

Land Bank Loans Pass Half-Billion

Farmers pushed their outstanding real estate loans from the Federal Land Bank of Louisville over \$150 million to \$173 million in 1965, reports U. S. Lender, president.

The loan that accounted for the milestone figure went to Donald Schultz, a 36-year-old loan officer in Indiana, farmer through the Federal Land Bank Association of Louisville. The Schultz's have just purchased a 170-acre farm.

Largest farm mortgage lender in the four states is the Federal Land Bank of Louisville, which has \$173 million in 15,000 loans. The bank has a half-billion dollar loan account including a broad range of repayment conditions to meet the needs of the big and often small farmers.

Large amounts of credit as well as the part-time 8,200 Tennessee farmers and 585 million to 6,400 Kentucky farmers. The bank is entirely owned by the 40,700 farmers with whom it has loans.

It is significant that the bank should pass this

Tuesday Last Day of SALE

Needs no primer or repaint!

Six dramatic productions, ranging from a play by Eugene O'Neill to a contemporary comedy, will be offered this summer during the University of Kentucky Centennial Theatre's second season.

O'Neill's "Long Day's Journey Into Night" will be the season opener to be presented June 17-19.

"Camino Real," by Tennessee Williams, will be produced July 1-3 and July 8-10, and the musical comedy hit, "The Most Happy Felicia," by Frank Loesser, will follow on July 20-24.

"A Midsummer Night's Dream" will be produced July 29-31 and August 5-7, and Edward Albee's prize-winning "Who's Afraid of Virginia Woolf?" will play August 12-14. The season will end with Kaufman and Hart's American comedy classic, "The Man Who Came to Dinner," August 19-24.

Four actors representing a varied professional background will be resident at UK this summer, complementing a student apprentice company.

The professional actors are: Laurel Lockhart, who appeared in New York in "Servitude" and on such popular television

as "The Defenders" and "Mr. Broadway" and appeared on Broadway in "The Beauty Parlor," in several off-Broadway productions, and has extensive television experience, and Charles Kaslow, although a recent graduate of Vassar, is a veteran of the Deutscher Platz Playhouse and the Worcester (Ohio) Theatre. The director is Robert Shay, a maintainer of last year's record of first-year actors.

Charles Dickens, UK assistant professor of theatre arts, is the managing director. Other directors are Philip Chabot, Transylvania College drama instructor, and Robert Pittman, last year's associate director. The designer is Charles Grimsley, UK Assistant Professor of Theatre Arts.

Members of the student body are participating in the acting and staging assignments. The Centennial Theatre is located in the old building at the intersection of the University and Lexington roads.

Reservations may be made by phone or by mail at the Centennial Box Office in the UK Fine Arts Building.

transferred to the Department of the Interior from the Department of Health, Education and Welfare. The new Water Quality Act of 1965 required all states to establish water quality standards by June 30, 1966.

The standards pertain to municipal, industrial or other discharge of waste material into interstate waters used for industrial or public water supply, navigation, or supporting aquatic life.

All standards adopted by the States are subject to individual public hearings. In other action the Commission is

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Selected Sept. 8, 1966, as its next meeting date. The meeting will be held in Cincinnati.

School Inspected By State Board

Monday, May 2, representatives from the State Board of Education, and the State Board of Health, visited the headquarters of the Lexington High School to inspect the findings of Nicholas County Board of Health concerning safety conditions of the school.

Those attending the inspection were Dr. A. A. Page, acting county superintendent, J. W. Daniel, supervisor of the Division of Buildings and Grounds, Howard Livingston, Chairman of County Board of Education, Herbert Owen, principal and John White Jr., County Sanitary Officer.

It was conveyed by Mr. Daniel, that the Page employs a qualified construction engineer to look at the building over as to its soundness and to report his findings, and the board of education to act according to his recommendations.

No action was taken on the weather proofing of walks or grading of grounds. It was the opinion of all that the debris in piles on back school grounds should be removed, and that all trash

be hauled to the city dump. The same was caused it. If you want to try to remove the stain at home, use the same method as those suggested. Be sure to test the stain first to see that it's safe for the color.

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Spring Brings Greenery Stains

Lexington - Warm spring weather brings grass, leaves and flowers, and it also brings clothing stains caused by the greenery. Since grass stains are common at this time of year, especially when there's children in the family, Mrs. Ella Anderson, extension specialist in home management gives the following suggestions for removing such stains.

If a grass-stained garment is washable, wash it in warm water with a detergent into the stain and then rinse the garment well. If it is not washable, use a chlorine or sodium perborate bleach or hydrogen peroxide before using any of these stain removers. Try them first on a part of the garment that will not be seen to make sure they will not harm the fabric.

Taking non-washable garments to a professional dry cleaner is the safest way to get rid of grass stains on these garments, Mrs. Anderson says.

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Water Areas Attract Birds

In the Nicholas County Soil Conservation District, birds and waterfowl have access to more than a thousand ponds. The largest area of water is around the 4-1/2 Camp and Lake Carlisle, Autumn Olive for bird food has been planted near the lake area. The best population

seems to be increasing, and vary in size from the humming bird to the wild geese and from sea gulls to sparrows, according to W. F. Threlkeld, local soil conservationist for the Soil Conservation Service.

One of the better places for Kentucky bird-watching is a farm pond, according to a statement by Homer A. Taff, State Conservationist for the USA Soil Conservation Service, headquartered at Lexington.

"Waterfowl use ponds for nesting and roosting during the spring migration," says Taff, "and songbirds that stay around all summer use them as watering places, and places from which to obtain the mud some species need for their nests."

A farm pond has sometimes been described as an oasis, he said. One has to sit down by a pond for an hour or two and watch the comings and goings of the birds of the surrounding countryside to be convinced of the accuracy of this description.

"Knowing how much ponds are used by birds," Taff said, "it is interesting to speculate on what would be the damage to the soil if 200,000 acres of alfalfa in the state, at an average of 1.5 tons per acre in the first cutting, were lost about 360,000 tons, \$22 a ton, that's around \$9 million. We think about \$1,250,000 was spent for spraying to protect alfalfa that was not destroyed, and this

is for alfalfa that Future profits from the average citizen might not be over \$85,000 to \$100,000 and could be lost by the early 1970's. Scientists estimate that the loss of alfalfa as an ornithology species would be possible after four years of operating a reusable passenger-carrier. The shuttle operation is proposed by Lockheed-California Company, would be able to carry 10 tons of cargo on 10 passengers in addition to cargo. Safety for passengers would approach that of present commercial aircraft. Each shuttle ship would have an operating life of ten years. Lockheed says that if work were started on a vehicle now, it could be ready to go in 1970.

How Much Do You Know
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A-Generally speaking, the new system will increase the amount withheld for most taxpayers. However, and reduce take home pay for those who have been underwithheld.

To find out what the effect will be on your paycheck, ask your employer or the local IRS office for a copy of IRS Document 5642. Tables in this one-page fact sheet will enable you to compare the amounts withheld under both the new and the old system.

Q-Who has to file a new withholding exemption certificate?
A-All married people must file a new Form W-4 if they want tax withheld at the rates from the table for married persons instead of table for single persons. The law says that unless an employee files a new W-4 withholding form with his employer indicating he is married, he will be considered single for tax withholding purposes.

Some widows and widowers also will be concerned with filing a new Form W-4, and should see IRS Document 5642 for details.

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Q-If the new withholding system is going to give the government more revenue isn't that a tax increase?
A-No. The graduated withholding rates will only speed up collections, they will not change total yearly tax liabilities. In other words, the government will only be getting the amount of taxes it is entitled to at present rates but it will be getting it sooner.

Q-How will the new rates be implemented with respect to tax payments for employees?
A-Generally, estimated tax declarations are required when the tax for the year exceeds tax withheld by \$40 or more. For middle and upper income taxpayers, it should also reduce the amount required for estimated payments. Thus, under the new withholding rates, some employees may no longer need to file an estimate.

Q-If you have to file declarations of estimated tax, check to see whether the increased withholding graduated rates will meet your total tax liability.

Q-How can the new system reduce withholding for some people when the lowest rate is still 14 percent?
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Pastures Need Top Dressing

Lexington - Most pastures fields in Kentucky need an annual top-dressing of phosphorus and potash, says George D. Corder, UK Cooperative Extension Service specialist.

Spring is a good time to fertilize, especially if high fields did not get fertilization last fall. The recommended application is about 30 pounds of phosphate

(P2O5) and 60 pounds of potash (K2O) per acre. If pastures have 25 percent of more legume content, nitrogen applications are not needed. If there is less legume than this, about 30 pounds of nitrogen per acre in the spring and again in the fall will pay dividends.

Considerable nitrogen may be lost to the air when fertilizers containing urea are top-dressed on hay and pasture fields, he says. Hence, other forms of nitrogen fertilizers should be used.

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FOR HIM
Best Wishes
First National Bank
On Your
Expanded Banking Facilities
Buntin's
Make A Grad Glad!
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Reid, Vice and Green
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