



ED ESHLEMAN'S WASHINGTON REPORT

Anyone trying to buy or trying to sell a home today is finding the market very difficult. The difficulties stem from the lack of mortgage money available.

Over the recent congressional recess, I had an opportunity to talk to a number of constituents with an interest in this problem. These discussions left me with the impression there are two solutions that must be pushed along — one short-term and one long-range.

The short-term solution depends on the willingness of local lending institutions to cooperate with realtors in making money available to people who want to buy homes. This would mean some sacrifice on the part of these banks and savings and loans, and ultimately sacrifices for their investors, because there is more money to be made these days in lending markets other than the home mortgage market.

But home mortgages are the economic life-blood of a community. Short-term sacrifices now — and that means lending money at a very substantial interest rate of 8 percent and up — means more good customers and investors for the banks and savings and loans in the future. No one puts more of a premium on the financial stability that comes from property ownership than those of us in the Pennsylvania Dutch country.

But local cooperation to assure a continued strong housing market cannot be expected to be a final answer to present problems. More final action must be taken at the Federal level,

and, in particular, by the Federal Reserve.

The mortgage situation is serious because the Federal Reserve has been "tightening" money as an anti-inflation measure. What this means is that less dollars are being put into circulation so that there are less dollars available to be spent. And the less dollars spent, the less inflation we have.

However, when money is tightened, the first place that spending is curtailed is on loans, particularly long-term loans. Therefore, a tight money policy usually causes a downturn in mortgages.

The long-range solution to present ills involves the Federal Reserve loosening its grip somewhat on the money supply. That seems likely to happen as soon as the economy begins to respond to all of the anti-inflation steps that have been taken in recent weeks.

The other thing that can be done at the Federal level is to cease unfair government competition for investment dollars. Interest paid on various government certificates has gotten so high that investors are putting their money into government hands rather than into private firms. Without the investment dollars, private institutions are left with less money to put out in home mortgages. Therefore, if we in the Federal Government are really concerned about making it possible once again for the average wage-earner to buy a home — and the situation is serious enough that everybody

New Certified Seed Procedures Adopted

The U. S. Department of Agriculture (USDA) announced the adoption of standards and procedures to be followed by certifying agencies to help assure the genetic purity and identity of certified seed under the Federal Seed Act. They become effective November 1.

USDA's Agricultural Marketing Service (AMS) said the new standards and procedures establish a uniform system to be followed by state seed certifying agencies in the production, handling, and labeling of all classes of certified seed so that it may be represented as certified seed when shipped in interstate commerce.

The amendments define certain terms relating to certified seed; set eligibility requirements and procedures for the production, handling and labeling of certified seed; prescribe minimum standards for land, for isolation to prevent cross-pollination, and for genetic purity; provide for interagency certification; and require that certain records be kept to establish the history and identity of each lot of seed certified.

The proposed standards and

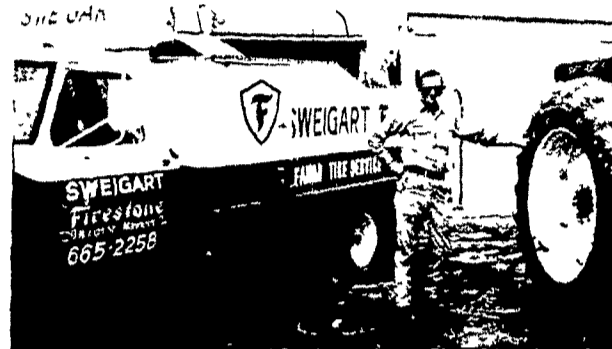
had better be concerned — we can at least see to it that the places who lend money for homes are able to get the investments they need to make those loans.

procedures are essentially the same as the minimum adopted by the Association of Official Seed Certifying Agencies, and were published in the Federal Register May 25, 1972. A public hearing was held on the proposal June 28, 1972 in Washington D. C.

The standards and procedures are being adopted substantially as proposed, and are scheduled to appear in the Federal Register Sept. 14. Copies may be obtained from the Director Grain Division, AMS, U. S. Department of Agriculture, 6525 Belcrest Road, Hyattsville, Md. 20782.

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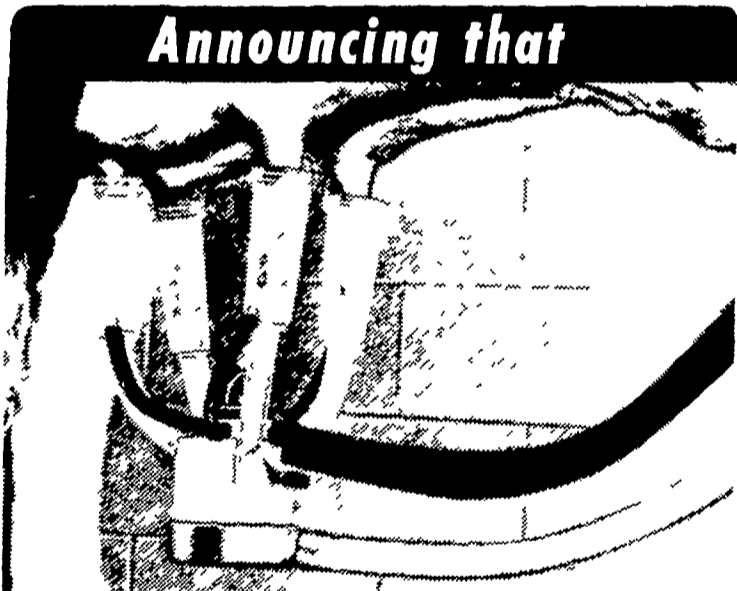
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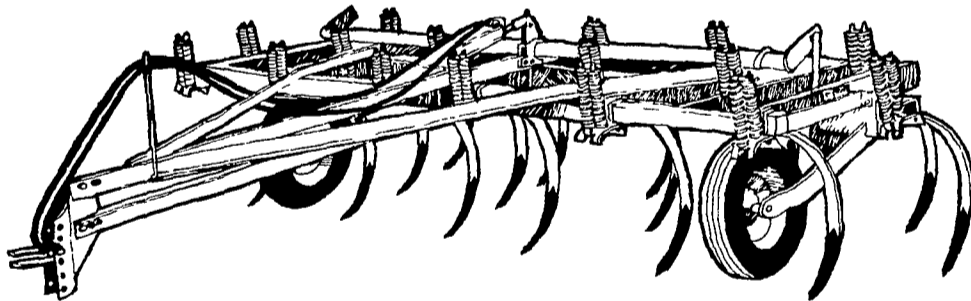
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