

Loans to Low-Income Rural People Available

Loans to enable low-income rural people to establish small enterprises will be increased this spring under an additional allocation of loan funds for the rest of fiscal 1970. Administrator James V. Smith of the Farmers Home Administration announced recently. Funds also cover farming and cooperatives that provide services, supplies or facilities to these rural people.

The Office of Economic Opportunity has provided \$4 million for loans to be made in April, May and June through the nationwide county office system of the Farmers Home Administration, a Department of Agriculture credit agency.

The so-called "economic opportunity" loans underwrite the self-help efforts of low income families to earn more by improving their production on small farms, by establishing, improving or expanding small business enterprises needed in their rural localities, or to form cooperatives to supply goods or services such families can use in efforts to improve their income.

"Loans of up to \$3,500 can be made to buy tools for men with carpentry or mechanical skills, to purchase sewing machines and other equipment for seamstresses, and so on through a list of hundreds of kinds of small family enterprises," Mr. Smith said.

Loans may be secured by liens on equipment or other property and are scheduled for repayment according to the ability and in-

come pattern of the borrowers. Loans are made at 4½ per cent interest. Repayments is scheduled over a period of one to 15 years for individuals and up to 30 years for cooperatives. Loans are made through the 1,700 county offices where the Farmers Home Administration carries on its regular farm, housing and community facility loan services throughout the rural United States.

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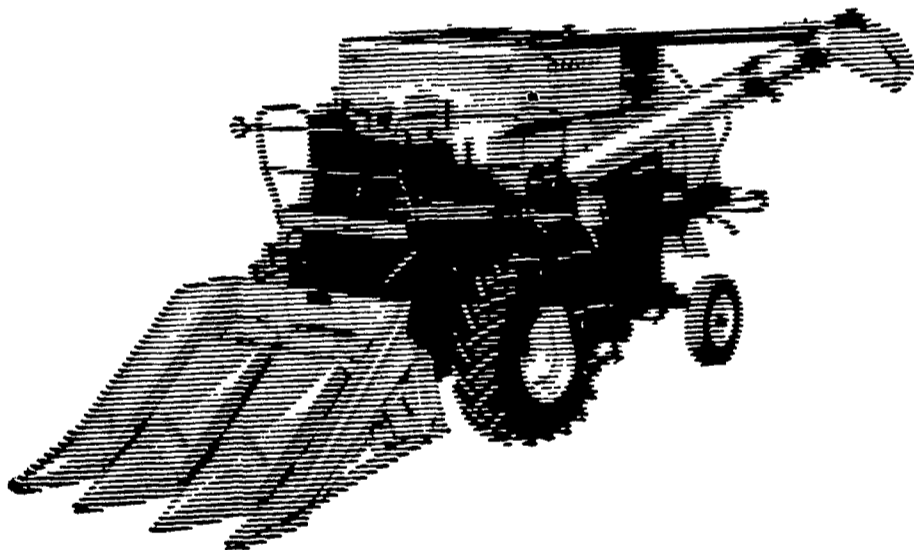
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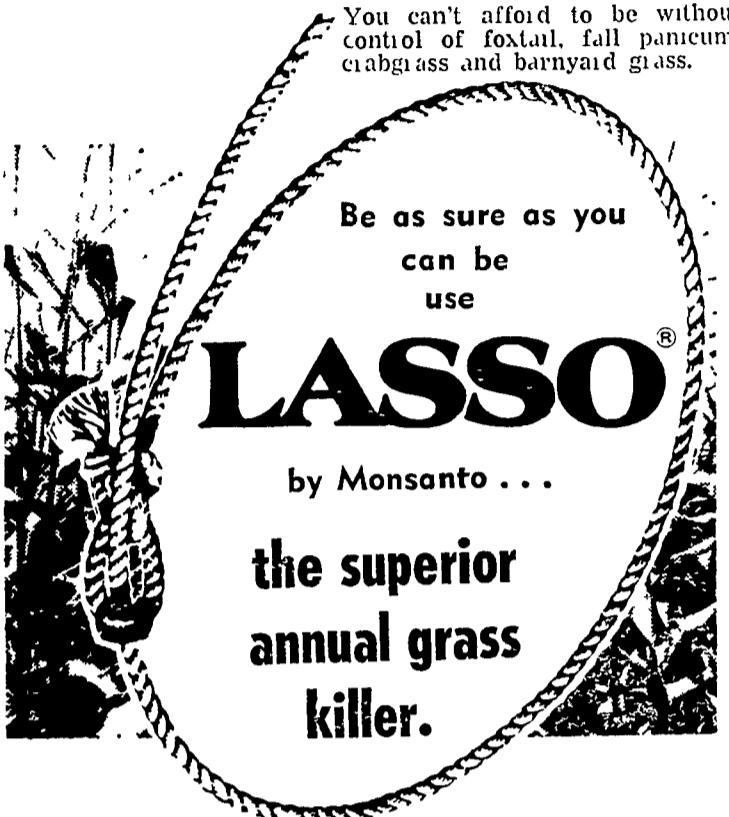
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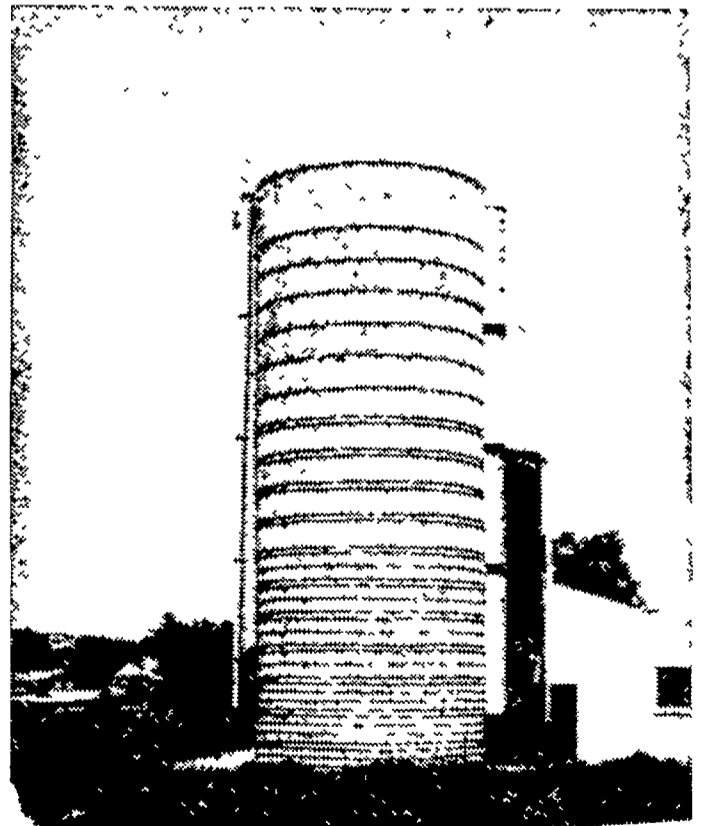
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