

FSA Farm Loans For Socially Disadvantaged Persons

POTTSVILLE (Schuylkill Co.) — The Farm Service Agency (FSA) can make and guarantee loans to socially disadvantaged applicants to buy and operate family-size farms and ranches. Funds specifically for these loans are reserved each year.

A socially disadvantaged farmer is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, and Alaskan Natives, Hispanics, and Asian and Pacific Islanders.

Direct loans are made to applicants by FSA and include both

farm operating and farm ownership loans.

Guaranteed loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or State supervision (banks, savings and loans, insurance companies and units of the Farm Credit system.) Typically, FSA guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Farm ownership loan funds may be used to purchase or enlarge a farm, purchase easements or rights of way needed in the farm's operation, erect or improve buildings such as a dwelling or barn, promote soil and water conservation and development, and pay closing costs.

Farm operating loan funds may be used to purchase livestock, poultry, farm, and home equipment, feed, seed, fuel fertilizer, chemicals, hail and other crop insurance, food, clothing, medical care, and hired labor. Funds also may be used to install or improve water systems for home use, livestock or irrigation, and other improvements.

Individuals, partnerships, joint operations, corporations, and cooperatives primarily and directly engaged in farming and ranching on family-size operations may apply. A family-size farm is considered to be one that a family can operate and manage itself.

Persons who think they might be eligible are urged to contact their Farm Service Agency County Office or call (570) 622-1555.

Penn Manor Senior Attends National Cooperative Institute

LANCASTER (Lancaster Co.) — Penn Manor Senior Andrew Herr recently attended the National Institute on Cooperative Education (NICE), August 5-7 in Chicago, Illinois.

To be selected for this opportunity, Herr attended the Lancaster County Cooperative Institute, where he was selected to attend the Pennsylvania Council of Cooperative Institute; and from there, he was selected to attend the NICE Conference.

Presentations during the event focused on the event's theme, "New Cooperative Horizons." Some of the program sessions included mega trends in agriculture and the food system; how cooperatives can benefit, Brazil and its position in international trade; implications of domestic farm policy changes for cooperatives; Chicago Board of Trade, its role and future; and home grown fuels and agriculture's role in U.S. energy policy.

While in Chicago the group toured many sites of interest.

After graduation from high school, Herr plans to attend Penn State University with a goal of becoming a veterinarian.



Andrew Herr

Herr also was selected to attend the Washington Leadership Conference sponsored by the National FFA Organization and the Manor FFA Alumni. Each year, in late July, more than 2,300 young people and teachers from all 50 states spend a week in Washington, D.C., developing their character and relationship-building skills, learning about the hottest new agricultural careers, making friends, setting a vision, visiting their congressional representatives and touring our nation's Capitol.

Prevention Key To Fight West Nile Virus

WOOSTER, Ohio — Researchers with the Ohio Agricultural Research and Development Center (OARDC) insist that prevention is the only way to keep the state safe from the West Nile Virus, which has killed five people in Louisiana since July 29.

"This is not the kind of disease that we're going to get rid of," said Mo Saif, head of OARDC's Food Animal Health Research. "So we have to be cautious when dealing with mosquitoes and be aware of the fact that the virus could be there."

OARDC is the research arm of Ohio State University's College of Food, Agricultural, and Envi-

ronmental Sciences.

Previously seen only in Africa, Asia and southern Europe, West Nile's most serious manifestation is fatal encephalitis (an inflammation of the brain and the spinal chord) in humans and horses. It also causes mortality in certain domestic and wild birds, especially crows and blue jays.

West Nile is spread by the bite of mosquitoes that became exposed to the virus when they fed on infected birds. Most of the people who contract it suffer nothing more than headaches and flu-like symptoms such as fever and muscle aches.

However, the elderly, chron-

ically ill and others with weak immune systems can develop encephalitis, which only occurs in one of 200 cases. Since the first outbreak in 1999, the virus has claimed 23 lives.

In Ohio, West Nile was first identified during the summer of 2001 in a blue jay collected in Lake County. Since then, the Ohio Department of Health (ODH) has found the virus in crows, blue jays and insects in 71 of the state's 88 counties. No human or equine cases have been reported.

"There's no reason to panic," Saif advised. "But people should avoid places where they can be

exposed to mosquitoes, especially early in the morning and late in the evening. It is also important to contact the local health department office if dead crows and blue jays are found."

To avoid being bitten by mosquitoes, Ohio State researchers recommend that you:

- Wear light-colored clothing, long-sleeved shirts or jackets, and long slacks.

- Use mosquito netting when sleeping outdoors or in an unscreened area.

- Avoid physical exertion.
- Consider the use of mosquito repellent and use perfumes sparingly, as these may attract mosquitoes.

- Put 16-mesh screens on all doors and windows and keep them in good shape.

GOT PETS?

YOU DON'T NEED A SHOP TO NEED A SHOP-VAC!® BRAND

Pick up messes that would kill an ordinary vac! Wet or Dry!

- ▲ Home Improvement
- ▲ Vehicles
- ▲ Yard Work
- ▲ Leaks & Spills
- ▲ Tough Household Cleaning

See the complete line of the world's best-selling wet/dry vacs, filters and accessories.

shop·vac

THE ORIGINAL WET DRY VAC

www.shopvac.com

Shop-Vac® is a registered trademark of Shop-Vac Corporation

\$94

16 Gallon
6.0 Peak HP
Wet/Dry Vac
#159649

Available Only At Lowes

Improving Home Improvement™

www.lowes.com

LOWE'S® is a registered trademark of LF Corporation ©2001 Lowe's® Home Centers, Inc For the Lowe's nearest you call 1-800-44-LOWES Prices may vary if there are market variations 5011