

"Be Sharp in '73"

(Continued From Page 8)

Stebbins said cows should almost always be bred yearly, and again, to the best bulls available. "I don't believe, though, that the most popular bull is always your best bet. You have to think of vigor, longevity and your cow's health in addition to production."

A firm believer in artificial insemination, Stebbins pointed out that the cost of a service is negligible when compared with the potential value of a calf. He feels that cows should be checked by a vet to determine whether or not they're with calf.

Other items he mentioned were that barns should be ventilated, beds shouldn't be lumpy and cows in stanchions should be let out at least once a day. Cats and dogs shouldn't be in the barn because of the danger of diseases. Stebbins also believes cows should be brushed periodically, because they look better and feel better.



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Housing Programs Proceeding Unsubsidized

The Department of Agriculture announced that its rural housing credit program, administered through the Farmers Home Administration, will continue on an unsubsidized basis.

The Department said several Federally-subsidized loan and grant programs for rural housing will be subjected to an 18-month evaluation study, during which the processing of new applications will be temporarily discontinued. This is a part of a government-wide program, previously announced by Secretary George Romney, Department of Housing and Urban Development.

Farmers Home Administration (FHA) will confine its subsidized housing loan program this fiscal year to applications that have been certified for approval between July 1, 1972 and Jan. 8, 1973. Most construction under those approvals will occur during the coming spring building season.

Unsubsidized home ownership loans will continue to be made. It is estimated that there will be more than 100,000 housing loans

for the fiscal year. The current interest rate on unsubsidized loans is 7 1/4 percent.

The Department said the suspension in subsidized housing will be in effect for 18 months to allow time for a comprehensive evaluation of the programs. The study will seek to determine whether the programs in question are the most effective means available for providing benefits to low-income families, whether the programs provide benefits to persons other than low-income borrowers, and whether the Government's role in the programs is an appropriate Federal role.

Housing programs affected by the temporary discontinuance of new approvals are -

- Housing loans to low-income families that involve an interest subsidy. Subsidized interest rates to borrowers have ranged as low as one percent under the present program.
- Rental and cooperative housing loans.
- The farm labor housing program of grants plus loans at one percent interest.

The announcement specified that all applications in these categories that have been certified for approval prior to the suspension, will be processed through to loan or grant disbursement.

Housing programs of the Farmers Home Administration not affected by the discontinuance announcement are -

- Housing loans to families of low and moderate income that do not involve interest subsidies.
- Housing repair loans to low-income families (loan maximum \$3,500).
- Mutual self-help housing loans under the program whereby low-income families perform much of the labor in building their own homes.
- Grants to provide technical aid organizations that assist in organizing and carrying out self-help housing projects.
- Loans to non profit organizations for development of rural homestead areas.

Farmers Home Administration housing programs are administered in rural areas, including the countryside and towns of up to 10,000 population, and serve people of low and moderate income who find no other housing credit available.

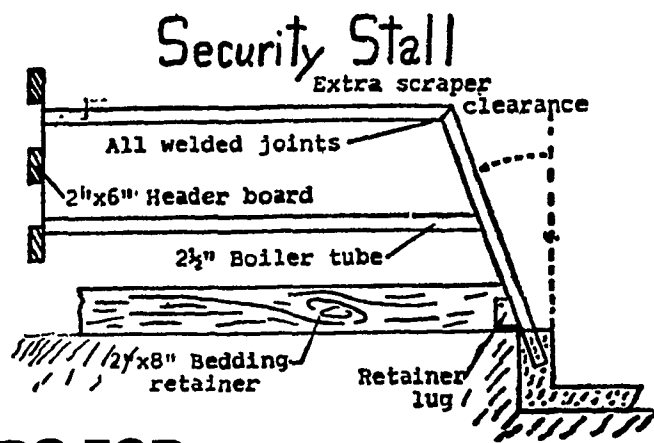
Jewish Passover

The Passover is celebrated in memory of the freeing of the Jews from slavery about 1290 B.C. Passover takes its name from the sparing of the Hebrews on the evening before their flight from Egypt.

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