Ever since the Federal Government got itself involved in housing several years ago, it has been one of the most controversial items the Congressional agenda.

Recently, the House of Representatives had before it a bill to make some major changes in national housing policy. Many of these changes seem to me to recognize some of the failures of past housing efforts and the problems faced by the real estate industry today. The changes suggest some new directions in housing assistance and .home financing.

The biggest proposed reform in the House legislation is to replace a

large or growing family.

PUBLIC SALE

OF 11 ACRE FARM,

LIVESTOCK & EQUIPMENT

SATURDAY, AUGUST 3, 1974

Livestock & Equipment 12 P.M.

Real Estate 2 P.M.

2½ story frame dwelling, 4 lge. bedrooms, 1½ baths,

livingroom, formal d.r., Family size eat-in kitchen, Oil

fired hot water heat, (baseboard radiation) Oil, fired

hot water heater,, new wiring. This home is for the

The barn is 36' by 36' and is presently used for hogs

but would be suitable for steers or horses. There is a 6

year old 32' x 64' 1 story frame hog barn with Oil-fired

hot water heat in the concrete floor, fully insulated

with fans and 24 farrowing crates and featuring slated

floor and liquid manure system. There are 3 small

sheds and a corral used for steers. There is a 5 ton steel

overhead feed bin. This property is in excellent con-

dition and is a very valuable piece of real estate. Ap-

prox. 590 feet of frontage on Cloverleaf Rd. to a depth of

300 feet is presently zoned commercial and being approx. ¹/₄ mile from Rt. 283 just East of

Elizabethtown-Milton Grove interchange makes this

property an excellent investment. There are many

LIVESTOCK AND EQUIPMENT

farrow on or before day of sale.
2 - PUREBRED DUROC BOARS with papers.

47 YORK-HAMP cross brood sows - some due to

ALLIS-CHALMERS C with start lights - hyd. - plow -

J. HENRY and FRANCES GREINER

LEAMAN & BUCHEN AUCTION SERVICE

possible uses and the potential is great.

culti. - & 6 ft. grass mower.

Sanford G. Leaman Auct.

Burnell Buchen Auct.

programs like Model Cities with a block grant approach. Block grants would permit local elected officials far more power in determining community needs and distributing the money.

This change regognizes the fact that priorities determined in Washington have not necessarily spoken to legitimate housing problems at the local level. Rather, local areas, in an attempt to get Federal money, have tended to ignore some serious problems and emphasize only those needs that are directly related to a Federal program. If the new House-passed legislation becomes law, local housing problems can all be evaluated on an equal number of categorical footing, and real priorities

can be established by the people best qualified to do so. Another major item in the bill dealt with easing the housing credit crunch. The present unavailability of mortgage money is a real threat to the entire real estate industry and the economy in general. And, it poses a serious hardship of families, who, for one reason or another, must buy another

What we did was raise the maximum mortage amounts available under the Federal Housing Administration. Federal mortage limits for savings and loan associations were also raised.

The amount required for a down payment on FHA loans was lowered, and sex The major problem facing discrimination in qualifying the legislation, as I write this for mortage money was banned meaning that a wife's income could now count fully toward mortage qualification.

All of these provisions put together should help bring home ownership back within the reach of middle income families. And, I think that should be a major goal of any new housing program.

The house bill also gives some special attention to the housing needs of the elderly. A substantial portion of the money provided for in the legislation would be set aside for low-income elderly or handicapped tenants.

In addition, an amendment was adopted to reactivate a program of giving direct, nonsubsidized loans to nonprofit sponsors for

construction of specialized housing for older citizens. column, is that it differs in some important ways with a

Senate-passed housing bill.

Therefore, the differences

will have to be worked out in

a Conference Committee. But, hopefully that committee will see the wisdom of moving toward block grants, the need for less restrictive home financing and the desirability of giving our elderly some special housing attention.

RALPH W. HORST W. W. GOSSERT

AUCTIONEER

Third Annual Rolling Acres M FRESH & SPRINGING

HOLSTEIN HEIFER

At the farm in Cumberland Co., 3 miles South of Shippensburg, Pa., turn South on Queen St. off Rte. 11, watch for sign on

THURSDAY EVE., JULY 11, 1974

Sale at 7:00 P.M.

45 Registered and Grade Holstein Heifers

Certified; Accredited; Most Vacc., another choice lot of fresh & mostly close springer first calf heifers from dams with records to 20,741 M; 691 F. Calves will also sell. If needing summer and fall milk don't miss these heifers from following sires, Penstate Ivanhoe Star, Milk & Honey Ivanhoe, Kilinsdale Ivanhoe Jack, Elfac, Optimist, Complete, Howacres Stylemaster Prince, Star Man, Star Dust, Richherd Marless, Thonamy Paclamar Amos, Hagen, Type Blazer, Minuteman; also a Red and White by King Pinele Rich

Folder on request to Ralph W. Horst, Marion, Pa. 17235 or owner.

Terms: Cash; Lunch at Sale.

William & Frances McCulloch Shippensburg, Pa., RD4, 17257

Special Event At **Buck Tractor Pull**

will take place at the Buck Tractor Pull this evening beginning at 7:00 p.m. For the first in the area, farmers are invited to compete with their farm tractors fresh out of the field. The special class will allow area farmers to participate in the Pull with their farm tractors as they are without special equipment added. The event will

12,000 pound and 15,000 pound tractors with turbochargers. Results have been announced for the 1974 Buck

also include classes for

Tractor Pull Point Standings: 5000 lb. Open

1st - Dale Smoker, Cochranville, Pa., Allis Chalmers 180 54 pt.

2nd - Charles Welsh, Gap, Case 800, 44 pt.
3rd - Kenner Pulling

Team, Manheim, Ford 20 (430 Ford) 28 pt. 9000 lb. Modified

1st - Vernon Miller, Manheim, Cockshutt (2-440 Dodge) 50 pt.

2nd - Lester Landis, Lititz, Massey 55 (2-440 Dodge) 40

3rd - Jimmy Kendale, Hagerstown, Md., Massey 55 (2 390 Ford) 38 pt. 9000 lb. Super Stock

1st - Donald Thomas, Boonesboro, Md., John Deere 4020 80 pt.

2nd - Edward Horman, Union Bridge, Md., International Harvester 1466 72

3rd - Charles Snyder, Andreas, Pa., 8600 Ford 60

7000 lb. Open 1st - Vernon Miller, Manheim, Cockshutt (2-440 Dodge) 50 pt.

2nd - Donald Thomas, Boonesboro, Md., John Deere 4020 40 pt.

3rd - Lester Landis, Lititz, Massey 55 (2-440 Dodge) 32

12,000 lb. Super Stock 1st - Edward Horman, Union Bridge, Md., Int'l Harvester 1466 80 pt.

2nd - Paul Hofer, Montoursville, Pa., Case 970 68

3rd - Harry Griest, Coatesville, Int'l Harvester 1456 56 pt.

7000 lb. Modified - Vernon Miller, Manheim, Cockshutt (2-440 Dodge) 70 pt.

2nd - Lester Landis, Lititz, Massey 55 (2-440 Dodge) 66

- Gary Mills, 3rd Fallstown, Md., Massey 44 (396 Chevy) 54 pt. 7000 lb. Super Stock

1st - Eugene Ulmer, Montoursville, Pa., Case 970 74 pt. 2nd - Donald Thomas,

Rooneshoro Md John Deere 4020 58 pt. 3rd - Tony Stauffer, New Holland, Deutz 9006 52 pt.

9000 lb. Open 1st - Vernon Miller, Manheim, Cockshutt (2-440) Dodge) 78 pt.

2nd - Lester Landis, Lititz, Massey 55 (2-440 Dodge) 60

3rd'- Donald Thomas, Boonesboro, Md., John Deere 4020 54 pt.

PUBLIC SALE

EBERSOLE'S AUCTION BARN EVERY TUESDAY AT 6:00 P.M.

1800 Thompson Ave., Lebanon, Pa. 3 miles North of Annville.

We sell Antiques, Household Goods, Tools, Coins, etc. on commission or will hold Public Sales of Real Estate -Personal Property on your premises.

ROY I. EBERSOLE & SON **Auctioneers**

Phone 717-867-1041

WINDEMESA MILKING HERD AND

Located on Pickle Hill. just off Rt. 15. Watch for auction arrows at the north end of Mansfield, Pa., toward Tioga, Pa., or off Rt. 549 between Roseville & Mansfield, Pa.

FRIDAY EVENING, JULY 12.5

At 8:00 P.M. Sharp

58 - Registered Holsteins - 58

D.H.I.A. Average 1970 — 14,788 M; 590 F; 4.0 T. 1971 — 14,619 M: 580 F: 4.0 T

1972 — 14,054 M; 547 F; 3.9 T. 1973 — 13,801 M; 560 F; 4.1 T. 1974 — Rolling Herd - 13,519 M; 541 F; 4.0 T.

Some Individual Records -Windemesa Rocket Ida - Twin

5 yrs. 9 mo. 305d 20,602M 861F 4.2T. Windemesa Rockman Jane

3 yrs. 8 mo. 305d 18,813M 827F 4.4T. Windemesa Princess Rose

4 yrs. 4 mo. 305d 18,834M 772F 4.1T. Windemesa GM-Skokie 5 yrs. 1 mo. 305d 19,849M 794F 4.0T.

Windemesa Dee Ann Ruth 4 yrs. 2 mo. 305d 19,157M 716F 3.7T.

Windemesa Inka Leadsman 4 yrs. 1 mo. 305d 18,846M 710F 3.8T

SIRES REPRESENTED C. Hayes First Minister; Tidy Burke Transmitter; Simpson Farm Tidy Gent; Don Auger Carnation Royal Jo Jo; Citation R Maple; and many other top sires.

Herd consists of 52 mature cows, 4 due in July, 5 Aug.; 6 Sept., balance in all stages of lacation. 6 heifers bred for fall. Pregnancy examined, interstate tested, charts day of sale.

Sales Manager's note: Reason Mr. Wiand is selling, sold his farm and has purchased a farm at Lewisburg. The barn has to be purchased a farm at Lewisburg. The barn has to be remodeled, so cannot milk cows at this time. As you can see by the records, this is a high producing herd with a consistent 4.0 test. Mr. Wiand has used proven AI bulls for many years. Cows milking up to 90 lbs. per day. Be sure and attend this high quality sale if you need replacements. Cows will be classified prior to sale a few cows that should score well sale, a few cows that should score well.

Terms: Cash or Good Check. Sale under Cover

Lunch Available

Owners Mr. & Mrs. Edward Wiand

Auctioneer, Arlow Kiehl Sales Manager, Gordon Wood, Mansfield, Pa. Phone 717-549-4901

> FOR THE MOST IN ADVERTISING COVERAGE AND PREPARING YOUR SALE > **CALL WOOD'S AUCTION SERVICE.**

Real Estate shown only by appointment. Call 717-299-5791 J. David Young, Attorney

STOCKER and FEEDER AUCTION SALE Next Sale July 12, 1974

JUNE—JULY—AUGUST

SECOND AND FOURTH FRIDAY EACH MONTH Starting Time 12:00 Noon

All Grades, Breeds, Weights

Load Lots — Small Lots

LANCASTER STOCKYARDS, INC.

LANCASTER, PA.

WALTER M DUNLAP & SONS J B HOOBER & SON LOUIS LYONS & SON

MEMBER FIRMS JOHNSON CATTLE CO MERTON W McCOY WM W McCOY

PHONE 717-394-2611

S L HEILBRON & SONS

T G KREIDER EDW L BROWN