

The News-Review

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INSTALLMENT BUYING

By Charles V. Stanton

A great accumulation of credit in the United States causes much worry to many people. Installment buying has been rising steadily and has had a very definite effect on economic life.

It is the opinion of many people that so much credit is an economic threat; that panic and depression could result if people couldn't or wouldn't pay. But experience shows people DO pay. Even during the Great Depression there was an exceptionally low rate of default on contracts.

Bruce Blossat, editorial writer for NEA Service, Inc., recently wrote a report on installment buying. His article, in my opinion, deserves wide readership.

In his article he says:

Obviously a number of major industries would be hard put to find a continuing mass market if people couldn't buy their products on time. Houses, automobiles, furniture, big household appliances, all cost more than most Americans can pay for out of cash reserves.

Thus installment buying sustains a big portion of the U.S. economy, with all that means in jobs, return on investment and so on.

From the consumer's standpoint, being able to buy on credit of this sort makes the difference between having and not having many conveniences of life. The buyer could, of course, save the money in advance of purchasing. But the demands and temptations of modern living in this country are such today that not enough people would be likely to do that.

Form Of Saving

Blossat adds:

Installment purchasing is a kind of enforced saving plan — after the fact of purchase. It has a little reverse English on it. Instead of collecting interest on his savings, the buyer has to pay it, for he has already used the money loaned to him by somebody else.

Despite the extra cost this means, America's installment buyers seem to like the system very much. They keep on increasing their installment load as the nation grows and their own wants expand.

The worriers usually say all this is fine enough when times are good, but what happens if you have a depression?

In a recent series, the *New York World-Telegram* and *Sun* noted, however, that after the crash of 1929 the leading installment finance companies had losses of less than two-thirds of one per cent on outstanding credit obligations amounting to \$41 million dollars.

The record throughout the development of heavy installment sales shows that by and large Americans are a superior credit risks and good financial managers. They don't usually buy more than they can ultimately pay for, and they honestly seek to pay every cent of what they owe.

So long as these basic facts hold true, there does not appear to be any great point in worrying about the size of the country's installment credit bill — in good times or any other.

HIGHWAY SAFETY CAN BE BUILT IN

The Baldock Freeway, opened to traffic Aug. 10, 1956, is now a year old and is yielding some interesting statistics. This freeway is a four-lane road between Salem and the Hayesville junction to Portland. For 35 miles there is a separation between north and south lanes. The road has a posted speed of 70 mph, a speed exceeded by a great majority of motorists using the road.

Despite this posted speed, the Baldock Freeway has compiled a record of .51 of an accident for each million vehicle miles as compared with 3.18 for all state highways, reports Alfred C. Jones, a staff writer in the *Capital Journal*, Salem.

The dangerous part of the freeway is where there is a narrow area between lanes. Wider separation, it is obvious, produces greater safety, a factor that will influence construction plans as separate lanes are built on the federal highway system.

The statistics explode another myth that speed, by itself, is dangerous. It becomes evident that speed is not particularly dangerous if the highways are built for the vehicles which use it. Thus safety can be built into our highway system.

CONGRATULATIONS LEGION JUNIORS

Roseburg's American Legion Junior baseball team has again participated in the state finals, this time unsuccessfully.

Despite failure to win the state title again, the players chalked up a fine record and have kept the community on the state's baseball map, while, as is most important, proving themselves good sportsmen.

Considering the handicaps of weather, injuries, scheduling, and other factors, the team has no reason to be ashamed about its close defeat for the state title. In fact, the team and the community can be very proud of the season's record.

In one way I'm personally rather pleased by the way things turned out. I don't believe I could stand a repeat of the excitement we experienced last year.

Contract Granted For Huge Missile

SEATTLE, (AP) — The Air Force announced Wednesday a \$139,315,444 contract for the Boreas surface-to-air missile, designed to shoot down enemy aircraft at greater distances than any air defense weapon now in use.

A joint announcement by the Defense Department and Boeing Airplane Co. said an undisclosed number of Boreas were ordered "for tactical use"—the first indication of how soon the missile would become an operational defense weapon. Previously Boeing had a \$7,109,195 initial contract

The Boreas, a ground-to-air intercept missile, is 47 feet long with a wing spread of 18 feet, 2 inches. It weighs 15,000 pounds and is operated by a liquid fuel motor, and can use a conventional or atomic warhead.

The Air Force has withheld defense performance data but there have been published reports that it has a range of 200 to 300 miles and a speed of two to three times that of sound.

The Boreas, 70 per cent sub-contracted, is being assembled at the Seattle Boeing plant.

When Money Doesn't Talk



NEW YORK (AP) — Very few businessmen nowadays rub perfume on their ankles to help them solve a vexing problem.

They may be missing a bet. After all, Socrates, one of history's greatest wise guys, perfumed his ankles to assist his meditations.

"The ancient Greeks even perfumed their food and household pets," said Arnold S. Berke, who sees an increasingly scented future for the American male.

At 41 Berke, executive vice president of Schiaparelli's, is one of the youngest executives in the rapidly expanding cosmetics industry.

"Men now buy about 60 per cent of the perfume sold in this country," observed Berke, a student of psychology as well as odors.

"Most of it, of course, is for women. But speaking frankly, we are headed toward a time when most men will use perfume themselves — although naturally it will be specially formulated for them."

Berke sees no reason why this prediction should be startling.

"South American men have always worn perfume," he said, "and in Europe it was worn by more men than women, until the French Revolution came along."

"The trend here is unmistakable. Husbands used to borrow their wife's deodorants. Now 40 per cent of the American men buy their own."

"They also are beginning to get away from medicinal smelling shaving lotions in favor of those that have a masculine fragrance."

Berke's firm is one of several that have already come out with special new perfumes for men. His brand is marketing a bottle shaped like a pipe—to lend it a

Only time will show the full range of attributes possessed by Neil H. McElroy, named by President Eisenhower to succeed the resigning Secretary of Defense Charles E. Wilson.

But at this stage there can be no doubt of his bravery.

A man who undertakes a top cabinet job in Washington in this era is either brave or utterly foolhardy. And McElroy has given no indication that he is anybody's fool.

HE MUST therefore be brave because if he is confirmed in his new post:

He will be giving up a relatively high-paying job as president of Proctor and Gamble, soap manufacturers, to take a lower-paying assignment with the government.

He probably will have to divest himself of any stockholdings he has, in order to avoid any conflict of interest between his public and private activities.

Most likely he will have to maintain two homes—one in Cincinnati and another in Washington—on less money than he now has to keep one going.

Instead of worrying just about what his company board of directors may do he will have to worry over what some 531 U.S. lawmakers may say and do relative to his operations.

ON TOP of this he will have to adjust his actions to the White House, to his fellow cabinet officers, to the various agencies and

departments which affect his own field. And he will have to worry over what foreign governments think of the defense department's pronouncements and activities.

He may find he's spending as much time answering congressional and other inquiries about his activities as he is performing them.

He may discover, too, that he'll be criticized as inaccessible if he sticks to business and doesn't talk publicly, or that he'll be just as roundly assailed as a "pop-off" if he talks freely.

In short, he'll be playing a course that's nearly all sand traps and rough and practically no fairway. It takes nerve. And after he's chopped his way along for a while, McElroy may find himself dreaming of the old days in Cincinnati, when, by comparison, it was all fairway.

State Department Accuses Khrushchev

WASHINGTON (AP) — The State Department accused Soviet Communist Party boss Nikita Khrushchev Wednesday of "crude attempts" to influence the outcome of the September elections in West Germany.

Press Officer Lincoln White suggested that Khrushchev's activities on a just-completed visit to East Germany had backfired.

White said the Soviet Communist boss' statements "seem to have been equally distasteful to all of the participants in the election campaign."

Khrushchev returned to Moscow Wednesday.

His final speech in Berlin Tuesday was a violent attack on West German Chancellor Konrad Adenauer whom he accused of preparing the German people for a new war. Adenauer is a principal figure in the political campaigns pointing toward the Sept. 15 elections.

Reorganization Of State Tax Commission Provides Means For Appealing Taxes

By PAUL W. HARVEY Jr.

SALEM, (AP) — Legislators who have fought for years to have a state Board of Tax Appeals have achieved most of their objectives through reorganization of the state Tax Commission.

This reorganization has been completed at the top levels of the three-man commission, but it is still going on in the lower echelons. It is part of the "new look" of the administration of Democratic Gov. Holmes.

It all started last April when the governor appointed S. W. Horn, Salem accountant, as a state tax commissioner, succeeding Ray Smith. Horn now is chairman.

Before Horn showed up, each of the three commissioners headed a division. Smith was in charge of income taxes. Sam Stewart, who has served since 1952, was the property tax man. Carl Chambers, a member for 12 years, was the

head of the utility tax division.

This division of authority was abolished, so that the commission now acts as a unit and primarily as a policy-making body.

"Gov. Holmes never ordered the reorganization," Horn said. "He just told us to take a look and see if improvements were possible. The change had been considered before, because when I suggested it, Stewart and Chambers agreed quickly."

"The effect of the former system was that we had three separate one-man tax commissions. It was fragmented, with a wall between each division."

Horn adds that when a taxpayer had a protest, he would take it up with the appropriate commissioner as an appeal board. The result, Horn says, was that the taxpayer had little chance in his appeal.

For this reason, there has been agitation in the Legislature for a separate appeals board.

Under the reorganization, the commission itself is an appeals board.

A taxpayer who objects to his property tax levy now appears before a hearings officer, and the whole transcript is placed before the entire commission. Income taxpayers generally have conferences with hearings officers, and then the commission gives them hearings.

By limiting itself largely to policy-making functions, the commission has more time for hearings. In June, the commission had 540 appeals.

The result, says Horn, is to give the taxpayer quicker and more thorough hearings of their complaints.

The reorganization has resulted in other major changes. The commission now has an executive secretary. He is Richard Eymann, Lane County Democrat who served in the recent legislature.

Eymann, says Horn, is the "eyes, ears and legs of the commission." He is in charge of education and information, personnel, preparation of the commission's budget, and hearings.

The commission recently appointed a 15-member advisory committee of lawyers, accountants and taxpayers. Its purpose is to "fill the need for better communications between the taxpayers and the commission. We want more effective procedures, and the committee will be able to see things we can't see."

The commission now is trying to devise a simpler form for income taxpayers who get a their income from salaries and wages. But Horn doesn't hold out any hope for simpler forms for other taxpayers because "you can't devise a simple form for complex laws."

There now are three major divisions headed by a director. These divisions are accounting, valuation and income.

The directors do much of the work that used to be done by the commissioners themselves.

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ICC Upholds Rail Rates Reduction For Fresh Meats

WASHINGTON, (AP) — The Interstate Commerce Commission upheld its suspension board Wednesday in refusing to interfere with a proposed reduction in freight rates on certain rail movements of fresh meats and packing house products in the West.

The cuts, scheduled to become effective at midnight Wednesday, will put the rail rates about 30 cents per 100 pounds below truck rates, in order to offset the railroads' special rate of freight charges. The adjustment would be made on shipments from Central and near-West states to Far-Western destinations.

The change was protested by trucking and Far West livestock interests.

The action of the suspension board, a staff group, was affirmed by a three-man ICC division, acting for the full commission. No further appeal in the commission is available to those opposing the reductions.

In allowing the reductions to become effective, however, the ICC said it will conduct an investigation into the reasonableness of the revisions.

The reduction will affect shipments of fresh meat and packing house products to Washington, Oregon, Idaho, Utah, California, Nevada, New Mexico and Arizona from central, southern and near Western points.

These points were listed as Arkansas, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Wisconsin and Wyoming.

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Light Construction Industry Continues Behind Last Year's

PORTLAND, (AP) — The light construction industry in the West continues to lag behind a year ago.

But the magazine *Western Building* reported Thursday that in July four states—Idaho, Nevada, New Mexico and Wyoming—were ahead of the same month a year ago in the light construction field.

Washington, Utah and Arizona were ahead of last year for housing alone.

Total building permits for more than 300 reporting areas were down 4 per cent from July a year ago and valuation was off more than 12 per cent.

For dwellings alone, total permits were down 25 per cent with valuation off 16 per cent.

In Oregon, all light construction is off slightly from a year ago, the magazine reported. All California totals were down, some sharply.

Comparative figures for the leading construction areas of the West included:

Los Angeles — July 1957, \$42,148,490; June 1957, \$49,346,194; July 1956, \$47,317,341.

San Francisco — July 1957, \$8,838,234; June 1957, \$4,347,392; July 1956, \$8,650,207.

Seattle — July 1957, \$8,571,045; June 1957, \$6,807,120; July 1956, \$6,275,770.

Thus the yield will be sustained.

How long will it take to produce a new crop of Western jackpines? Nobody knows. Nobody has ever paid any attention to the stuff. It has simply grown up and died and fallen down. It is estimated that the present stand may have taken a hundred years to grow.

But, based upon observation of new growth at the edge of new highways and elsewhere, it is believed that a crop of jackpine, properly handled, can be grown about every 40 years.

So much for jackpine—which is totally new in our picture. There are other species that in the past have been regarded as more or less worthless. But they are known now to be commercially valuable for their fiber. They are all RAW MATERIAL FOR A GROWING INDUSTRY.

This we now know: The old days of cut and move on are gone for good. The timber industry is now a PERMANENT industry. It is here to STAY.

I'd like to repeat a prediction made recently by Dr. Edward G. Locke, chief of the division of wood chemistry at the Forest Products Laboratory at Madison Wisconsin:

"We are about ten years away from extensive use of wood AS A SOURCE OF CHEMICALS. In another 50 years, wood that is now discarded, MAY OVERSHADOW PETROLEUM AND COAL as a source of industrial chemicals."

Our timber industry is DEFINITELY here to stay. Southern Oregon and Far Northern California have a lot of timber.

Our industrial future is bright.

Many Oregon Residents Get Good Look At Comet

PORTLAND, (AP) — Thousands of Oregon residents got a clear look at the newly discovered comet Markov Tuesday night. Astronomers said it should be visible several more nights.

In the Portland area it was seen most clearly at 8:30 p.m. It was measured 20 degrees and 25 minutes south of the bowl of the Big Dipper.

Its brightness — second magnitude — makes it almost as easy to see as the brightest stars in the sky. It has a long tail.

The comet, named for the Central European astronomer who first reported it, is believed to be the brightest to visit northern skies in 45 years.

Manpower Group Starts 16 Months Of Research

SPOKANE, (AP) — The National Manpower Council, a private agency supported by the Ford Foundation, started a 16-month research program here Wednesday on the manpower situation in government.

"Because one of every eight working people in the country is now directly employed by government, this new study is of great importance," said Dr. Henry David, the Council's executive director.

The Council, with headquarters at Columbia University, opened a regional conference with some 30 labor, industry, education and government representatives present from eight western states.

Morse Renews Attack On Farm, Power Policies

WASHINGTON (AP) — Sen. Morse (D-Ore.) opened a Democratic attack on the Eisenhower administration's power and farm policies Tuesday with a demand for Senate rejection of the nomination of Jerome K. Kuykendall.

Kuykendall, of Olympia, Wash., reappointed by President Eisenhower as a member of the Federal Power Commission, was assailed by Morse as "lacking in candor" in his dealings with Congress. Kuykendall was chairman of the FCC.

"If he is confirmed it will be the signal that Congress is insensitive to the manner in which its delegated powers are being employed to enrich supposedly regulated utilities and to gouge consumers," Morse said in a prepared Senate speech.

Other Democrats piled up ammunition to attack the nomination of Don Paarlberg of Indiana as assistant secretary of agriculture. Democratic Leader Lyndon B. Johnson of Texas told reporters the discussion of administration policies may run on "for some time" at intervals between other Senate business.

Morse criticized Kuykendall's official actions in connection with the canceled Dixon-Yates power contract. He said that in testimony before Congress