without water, place it near a heat source, attach a

few strands of lights, which may sputter and spark; and you have got it made. Fortunately no one is interested in burning down his home and to prevent such a tragedy here's a few tips on tree protection from Albert B. Mickalitis, senior research forester, Department of Forests and Waters. "First," Mickalitis recommends, "cut the trunk at an an-

gle and stand the tree, which should be well supported, into a container of water. Check the water from time to time. It doesn't take long, in a well heated room, for it to become absorbed up into the tree or to evaporate." Secondly, for the actual fire-proofing, spraying the exterior of the tree, Mickalitis suggests a formula which is quite inex-

pensive. The ingredients can be obtained from practically any drug, grocery or seed store, and it is the same spray which is used in State-owned and State-leased buildings.

Just mix two gallons of sodium silicate, commonly known as water glass, with one gallon of water and six teaspoons of liquid soap. The latter is used as an adherent.

Although he is not an electrician, Mickalitis has one last bit of advice—make sure that the strings of lights are in perfect condition before attaching them to the tree.

7:30 p.m. — Ephrata Young Farmers Meet, School Ag Room
8:00 p.m. — Lancaster County 4-H Holstein Club Christmas Party, Rheems Fire Hall

● Banks Largest

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ed effort through improved lending programs to meet these changing credit demands of the state's farmers."

The increased use of credit by farmers, according to the banker, has been accompanied by a substantial gain in the total assets of farm families. Therefore, in the aggregate, the equity position of farmers, contrary to public opinion, is being maintained at a satisfactory level. Nationally, farm families have \$228 billion of their own funds invested in agriculture. This represents 83 percent of the total capital requirements of farmers.

Musselman stressed the importance of farmers and bankers working closely together to improve farm financial arrangements. He reported that nine out of ten insured banks throughout the country had agricultural loans outstanding, with nearly 92 percent of the banks in Pennsylvania extending credit to farm people.

The interest rate on VA guaranteed loans may not exceed six percent per year on the unpaid balance nor may fees and charges exceed those allowed by VA.

● Farm Calendar

(Continued from Page 1)

Conservation District Directors meet at Lancaster Court House

7:30 p.m. — Agway tobacco meeting, New Holland Warehouse

7:30 p.m. — Manheim Young Farmers Meet at the School Ag Room

Tuesday, December 12

6:30 p.m. — Lancaster County Farm Equipment Dealer's Association Christmas Meeting, Dutch Town and Country, Vintage

7:30 p.m. — Lancaster County Holstein Association Barn Meeting, Clarence Stauffer Farm, Ephrata R1

Wednesday, December 13

8:00 p.m. — Lancaster County Baby Beef Club Christmas Party, Landisville Elementary School

Thursday, December 14

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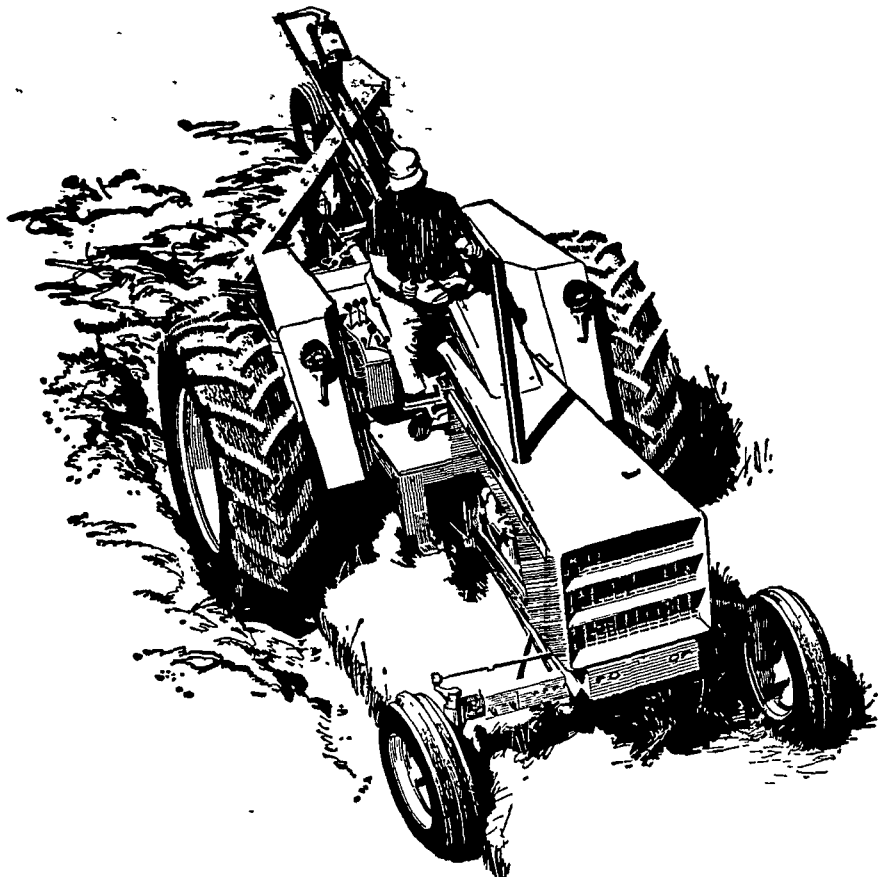
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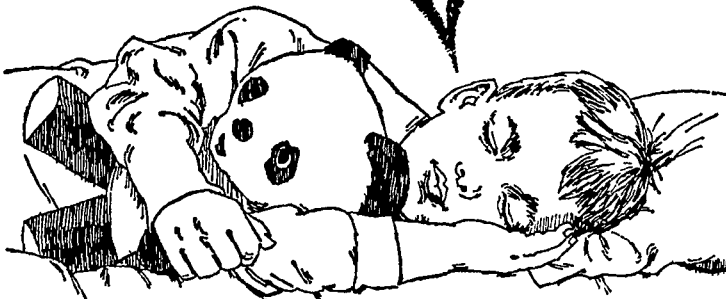
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