

Truth-in-Lending Interest Law

A substantial number of consumers are not aware of what they are paying in interest rates and finance charges, according to a recently completed survey by the Federal Reserve Board. The survey was required by the Truth-in-Lending Act which went into effect in 1969.

Extension home management specialists at The Pennsylvania State University explain that the survey did show that after the passage of the act, consumer knowledge did increase, but lack of knowledge is still a concern of those interested in consumer education.

Only 57 per cent of those queried had even heard of the law—and 18 percent of them believed it protected the consumer from excessive interest rates. This, of course, is false. The law merely states that

consumers must be informed truthfully about what they are paying for credit. Knowledge of the purpose of the law increased with income and educational level.

Most people are aware of the

Annual Meeting Scheduled

The annual meeting of the Farm and Home Foundation of Lancaster County will be held at 6:30 p.m. Thursday evening, January 27, in the auditorium of the Farm and Home Center.

Featured speaker of the evening will be Dr. William H. Duncan, president of Millersville State College. His topic will be "How High is Higher Education?"

A brief business meeting, including the election of seven directors, and special entertainment will complete the evening's program.

interest they pay on home mortgages; only 13 per cent didn't know that. About 28 per cent did not know how much interest they were paying on personal loans. And a whopping 40 per cent were unaware of the interest rates on major installment purchases.

One way to save money is by avoiding these unnecessary interest charges, remind the home management specialist. Knowing how much credit costs may encourage saving ahead to pay cash and avoid credit charges. Before you borrow or buy on credit, find out exactly how much interest you'll be paying. You'll find you're entitled to be told what those costs are. So, shop around to get the best deal on credit.

The truth-in-lending law gives you the right to information—it does not give you protection from high interest charges, caution the Penn State specialists.

DES Certification Rules Outlined

The U.S. Department of Agriculture recently reminded livestock producers that the mandatory certification program for diethylstilbestrol (DES) began January 8.

Cattle and sheep producers and feeders were warned that animals must be taken off feed containing DES at least seven days prior to marketing.

USDA explained that no official certification form is required, but the party presenting the livestock for slaughter must certify, in writing, the following:

— That he has had custody of the animals for at least seven days, or has in his possession a

certification from someone else who had custody for the required period.

— That if the livestock was fed DES it was fed in accordance with requirements of the Federal Food and Drug Administration, or that the animals were not fed DES-containing feeds.

The new program provides three alternatives for handling cattle and sheep slaughter:

— The animals may be slaughtered if certification requirements have been met, or

— The animals will be held alive for the required seven days, or

— The animals may be slaughtered, with samples sent to a USDA-approved laboratory for testing. Meat from the animals cannot be marketed until the tests prove they are free of DES residues.

Details of the new program are available from the Meat and Poultry Inspection Administrative Group, C&MS, USDA, Washington, D.C. 20250.

Fulton Grange Meets

Hans Herr Girl Scout Troop 905, under the leadership of Mrs. Malcom Mertz and Mrs. Richard Nye presented a program for Fulton Grange at their regular meeting January 10 at Oakryn. The Grange sponsors this Troop.

Christina Shepherd presented the program which opened with a flag ceremony and recitation of The Girl Scout Promise by Gail Shaub, Cindy Cochran, Kelly Groff and Sara Towner, Color Guard Advance and flag salute, group singing of The Star-Spangled Banner, color guard retreat, Girl Scout Law recited by Christine Hess, Irene Mertz, Wanda Gilling, Pamela Simmons, Mary Mertz, Robin Hess, Linda Shepherd, Joanne Shepherd, Dianne Enriques and Janet Huber, violin solo by Kathie Myers accompanied by Janet Huber, a round "Make New Friends" led by Sara Towner, Pamela Simmons and Kathy Cochran, a colored film "The Promise" shown by Richard Nye, and a melodrama read by Diane Enriques and participated in by the entire audience.

During the Grange business session conducted by the Master, Richard Holloway, it was voted to sponsor Girl Scout Troop 905 for another year.

The date for their annual supper was set for April 8.

Fulton Junior Grange also met and conducted a very successful paper drive.

Howard Feather of Lancaster will present a history of Southern Lancaster County centering around the Pleasant Grove area in the early 1800's at the next meeting of the Grange, January 24. A representative from the Pennsylvania State Grange office is cordially invited to attend this program at 8 P.M.



Always a great buy

10% better now

SAVE 10% on Agway lubricants by ordering your winter and spring supply now during Agway Petroleum's December-January Sale. Agway delivers as much as you want, when you want it. There's no better quality at any price. And you don't pay until delivery is made.

SAVE 10% NOW on all Agway lubricants, gear oils, and hydraulic fluids. The more you order during December and January, the more you save during this Early-Order Sale.



AGWAY PETROLEUM CORPORATION

BOX 1197, DILLERVILLE RD., LANCASTER PA 17604
DIAL 717-397-4954

Farm Women Societies

(Continued from Page 25)

secretary and treasurer were given.

The group voted to donate \$10 to LARC (Lancaster Association of Retarded Children) and \$10 toward kitchen utensils for the Farm and Home Center demonstration kitchen. Twenty-five wheel chair covers will be made with the Red Cross instructions.

Roll call was answered by naming a favorite spice after which the president, Mrs. Vivian Warfel, introduced the speaker, Mrs. Vera Albert. She spoke on "Herbs in Your Own Garden," which included some background on folklore, literature, medicines and especially herbs of the Bible.

Society 25

Farm Women Society 25 met at the home of Mrs. Glenn Nauman, Lancaster RD6. Mrs. John Gerlach was in charge of devotions.

Mr. and Mrs. David Shenk, missionaries representing the Eastern Mennonite Board of Missions and Charities in Somalia, Africa presented a program of sound-slides and showed souvenirs.

A request from the Lebanon Veteran's Administration Hospital to sew wheelchair bags was accepted. Numerous Society members volunteered to assist with this project.

Delegates who attended the State Convention in Harrisburg were Mrs. John Metz, Mrs. Chester Eshleman and Mrs. W. Wade Groff.

The next meeting will be held at the home of Mrs. Frank Reapsome, Lancaster RD6. Trooper Alan MacNutt will speak on "Drugs"

* * *

Bird Travelers

Nighthawks and barn swallows nest as far north as Alaska and winter as far south as Argentina, a distance of about 7,000 miles.

GOOD FOR YOUR HORSES!

RED ROSE SUPER HORSE FEED



For high performance of your horses, why don't you try Red Rose Super Horse Feed? This feed includes vitamins A - D - and E, plus riboflavin and B complexes, besides those palatable ingredients such as linseed meal, flaked corn, crushed oats, distillers' grains, cane molasses and dextrose.

Red Rose
HORSE FEEDS



We won't guarantee that Red Rose Super Horse Feed will make your horses into champions, but we do know that Red Rose Super Horse Feed will keep your horses spirited and in the best of condition!

Get Super Horse Feed today.
Try it... and you'll always feed it!

Walter Binkley & Son
Lititz

G. R. Mitchell, Inc.
Refton, Pa.

Brown & Rea, Inc.
Atglen

Mountville Feed Service
Mountville

Elverson Supply Co.
Elverson

Musser Farms, Inc.
Columbia

L. T. Geib Estate
Manheim

Martin's Feed Mill
Ephrata, Pa.

I. B. Graybill & Son
Strasburg

Chas. E. Sauder & Sons
Terre Hill

E. Musser Heisey & Son
R. D. #2, Mt. Joy, Pa.

Shelly Brothers
R. D. 2, Manheim, Pa.

Heistand Bros.
Elizabethtown

E. P. Spotts, Inc.
Honey Brook

Red Rose Farm Service, Inc.
N. Church St., Quarryville

H. M. Stauffer & Sons, Inc.
Witmer

David B. Hurst
Bowmansville