

The News-Review

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HOME FINANCING

By Charles V. Stanton

At a recent meeting of mortgage bankers in New York it was estimated that home building will show more than one million starts this year, a gain of at least 5 per cent over last year. If true, that will be a most welcome bit of news for the lumber industry. The mortgage bankers also expressed the opinion that housing will show big gains in 1959 over 1958, with 1.2 million to 1.5 million starts. Action by the Federal Reserve Board in easing mortgage money is the basis for estimates. It will take a few more months, the bankers say, for the effect of cheaper money to be felt in the home construction field.

In the meantime the lumber industry anticipates a considerably stronger market demand because of low inventories in the retail field. Retailers throughout the country reportedly have allowed their stocks to drop to bare minimums. Every indication now is that the lumber price has started upward. This is expected to cause retailers to start buying against anticipated future rises.

Economists are quite generally of the opinion that the recessionary slide has about leveled off; that economy will be on the upturn by late summer or early fall.

If, as lumbermen contend, the building trade is the governor on national economy, then this area, which was first to experience the drop in economy, should be first to feel the upward turn. Improvement already has been noted locally. It is the general opinion that the trend from here on will be definitely favorable and might even turn to a resumption of the boom before the end of the year.

Down Payment Involved

One of the factors contributing to the improved housing situation is the fact that GI loans are being made with no down payment.

The editor of *The Grants Pass Courier* feels that the no-down-payment plan is not good business.

He says:

It may be poor politics, but it is only sound economics to require that the purchaser of a house at least make a down payment sufficiently large to make the equity worth defending.

There is much to be said for that position. On the other hand, unless the small towns find some better way to finance housing than to demand a substantial down payment, the big towns will get bigger and the small towns smaller.

The great bulk of housing construction today is done by development corporations. These corporations operate principally in metropolitan centers. They undertake only limited activity in small towns. Consequently, the young person looking for a home with little or no initial investment required will go to one of those development tracts, where a home may be purchased on a contract with payments approximating a normal rate of rental.

Law Change Said Needed

One solution to the housing problem in small towns would be through second mortgage financing, permitting the purchaser to borrow money on both first and second mortgages. FHA housing cannot be obtained if the property carries a second mortgage.

Realtors tell me that private capital for both first and second mortgages is easily obtainable in neighboring states but can't be obtained in Oregon because of the law providing for a year's redemption period on home foreclosures.

Where there is foreclosure on a purchase contract for a home in Oregon, the owner has one year in which to redeem. That means that the person or firm which forecloses can do nothing with the property for one year.

An example is found in the foreclosure on Cloverdale Homes by the federal agency which held the mortgages on that property. During the year's wait there was a heavy loss from vandalism and deterioration. The homes now are being restored and improved and are again being offered for sale. A private investor could not have afforded the loss involved in the year's wait to gain possession.

The redemption law, realtors observe, is a nice arrangement for the home buyer, but it is keeping millions of dollars of investment money out of the home building field in Oregon, while channeling money into other states.

If the current recession has taught us nothing else, it should have impressed upon us the importance of building trades in governing national economy and the importance of making it easy for people to build homes. It would seem to me that study into ways and means of improving home financing should be undertaken and legislation adopted if needed.

—Bruce Bioassat—

The 1958 political primary season is upon us, which means that from now on into summer the American voters will be determining the line-ups for the key House, Senate and governorship races next fall.

Unfortunately, the record shows that people in this country have a habit of paying very little attention to this important selective process and then complaining about the quality of the candidates they have to choose from in November.

From the men picked in these primaries will come the fall winners. And among the winners will be men who from vantage points in Congress or certain strategic Statehouses will exert power and influence in the 1960 presidential election.

Of the most populous states, New York, California, Pennsylvania and Ohio all have both Senate and governorship contests. Illinois has neither.

New York nominates in a state convention rather than a primary. Probably the most interesting spring battle will be Pennsylvania's GOP governorship match between Harold Stassen, longtime governor of Minnesota, and a regular organization candidate named McGonigle, California offers a Senate nomination fight between present GOP Gov. Goodwin Knight and San Francisco's Mayor Christopher.

As the roll of primaries begins to unfold, it is well to remember that they are not elections in which the two major parties confront each other. Some who view and appraise these preliminary events insist on

—Hal Boyle—

By EDDIE GILMORE for HAL BOYLE

BRUSSELS — Visitors to the 1958 World's Fair should arrive equipped with plenty of cash, courage, patience and strong feet.

They'll need the money for Brussels' high prices, courage for rides with the city's speed-demon taxi drivers, patience for waiting in long lines at the fair for food and strong feet to tramp the exhibition's 550 acres.

In November last year an American reserved a double room with bath for himself and wife at a good but not swanky hotel. He was asked to pay 540 francs (\$18.60) in advance.

On April 4 he was notified that with an increase in prices authorized by the government, the room would now cost 963 francs (\$31.26).

The price includes a service charge of 15 per cent, taxes and a continental breakfast of tea or coffee and rolls.

But, you'd better tip just the same.

Breakfasters wanting fruit juice, eggs, bacon or ham pay extra. Taxi drivers of Paris long have been regarded by many foreigners as eccentrics. One of their eccentricities is breakneck speed.

Just Like In Paris

Brussels taxmen seem to come from the same mould. The big difference is they have new automobiles, mostly American and German, and capable of greater speed.

Just before the World's Fair opened on April 17, the starting fare was increased from 7 to 10 francs (20 cents).

There is a local ordinance compelling a taxi driver to tip a minimum of 15 per cent.

But, if you stick to the minimum you'll get more than a dirty glare. Tip 20 per cent and the cabbies are polite; 25 and they smile; 30 and they bow; 40 and they bow

and call you monsieur.

Despite dozens of restaurants, there still are not enough. The restaurant at the American Pavilion has had a lineup every day since the opening.

Range of Prices

The prices range from 50 cents for a prime beef hamburger, \$1.60 for Dixie style barbecued half spring chicken to 20 cent coffee.

"In accordance with local custom," reads a note on the menu "there is a service charge of 15 per cent which replaces the tip."

At the fair grounds there are four ways of visiting the exhibits—by motorized trains that rumble through the grounds, by motorized rickshaws, by two-man gondolas that glide along cables suspended over the heads of the crowd. And by foot.

Buying a cocktail, whisky, gin or brandy is no problem in Brussels but it's a costly process.

Spirits cannot legally be sold at bars, restaurants and hotel dining rooms.

Spirits are legal at private clubs, however, and these seem to include a variety of unique establishments.

But, you can get these drinks at hotels.

"The price is a little high, monsieur," explained the waiter, "but you see, the price includes part of the fine we have to pay for violating the law."

Reader Opinions

Further Criticism Made Of Davis' Candidacy

For the sake of documentation which, like other irrelevant facts, has entered into the public issue of politics and or juvenile program, it was Tuesday, November 26, 1957, that Judge and Mrs. Winifred Voluntered the information that Robert Davis was seeking the circuit judgeship. It was a reply to my simple query: "When do we elect a circuit judge?" I made a caustic comment about election periods and public juvenile interest at the time, as only a short while earlier I had received an invitation from Judge Winifred to attend the juvenile court to attend the organizational meeting of the juvenile council.

Mr. Davis' rejected proffer of his resignation on March 11, 1958, in deference to his candidacy for public office was, perhaps, fine for the record but inadequate for the facts and the reality. "Selflessness" may or may not be an outstanding virtue of candidate Davis. Self effacement in the matter of the juvenile council chairmanship as it relates to his seeking popular support for office threatens to put him in the unfortunate position of the little man who wasn't there.

The issue defined by my letter of last week, which triggered such an outpouring of mixed anguish and praise, had to do with the practice (and not the openly avowed intent) of involving a public agency, dealing with a most profound public interest, in electioneering. Whether or not the persons engaged in that practice are kind, intelligent, are generous with their talents or other resources in behalf of the needy, or for that matter, are kind to animals, is beside the point at issue. For sake of clarity, let us all grant that all candidates for all public offices are endowed with these universal humane virtues and impulses. Most of us, as most of us have contributed the widow's mite or the corporation's foundation toward the well-being of children and youth, including the establishment of the schools for exceptional children. And we traditionally do so anonymously and humbly.

The issue confronting the public conscience, openly and defined in 1958 but undefined in 1956, is whether or not such practice should be condoned. The issue is far less concerned with such things as the comings of any candidate or official than with the moral and ethical standards of our communities and our society. Federal and state agencies and employees are protected by law from exploitation for political purposes and job-seeking. One can imagine the appalling picture of, for example, a state welfare department organizing a pre-election public advisory council with a candidate for the job of administrator as chairman.

If the relating of my experience and observations appears to "move some political hay" for Mr. Davis' opponent, that is one of the risks that Mr. Davis took when he assumed the dual roles of chairman of the advisory council and candidate for an elective public office. Nor would the nature of some one to define the practice at issue have in any way obviated the wrong of it. Thistles, whether labelled or overlooked, still do not produce figs.

Dawn Fesler
1246 SE Jackson St.
Roseburg, Ore.

Effort To Get Paper Mill Said Not Political Move

To The Editor — Let's just suppose that the petitions for the pulp and paper mill to locate in Douglas County had been put out by three good and true Republicans, who are running for office. I think their pictures would have been all over the front page of The News-Review and an editorial lauding them to the skies for trying to help Douglas County. Instead of calling it a political gimmick you know there are new gimmicks coming up every day and a few new ideas in the

Circuit Court, which has run in the same old ruts for the last forty years might be a good thing. Senator Dan Dimick, who has already for the better, will be the man to make a few more changes that will place our Circuit Court on a higher level than it has been for the last forty years. For instance I don't think there will be any more juries fired from the panel for not agreeing with the judge. Nor do I believe there will be as many judge's decisions reversed by the Supreme Court with Dan Dimick on the bench.

"Pop" Green
Canyonville, Oregon

Dull Editorial Page Without Democrats, SP

To The Editor — If the Democrats (particularly Senator Dan Dimick) disappeared like the South Pacific passenger service through Roseburg, the editorial page of The News-Review would be pretty dull. For example, when Governor Holmes appoints a Democrat (particularly Senator Dan Dimick) to an office, the Governor becomes a "peanut politician." But when the same Governor appoints a local Republican to an office, the Governor is a statesman.

It's a cruel world! You just can't win, Charlie. The Democrats, according to your editorial, have learned to get publicity, then as a result, more people register as Democrats; then more Democrats are elected and get more publicity—all done in Republican newspapers. It just ain't fair!

Al Fiegel
257 S.E. Lane St.
Roseburg, Ore.

Dimick Upholds Stand On Paper Mill Petitions

To The Editor — Two points your readers should know about the paper mill petition: (1) the company recently expressed a desire that such a petition be circulated, and (2) the Chamber of Commerce was advised of this fact three weeks ago.

At this time, I am the elected Senator of the people of Douglas County and will do all I can to get the paper plant or any other new industry in Douglas County.

So long as I hold public office, I intend to work for the people in this district. The bills which I introduced in the legislature and my voting record demonstrate my fight to provide jobs for the unemployed and to stimulate business.

You keep writing I'll keep working.

Senator Dan Dimick
218 Pacific Building
Roseburg, Oregon

Candidates Get Backing For Pushing Petitions

To The Editor — In your recent editorial you point out that Dan Dimick is a candidate for office. You apparently overlook the fact that both Al Fiegel and Ben Kelley are also candidates for office. All three are candidates and all three are working for the people of Douglas County.

The petition which you brazenly label a "political gimmick" is a constructive step toward encouraging a new industry here, in the hope of securing some year-round payrolls in Douglas County. Democrats and Republicans alike can be proud of these men. More power to them.

Mrs. Robert (Marguerite) Dorsey
Roseburg, Ore.

TO HEAR CASES

SALEM — Five Supreme Court justices will hear nine cases when the high court holds its spring term at Pendleton May 24. They are Chief Justice William C. Piers, and Justices George Rossman, Hall S. Lusk, William McAllister and Gordon Sloan.

IN THE DAY'S NEWS

By FRANK JENKINS

(Continued from Page 1)

sponsored by the World Affairs Council of Northern California, a panel of nationally recognized authorities on radiation and nuclear fallout has been discussing possible dangers from continued nuclear weapon tests.

In the course of the discussions Arnold Kramish, a research physicist for one of America's large corporations, criticized the press for not "educating" the public on information related by the Atomic Energy Commission.

He added: "The AEC has unclassified (that is, turned loose from censorship) a great amount of material that the people can get just for the asking. It is NOT the government's fault that the people do not understand the situation."

Why don't the people understand it?

The press has certainly quoted the authorities at great length and in copious volume—including the assertion that radiation from the average illuminated dial wrist watch probably involves more radiation danger to the average person than the average fallout from the average test of nuclear weapons.

Here is one reason: In this world, the things THAT AIN'T SO are usually so much more fascinating than the things that ARE so.

For example:

There's the "brilliant object" that flashed across the sky down in Dixie the other night. It was sighted by a number of pilots and scores of ground observers. Most of them agreed it was "traveling high, fast and in a southerly direction. Several witnesses said it seemed to explode near Atlanta. One of them testified that it exploded with such brilliance that it blinded him."

What was it?
I imagine that most competent

scientists would agree that it was a meteor—probably an unusually large one. But it's SO MUCH MORE FASCINATING to believe that it was something sent over us by the Russians—or that maybe it was one of Daddy Warbucks' flying saucers.

In the same way, it's so much MORE EXCITING to contend that fallout from the testing of nuclear weapons may destroy the world.

TO ACCOMMODATE PATRONS

PRINEVILLE — Increased accommodations will be offered camping tourists who visit this year's Crooked River Roundup, Alvin Grimes, Roundup board president, said Wednesday. A camp grounds for tourists who bring sleeping bags, tents and trailers will be available, adjacent to the rodeo area, he said. The rodeo will be held Aug. 8-10.

FOOD FOR UNEMPLOYED

PORTLAND — The Multnomah County Welfare Board, labor leaders and state officials Wednesday will discuss distribution of food to the unemployed here.

Coty Summons Plevin To Try To Form Cabinet

PARIS — President Rene Coty moved today to the political center today in his search for a new French premier. He summoned Rene Plevin after Georges Bidault—advocate of a tougher North African policy—couldn't get even his own party to back his attempt to form a government.

Coty sent a special plane to the north of France for Plevin, the President's second nominee for the task of trying to solve the crisis which began eight days ago with the resignation of Premier Felix Gaillard.

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