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Low-rate Mortgage Shortage Only Headache In Homebuilding Splurge

By LEONARD RUPPERT
NEA Staff Correspondent

NEW YORK — (NEA) — Defying virtually every prediction, the homebuilding boom continues to zoom. Nobody knows just where it will stop, and few builders are claiming that 1952 will be an all-time record breaker. They know that business this year figures to fall far short of the spectacular 1950 totals (1,400,000 dwelling units) and they're admitting it.

But they're also betting that it stands to come mighty close to last year's figures (1,091,000 units) — and last year was the second best in history.

Despite the tightness of the mortgage market and government regulations, 347,900 new homes and apartments had been started by April. In many areas, sales are way ahead of starts. And the market is expected to show an added spurt this summer because of recent modifications of the government's Regulation X, which governs down payment requirements.

Regulation X unquestionably had been the biggest gripe of the homebuilders. And while they still don't think that the cuts made were deep enough to increase buying in the higher priced ranges, they agree that the easing of the curbs should mean a tremendous business boost on the lower-priced levels.

Many economists now feel that the low-priced home boom will eliminate any danger of a recession for many months—barring, of course, the unpredictable effects of a prolonged steel strike.

Mortgage Money Short
The biggest headache yet facing the builders is the shortage of mortgage money.

Conventional loans, which carry rates of 4½ to 5 per cent, are plentiful. GI and FHA loans, which pay only 4 and 4 per cent respectively, are tight, with no boost in rates being foreseen in an election year. For this reason, the recent passage of a GI Bill for Korean vets is not expected to have much effect on the market.

These difficulties, however, are not considered enough to halt the boom and the builders are doing right well despite them.

A sidelight on the mortgage picture is the way World War II vets are making good on their loan obligations. More than 2,500,000 vets have bought or built new homes under the GI home loan program, but less than 1-10 of one per cent of all outstanding loans are now in serious default.

The demand outlook is bright. Although the world has never witnessed such a burst of building as has occurred in the U. S. since the end of World War II, housing experts say the market is definitely not saturated and won't be for several years to come.

Owners Increasing
One of every seven persons in the nation is now living in a new home or apartment. Enough new dwelling units have gone up since V-J Day to more than completely rehouse our eight largest cities, or more than 24 million people.

In the process, the proportion of renters to home owners has been reversed since 1940, and 56 per cent of all homes are now free and clear of mortgages.

Yet the high demand continues due to record high family incomes and a rapidly increasing population. In the next decade alone, population is expected to jump by 26 million, requiring at least one million new homes each year just to avert a shortage.

Looking even further into the future, by the late 1960's a large number of today's record crop of children will be maturing and forming new households of their own, which will give the market the biggest spurt in history.

In addition, families now demanding smaller homes are expected to be back in the market again five or ten years from now, this time for larger homes, as they have more children. And due to the growth of savings, older people now maintain separate households longer.

The boom is not confined to home building. Total construction is now at an all-time peak. It is running at the fabulous rate of \$37 billion a year, with government building leading the way at a pace 25 per cent above last year, even though high construction costs show few signs of leveling off and none at all of going down.

WINS 10 SCHOLARSHIPS
BOSTON — Miss Jane Frances Murphy, highest-ranking senior and valedictorian at Mt. St. Joseph Academy, can take her pick of 10 colleges at which to matriculate.

She has won scholarships at Casanovi Hill College, Trinity College, Regis College, Mt. St. Agnes College, St. Rose College, College of Notre Dame, Marywood College, Immaculate College, Our Lady of the Elms and Emmanuel College.

DOG GRABS BEAVER-OUCH!
COLUMBIA Falls, Mont. — A cocker spaniel named Lucky — wasn't — when he chased a beaver into the Flathead River near here. The spaniel caught the beaver.

A veterinarian later sewed up three gashes in Lucky's side and strapped him for a broken rib. The beaver swam away.

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Preliminaries To Elkton Gym Building Begin

Work preliminary to actual construction is well underway on Elkton High School's new gymnasium, with building plans released and now on file at the Portland and Eugene Builders' Exchanges.

Bids for the construction work open at 7 p.m. July 14.

The new physical education structure is part of a building program which will add new classrooms to the present school building and improve existing facilities. The building program and acquisition of more property adjacent to the school are provided for under a \$165,000 bond issue passed several weeks ago by Elkton School District No. 34.

Laminated arch construction will be used for the 104 x 112-foot gym, with nine arches 14 feet high at the center with 3x8-inch decking. The main floor will be maple.

Asphalt tile will be used for the stage, which will serve also as a lunchroom. One side will house a kitchen, with a storage area on the other.

The exterior will be rough stained cedar. Extending across the front of the building, and 100 feet further to the main school structure, will be an open arcade.

A concrete-floored, plaster-walled dressing room area 3x104 feet will be found in the basement. Shower rooms will be of structural clay tile.

A septic tank and disposal field also will be constructed.

Present plan holders are A. T. Fox, North Bend, Industrial Building Co. and Harlie & Heppner, both of Eugene.

MARRIED IN BED
SARATOGA SPRINGS, N.Y. — After two previous wedding postponements, Cpl. Floyd Wood was headed home recently with two servicemen buddies to get married when their car overturned and landed the prospective bridegroom in the hospital.

The couple decided to get married anyway and the ceremony was held in the Saratoga Hospital with a Methodist pastor officiating and with the bridegroom in bed. The best man had a pinch over one eye the result of abrasions suffered in the accident. The third soldier, who was more seriously injured, was in bed in the same hospital room as Cpl. Wood.

Know your
OREGON MILK CONTROL LAW

You mean to tell me Milk Control holds prices up?

Yes The dairy industry is under more complete regimentation in Oregon than in any other state. The main purpose of the Oregon Milk Control Law is to hold prices up. To do this it gives the Milk Administration authority to set prices at the farm, wholesale and retail levels. It is unlawful to sell milk below these set prices, but Milk Control sets no upper limit on prices.

The effect of this regimentation on YOU is that well managed businesses that keep their costs down are not permitted to pass

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The questions and answers below show some other ways in which Oregon Milk Control affects YOU.

Q. Does Milk Control discourage competitive distribution of milk?
A. YES. No one can enter the milk business if the Administrator says such new competition might disturb existing distributors.

Q. Does Milk Control allow you a lower price when you carry milk home yourself?
A. NO. You pay the higher costs of door-to-door delivery whether you use this service or not.

Q. Does Milk Control limit the richness of milk?
A. YES. The richness (butterfat content) of milk sold in each price range is limited by the rulings of the Milk Administrator.

Q. Does the Oregon Milk Control Law regulate sanitary conditions?
A. NO. It has absolutely nothing to do with the sanitation, health inspection, cleanliness, or the purity of milk.

Q. Does Milk Control limit the supply of Grade A milk?
A. YES. To sell Grade A milk for your use a farmer must first get permission from the Administrator. If he gets permission (and many do not), he is given a quota. If he produces more he must often sell the surplus at a lower price for cheese or other factory uses.

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Wreck Of Two Trains Derails 57 Freight Cars

WAMSUTTER, Wyo. — Fifty-seven freight cars were derailed and a coal chute knocked down in the wreck here Sunday night of two Union Pacific freight trains.

The accident tied up traffic for several hours since the wreckage blocked the double track main line. A "shoo-fly" track was laid around the wreckage Monday morning.

Forty-seven cars on westbound extra freight No. 4011 and ten on eastbound extra freight No. 3946 were derailed in the wreck.

Robert P. Dixon of Rawlins, head brakeman on the eastbound freight, was hospitalized at Rawlins with a back injury. Doctors said his condition was not serious.

The wreck occurred just as the westbound train was passing the Wamsutter station.

The head car in the train, an oil car, jumped the track and struck a column of the 40-foot high coal chute west of the station, knocking part of the chute down.

Forty-six cars behind the oil car were derailed and piled up across the double track line.

The eastbound train was unable to stop in time to avoid crashing into the derailed cars from the westbound train. The locomotive and 10 cars on this train were knocked off the track in the resulting collision.

Unofficial reports said a journal box on the oil car on the westbound train apparently broke and caused the derailment.

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Garden Valley Sunday School Head Resigns

By MRS. CARL SCHMIDT
Mrs. J. C. Guthrie has resigned as the Garden Valley Sunday School superintendent. Mrs. F. G. Ewens will take her place.

The Garden Valley Missionary Society will meet at the Garden Valley Women's Club at 2 p.m. July 10.

Mrs. Horner and her sons, Jim and John, of Boston are visiting at the home of Mr. and Mrs. F. G. Ewens. Jim Horner will make his home here if he can find work.

Mrs. F. G. Ewens traveled to Medford last week to visit her father, Sam Christenson. The latter accompanied his daughter home.

Together, they traveled north of Portland to visit Mrs. Ewens' brother, Louis Main, returning by way of the Sunset Highway. Mrs. Ewens then took her father back to Medford. She returned home Thursday.

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their savings on to the customer. Such regulations protect high-cost operators, and actually require low-cost operators to take a larger profit than is necessary.

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Send for this free booklet. You and your family are vitally concerned by anything that affects the milk supply of your community. Learn how Oregon Milk Control affects YOU. Write to Safeway Stores, 1139 S.E. Third, Portland 14, Ore.

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