

Interest Credit For Home Improvement Loans

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The Farmers Home Administration, an Agency of the United States Department of Agriculture has initiated a program to encourage the use of existing housing to provide improved living conditions for lowinnome rural families through low interest home improvement loans. This was announced today by Roy H. Giesmann for the Agency's Office located at 1383 Arcadia Road, Lancaster, Pa.

Mr. Giesmann stated that the Agency can now provide "interest credits" to reduce the interest rate on loans made to rehabilitate or repair a dwelling that a person owns and either lives in or will live in once it is brought up to standard. Loans of up to \$7000 can be

made for repairs that will

Lancaster

improve and modernize substandard dwellings so as to provide adequate homes in rural areas.

Under this program interest credits can reduce the interest paid to one percent (1 percent) if the adjusted family income is less than \$3,000. If the adjusted family income is more than \$3,000 but less than \$5,000, the interest rate will be two percent (2 percent). If the adjusted family income is between \$5,000 and \$7,000, interest will be three percent (3 percent). Terms for this type of loan may be as long as 25 years.

To learn more about the eligibility requirements and to apply for a home improvement loan, interested persons may contact County Supervisor Roy H. Giesmann located at 1383 Arcadia Road. Lancaster. Pa.

Free

Estimate

717-786-2061

Lancaster Farming, Saturday, June-15, 1974-9

Farm Census Being **Pretested** Nationally

employees are fanning out across the county to get reactions from 4,000 farmers on questions that will be asked in the Census of

Agriculture early next year. The census, conducted every five years, will be used to obtain 1974 income and production statistics on a county-by-county basis from 3.5 million farmers.

Census Advisory Committee member Paul Weller, of the National Council of Farmer Cooperatives, said that fuel and fertilizer shortages have prompted several questions not asked farmers in previous surveys. and return them. The Census They include: product tons Bureau hopes to issue county of fertilizer used in 1974 for summaries by December, each field crop; total acres 1975, and have the completed fertilized by crop; and total census by June, 1976.

Teams of Census Bureau amount of gasoline. diesel fuel, propane and lubricants used in 1974, as well as onfarm fuel storage capacity. Census plans are moving

ahead, despite the reluctance of some officials to release an updated definition of "farm" and "farmer" for survey purposes. Weller speculated that the 1974 definition of a "farm" may be "any production unit producing \$1,000 or more in gross annual farm sales."

Farmers will be receiving the 15-page census forms in late December, according to present plans, and will have until March 15 to complete

Berks Dairy Contest Set

The Berks County Dairy School and have not reached Princess Pageant Committee is seeking young women interested in entering the contest to be staged August 3.

Qualifications state that the contestant should be the daughter of a dairy farmer, a dairy farm owner, or dairy farm manager during the current year or that the contestant be the owner of more than one dairy animal prior to May 1, 1974.

She must have completed her Junior year in High

21 years old by September 1, 1974. She must also be single and have never been married.

To enter the competition, the contestant must have the consent of her parents or guardian.

For more information concerning the Dairy Princess Contest in Berks County contact Mrs. Donald Meyers RD2 Kempton, Mrs. Ernest Miller, Mrs. Ralph Sanner or Mrs. Raymond Seidel.

Golden Acres



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