



## Cancel Needless Mortgage Insurance

Homeowners can save hundreds of dollars a year thanks to a law that makes it easier to cancel private mortgage insurance (PMI). PMI is an insurance policy that protects lenders from losses on low down-payment loans. Lenders typically require PMI for borrowers who make a down payment of less than 20 percent of the home value.

Under the Homeowners Protection Act of 1998, a PMI

policy will be terminated automatically once a homeowner's equity reaches 22% of the property value at the time the mortgage was executed. If a homeowner has a good payment history and can prove that the equity in their home has grown to 20% of the current market value, earlier terminations can be requested. Before this law, lenders could

continue to collect payments long after substantial equity had been built up in the home.

This law is now in effect for new residential mortgages and mortgage refinancing originating on or after July 29, 1999. For more details, contact your mortgage lender or the company where you send your mortgage payments.

From time to time, I've written about my children. Four of them have been commented on and there are two more to do. So, today I'll tell you about our third child.

Jeffrey Allen, as a child, needed a lot of watching as he got into everything. At 10 months he was walking and shortly thereafter he went to the barn, when no one was looking, and with a yardstick tapped each cow that lay down until it stood up. He was injured several times. One time he stuck a finger into a large hay drying fan when he was about 5 years old. When he was 12, he allowed a heifer to drag him rather than let it run away and got a deep cut on his head, which prevented him from winning a wrestling championship. He grew

up to be a tall 6-foot 3-inch young boy who went to Penn State University in 1971 when he was 17 years old.

He did very well in college and the following facts are taken from an American Society of Agronomy folder. He got the Senior Student Award in 1975. "His academic record included 158 college credits and a 3.61 grade average out of 4.00. He completed courses in bio-chemistry majors; he completed courses in physics, required for engineers and physic majors. Also completed were foreign languages, psychology, and other courses required for pre-medicine."

He was on the soil judging team and in 1973 at the national contest in Maryland, he was the highest

scoring individual in the country. He received many scholarships and belonged to four honorary societies.

Glowing reports were written about him but to me he was simply an all-around person who could split a tractor in half and repair it. He could bake a cake or stitch shut a wound on his dog after the tractor ran over it.

And, what does he do now with his doctor's degree in soil chemistry? He is a house husband who takes care of his children and schedules soccer games in the Atlanta area while his wife works away from home.

## Piedmontese Is

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short, dense coats.

The family also has an assortment of rabbits, cats, ponies, horses, and dogs. In fact, Cathy has two miniature ponies that are now 21 and 31 years old.

"She learned to walk holding on to the pony," Shirley said. The family has pictures of Cathy crawling toward the miniature pony, pulling herself up walking along with it.

Although the ponies are no longer used in petting zoos, not surprisingly, Cathy said, "They're

here (on the farm) for life."

Cathy describes herself as a complete animal lover who really gets along with any kind of animal. After she graduates from high school, she does not plan to go to college but wants a full time job working with animals.

The past summer's severe drought caused a major hardship for the Levans. They generally have two barns filled with excess hay to sell in addition to having enough for their own animals. This year, they needed to feed hay from

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Coulters	Swivel	Rigid
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Seedboots	Die-cast aluminum	Steel weldment
Bearings	Bolted to blade, protected inside boot	Riveted to outside of disk blade
Seed tubes	Molded into seedboot	Tubular extension
Drivewheels	Interconnected wheels	Single wheel
List price*	<b>\$24,604</b>	\$27,039

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