

**Emergency Loan Service
Improved by Relief Act**

Farmers hit by natural disaster may receive better emergency loan service from the U.S. Department of Agriculture's Farmers Home Administration as a result of the Disaster Relief Act of 1970, according to James V. Smith, FHA Administrator.

Under the new law, when the President declares a major disaster or the Secretary of Agriculture designates a natural disaster area

1 Unavailability of agricultural credit is removed as a requirement for such a designation

2 Loans to eligible farmer applicants can be approved within the first year of operation following a disaster whether or not other credit resources are available. Previously the prospective borrower was required to show that he could not obtain other credit

3 Interest and principle payments may be deferred during the first three years of the loan where planned income, because of the disaster, will be less than planned recurring expenses

4 Interest rates will be based on cost of certain Federal government borrowings, but not to exceed six per cent

Wherever the President has declared a major disaster:

1 A "forgiveness" authority is invoked that will cancel a portion of the principal of loans made to replace loss or repair damage

2 Refinancing of existing liens against destroyed structures and equipment is permitted when the applicant has reasonable repayment prospects and the loan is needed to retain the property

Applications for emergency loans can be made at the appropriate local Farmers Home Administration offices. All rural areas are served through offices in over 1,700 county seat towns

**Hoke Earns
Sales Award**

A Manheim wholesale poultry supplier has received recognition for outstanding sales achievement

M. K. Hoke Estate, Inc., Manheim, was named the regional top value agri-builder by Butler Manufacturing Co., Kansas City, Mo., for sales of items including bulk feed bins, grain bins, drying systems and buildings. The region includes Pennsylvania, New Jersey, Maryland, Delaware, Virginia and West Virginia

In addition, the Hoke firm received Butler's 100 club award for selling at least \$100,000 of business

Both awards are for 1970. Barry Hoke, secretary of the firm, said salesman Frank Beard, who has been with the firm for almost 50 years, was cited at the presentation ceremonies as being instrumental in achieving the awards

Robert K. Rohrer

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**DUTCH TOWN & COUNTRY
Rt. 30 East at Paradise**

**Meeting Starts 9:30 A.M.
Conclusion 3 P.M. — Dinner Served**

Topics of Conversation

1. Economics of the Dairy Industry
Past, Present, and Future Thinking
2. Nutritional Requirements
— Per Cow at a Given Level of Production including grouping cows according to production
3. Cow Health — All Areas
Breeding and conception rate
4. Forages
Total Digestive nutrients, protein, vitamin and mineral requirements
Ample time for question and answer period

Speakers:

- Mr. J. P. Everett — Director of Ralston Purina Dairy Research
- Mr. Clint Seedfelt — Eastern Region Dairy Product Sales Manager

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