

Ida's Notebook

Ida Risser



Wintertime is a wonderful time to look at pictures that were taken in the summer or spring. It really doesn't even matter if they were recent snapshots as sometimes the older ones are the most interesting. I've sorted mine into different years and now share them with the grandchildren.

When I re-examine the recent Christmas photos of our family, it is just like reliving the experiences of all being together again. My children all own cameras and some have several expensive models. They've even taken courses in photography and entered some in contests and won prizes.

My talent is lacking in that area as I have trouble placing a group of people in the center of a picture. My favorite subjects are my flowers and plants. At this time of year, I enjoy looking at last year's flower beds. There are various pictures of wild flowers too that

were taken in our woodlands.

My great uncle was quite interested in many areas and so he traveled all over the county taking pictures of all the covered bridges, historic buildings in Lancaster city, plus banks and hotels in the villages of our county.

I believe he must have been given a camera as a child as many of his pictures are brown and yellow from age. There are pictures taken indoors of his family and pets which I think is unusual for that time. Some include men working in the fields, his own personal horse and the machinery used in the 1800s.

Recently I was able to share some of these with a professor who is publishing a pictorial history of the Pa. Dutch Country. They included an old car, a steam engine, wheat binder, distillery and a Civil War gun mill.

I'm not sure that my uncle realized how many people would

Interest rates drop on FmHA loans

DALLAS, Tx.—Interest rates for loan programs of the U.S. Department of Agriculture's Farmers Home Administration dropped again on Monday, reported Secretary of Agriculture John R. Block.

"These lower interest rates, which apply to most loans made by the USDA farm credit agency, will be of great benefit to the rural economy and particularly for the nation's farmers who depend heavily on credit," Block said.

It is the third such reduction since October 1982 by the agency, which makes farm, home and other loans to rural residents and communities who cannot get credit from private lenders.

Block said the reductions are possible because of a general move toward lower interest rates across all sectors of the economy and because of lower costs of federal borrowing.

Interest rates for farm operating loans, used to finance annual costs of production, dropped from 11.5 to 10.25 percent.

Farm ownership rates dropped from 11.5 to 10.75 percent.

Interest rates for "limited resource" borrowers—those unable to afford the full interest rate—dropped from 8.5 percent for operating loans to 7.25 percent. Limited resource farm ownership loans go from 5.75 to 5.25 percent.

The interest rate for actual loss loans due to natural disasters remains at 8 percent for those farmers unable to get credit from private lenders. For farmers who can obtain natural disaster loans elsewhere but choose to deal with the Farmers Home Administration, the rate remains at 14.25 percent.

The interest rate for production loans to farmers who need financing above the actual loss and are unable to get credit elsewhere drops from 14 to 13 percent. The rate for real estate purposes remains at 13 percent.

Interest rates on long-term loans for soil and water conservation, grazing associations, irrigation and drainage and Indian land

acquisition drop from the present 11.5 percent to 10.75 percent.

In housing, interest rates for single family homes drops from 11.5 to 10.75 percent except for borrowers who can afford rates charged by the Department of Housing and Urban Development. Their rates remain at 12 percent.

Rural rental housing loan rates go from 11.5 to 10.75 percent.

On Dec. 31, 1982, rates for water/sewer and rural community facility loans were lowered. The "market" interest rate for those communities able to afford it went from 10.625 to 9.750 percent, and the "intermediate" rate dropped from 7.875 to 7.375 percent. The poverty-line interest rate remained at 5 percent.



1471 Mumma Road
Linglestown
Harrisburg, Pa. 17112

PHONE:
717-469-2806

WALTER M. KUNTZ

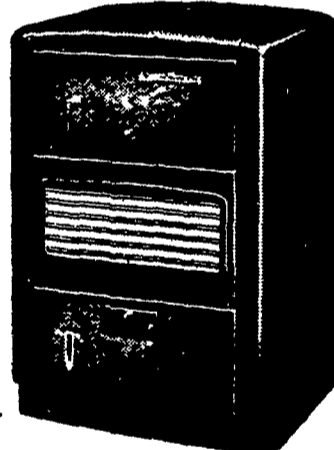
LATHING - PLASTERING - STUCCOING

PLASTER PAYS
QUALITY - PROTECTION
BEAUTY - CRAFTSMANSHIP

COAL & WOOD STOVES

Warm Morning COAL HEATER

Only a genuine Warm Morning has the famous patented 4-flue firebrick construction that turns coal into glowing coke... heats 24 hours or more without refueling. The little extra a Warm Morning costs originally is repaid over and over again in satisfaction and fuel savings!

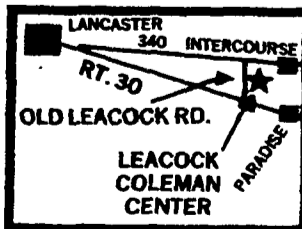


MODEL 523 — Finest Blued Steel Radiant Here's the quality leader in its field! Holds 100 lbs. of coal. Ample heat for up to five rooms. Has many features combined in no other coal heater. MODEL 617 — 60 Pounds Capacity.

MODEL 400 - America's Finest Coal Circulator! The ultimate in luxury heating with coal or coke! Beautiful cabinet finished in life-time porcelain enamel. Front feed door permits "no-spill" filling. Side doors open for quick radiant heat release. Thermostat gives even temperature control. Holds 100 lbs. of coal provides ample heating for up to six rooms!

★ Coal or Wood Fireplace Inserts
★ Full Line Of Wood or Coal Stoves

STORE HOURS:
Mon. thru Sat.
8 to 5
Tues. & Fri.
Til 8:30



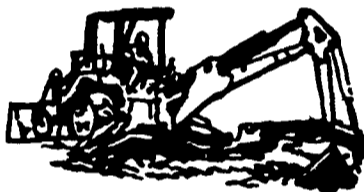
LEACOCK

COLEMAN CENTER

89 Old Leacock Rd., RD 1, Ronks, PA

SEPTIC TANKS

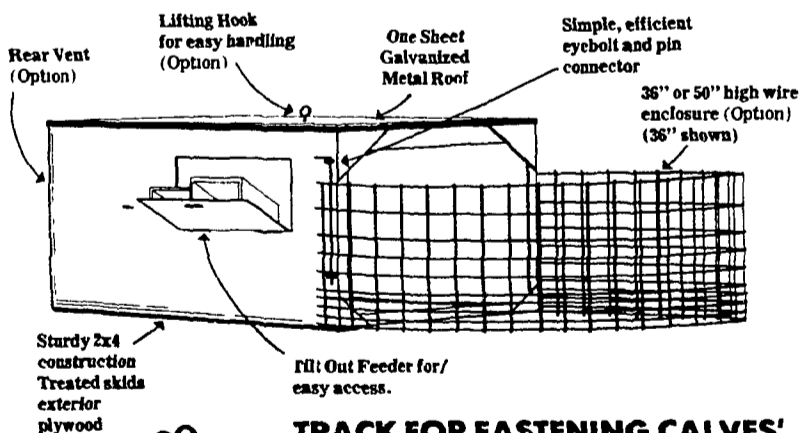
Drain Fields - Filter Beds
Specializing in Sewage Systems
All Types on Lot



Dynamic Masonry Contractors

GORDONVILLE MIKE FISHER & LARRY HERR 687-6801
SPECIAL FARM PRICES FREE ESTIMATES

Compare the Stoltzfus Woodwork Calf Hutch



ALSO AVAILABLE: TRACK FOR FASTENING CALVES' CHAIN TO CEILING OF HUTCH

Dealers: (Calf Hutches Only)

Maryland:
LEROY HILDEBRAN
Woodsboro, Md.
301-845-8929

Lebanon County:
UMBERGER'S MILL
Rt. 322, RD#4 Lebanon, Pa.
717-867-5161

Berks County:
JOE RUTH
RD #4133 Fleetwood, Pa. 19522
215-944-7571

Lancaster County:
JOHN L. LANDIS
1801 Colebrook Rd.
Lancaster, Pa. 17601
717-898-7689

MFD. BY: **STOLTZFUS WOODWORK**
RD 2, Box 2280, Gap, PA 17527
717-442-8972



If you have fat cattle or need feeders...

THINK NEW HOLLAND

BEEF SALES

MONDAY — 1:30 P.M.
THURSDAY - 11:00 A.M.

Sale Order - Fat Bulls, Steers, Stockers and Beef Cows
Veal Calves - 4:30 Thurs.

NEW HOLLAND SALES STABLES, INC.
Phone: 717-354-4341

Daily Market Report - Phone: 717-354-7288
Abe Diefenbach, Manager
Field Representatives
Alan Diefenbach 717-656-9806
Luke Eberly 215-267-6608

Coal Gun Can Heat

Your Commercial Building for
50% LESS
Than Oil, Gas, or Electric!



ESHLAND

...And furnish your Hot Water as well.

The Economics are simple. In most applications the Eshland Coal Gun will pay for itself within 12-18 months! The technology is here. Coal Gun Auto Stoker Boilers use clean-burning Anthracite Coal and operate well within Clean Air standards. These fully automatic units are self loading and need only occasional tending to remove expended ash. Sizes range from 130,000 BTU/hr. to 1,500,000 BTU/hr. and can be used in tandem for larger applications. Available in Steam or Hydronic.

Model	BTU/hr	Area Capability
S 130	130,000	4,000 Sq Ft *
S 260	260,000	8,000 Sq Ft *
S 500	500,000	15,000 Sq Ft *
S 1000	1,000,000	30,000 Sq Ft *
S 1500	1,500,000	45,000 Sq Ft *

* Depending on building construction, use and insulation

Coal Gun users include Greenhouses, Warehouses, Apartment Buildings, Retail Stores, Garages, etc.

ESHLAND ENTERPRISES INC. holds an ASME Certificate of Authorization for Code Construction of Heating Boilers. See your ESHLAND dealer today.

VISIT OUR DISPLAY AT THE
PARK CITY BUILDERS SHOW
FEB. 20 THRU 26

ALTERNATIVE ENERGY SYSTEMS

Allen Lawver
504 E. Main St., New Holland, PA 17557
PH: 717-354-0412
FREE HEATING SURVEY & ESTIMATE