

The News-Review

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Member of the Associated Press, Oregon Newspaper Publishers Association, the Audit-Bureau of Circulations

Represented by WEST-HOLLIDAY CO., INC., offices in New York, Chicago, San Francisco, Los Angeles, Seattle, Portland, Denver

Published Daily Except Sunday by the

NEWS-REVIEW COMPANY, INC.

SUBSCRIPTION RATES—In Oregon—By Mail—Per Year, \$12.00; six months, \$7.00; three months, \$4.00. Outside Oregon—By Mail—Per Year, \$15.00; six months, \$9.00; three months, \$5.00.

By News-Review Carrier—Per Year, \$12.00 (in advance), less than one year per month, \$1.00.

Counter and Roseburg P. O. Boxes

1 Month \$1.50; 3 Months \$4.50; 6 Months \$8.00; 1 Year \$12.00—Per Single Copy 5c

Mail Subscriptions Must Be Paid In Advance

Entered as second class matter May 7, 1930, at the post office at Roseburg, Oregon, under act of March 3, 1911.

COUNTY'S ECONOMY BOOSTED

By George Castillo

Douglas County's immediate economic future looks a lot brighter with the arrival of spring, the federal government's anti-recession housing act and easier mortgage terms.

The Wall Street Journal says a poll of 100 home builders its reporters interviewed indicated the long-awaited housing upturn may be on its way. Mortgage lenders generally agreed, also, that they are feeling a pickup in housing activity.

The Journal lists a number of builders who have boosted their plans for construction in the immediate future because of the federal action which (1) revives the Veterans Administration loan program by making GI loans more attractive to lenders, (2) easing terms on Federal Housing Administration-insured mortgages and (3) making available \$1,850,000,000 to back home loans. Congress passed the bill in hopes it would encourage 100,000 to 200,000 more houses yearly.

If the increase in builders' plans is translated into a surge of housing starts, the result may be a long step toward boosting the economy out of a recession. And with Douglas County's lumber economy, the effects should be felt here first.

Nation's Business, another publication, indicates the market for housing in the future will be even brighter. It says our population is growing at the rate of three million people a year. Housing experts claim the country must add 1,400,000 to 1,500,000 housing units a year to achieve minimum housing standards.

Housing Market Sources Listed

It says that through 1956, the sources of future housing demands will fall in three major categories, young households, older families and the minorities.

It claims households with individuals under 25 have been increasing at the rate of about 100,000 a year. They may grow by 220,000 a year between 1960 and 1965. The magazine continues that households headed by those 55 or older will grow by more than 375,000 a year. By 1960 they should increase to 400,000 a year. Finally, as the pressure of rising minority populations forces them to spill into other areas, they will buy more houses. With their rising incomes, they will demand better quality.

The magazine says these three expanding groups are now buying about 925,000 homes a year. It prophesies that figure will reach 1.1 million from 1965 to 1970.

With needed replacements for substandard housing, it contends this figure can be pushed to 1 1/2 million units a year.

The result should mean a strong source for Douglas County's raw materials.

The point for immediate satisfaction is that the incentives to meet obvious housing needs are giving signs of bringing the economy out of the doldrums now.

Secondly, the future looks bright if the needs for housing are met.

More Endeavor Needed

But a third point, easily as important for a favorable future of the county, is the fact continued building will give the county time to explore other fields of economic endeavor. A recession such as the one the county has been experiencing should be the kind of jolt which brings about the reality of a need for a broader-based economy. Lumber demand dropped, and Douglas County was immediately hit.

Obviously, the incentive in good times is dulled because the money is in lumber manufacture, but the shocks of rises and falls in the economy make it far from satisfactory on a long-term basis.

The county must have other sources for its growing employment force. It must find a cushion for the ups and downs of the uneven timber economy.

Already some quarters have shown interest in bringing industry to the county, but the efforts along these lines have been far from adequate. A full-scale plan of action needs to be formulated to lure businesses and industries to the county for a year-around economy.

—Peter Edson—

WASHINGTON — (NEA)—Suspensions that the new emergency housing legislation was passed more for the benefit of the home building industry than for prospective buyers is causing considerable sharp-pencil figuring.

The principal gripe is that the interest rate on Veterans Administration GI home loans was raised from 4.5 to 4.75 per cent. On a 30-year, \$15,000 mortgage, this means that the veteran buying a new home will pay \$810 more in interest than he would have under the former rates.

In terms of payments, it means that the vet will have to shell out \$78.30 a month instead of \$76.03. TO GIVE THE GI home buyer a compensating break for this extra cost, the new law authorized VA housing loans with no down payment. This provision is supposed to lure more prospective home owners into the market.

It will save the buyer cash at the start. But it means that he will have to borrow more money, and he'll have to pay back more in principal and interest later on.

The advice given to GI home owners, therefore, is to look over as much as they can in down payments, even though no cash in advance is required by law.

ON FEDERAL HOUSING Administration—FHA loans—down payments have not been abolished, but have been reduced.

For example, on a new house costing \$15,750, the down payment now required is \$743 instead of the former \$1,153—a \$410 reduction—with a \$15,000 mortgage.

The FHA interest rate is unchanged—3.25 per cent.

General interest rates have been going down since the new housing legislation was considered and passed by Congress, however.

If this trend continues there is some prospect that the FHA interest rate can be reduced. And if the FHA rate goes down, the GI home loan interest rate will go one-half per cent below the FHA rate, as provided by law.

This creates a buyers' market and a borrowers' market. People can shop around for the best possible terms.

EASING MONEY TERMS have also made things better for prospective home owners on mortgage loan discounts.

These are the premiums which mortgage lenders charge when money is scarce. Since interest rates on government-guaranteed FHA and GI loans are set by law, money lenders have in the past been able to get the equivalent of a higher interest rate by discounting the principal they loaned, or charging the borrower an extra fee for it.

For example, on a \$15,000 mortgage loan, the average two per cent discount would cost \$300. On VA loans, this discount can't be passed on to the buyer. But on FHA loans the discount can be added to the cost of the house.

Discount rates are now running from zero in the East, where money is more plentiful, to three per cent in the West. Discounts in the West have been as high as 12 per cent.

Reader Opinions

Reader Lashes At City For Ticketing Practices

Traffic ordinances and restrictions are (according to our officials) put into effect to maintain a semblance of order and safety in our community.

This is an admirable attitude adopted by them. The question at hand is: "Why isn't the individual citizen alerted to these safety measures so that he can willingly abide by them?"

Some time ago, I was forced to use a 12 minute meter in securing a parking place. (There was no other available.) I inserted the proper coin in the meter, but upon returning a few minutes later I had the dubious honor of owning a citation for parking in a loading zone. The meter was unexpired. There was a sign on the meter which said "Loading Zone." But no hours were given, so the ordinary citizen would assume that the reason for having a 12-minute meter was because it was a loading zone.

On the back of the ticket the fine was marked \$5. I could hardly believe this so I took the ticket over to City Hall and that is the amount I had to pay. I could not help but think that I could have taken that amount and made a trip to Eugene, had a greater variety of merchandise to choose from, and best of all, the parking worries would be negligible. Also, if you are seeing a doctor in Eugene and you get a parking ticket, the doctor will sign it and you do not have to pay. Not so in Roseburg.

And this thing of having to move your car when the meter expires! A friend of mine said that if she had to move her car in an hour she would just move it right on home. I share her feelings.

I realize that we have a parking problem in Roseburg, but I think this problem is one in which the merchants should have a voice in seeking the solution. I'm sure that they are aware that many people are doing their shopping out of town. The city has taken all the joy out of shopping in Roseburg.

Since we citizens have our hands so neatly tied by the enterprising boys in blue, it is anticipated that this small comment will alert some of our more influential businessmen and cause them to bring pressure where it will do the most good, since they are the ones to receive the greater benefit.

Mrs. Ouis E. Clayton
Rt. 2 Box 425
Roseburg, Ore.

(Editor's note: Until recently, Roseburg allowed personnel of doctor or dentist offices to sign parking tickets which would be nullified. However, it was found that advantages were being taken of it, so the City Council discontinued the practice, except in emergencies.)

Most Teen-Agers Serious In Driving, Reader Says

I read, and entirely agreed with, Wendy Bingham's striking and honest letter to the editor about the pros and cons of issuing drivers' licenses to students 16 years of age.

Personally, I feel that 99 per cent of the 16-year-old teen-agers are just as cautious as their elders. (Elders pertain to those past 25 years of age.) My reasoning is simple. A teen-ager who has not acquired his license is less sure of himself and, therefore, is less likely to take unnecessary risks.

Another point that must be considered is this: Most boys start dating regularly when they become 16. If they are denied the right to obtain their drivers' licenses, many of them will drive illegally without licenses.

If the minimum age of licensed drivers is moved to 18, those acquiring licenses at that age will not have had the experience of driving alone while still under the jurisdiction of their parents. Instead, there will be many inexperienced drivers on our highways, WITHOUT the guidance of an adult.

Everyone regrets the terrible number of senseless accidents that take place on our highways each year. Even so, it is not right to attempt to place the entire blame on teen-agers. Also, if youth is denied the right to drive until the age of 18, the same people will still be behind the wheel, without the experience of driving, and they would have had, had they acquired their licenses at age 16.

Shortly after my 16th birthday I was allowed to get my license. This did not mean that I was allowed to drive anywhere at any time. Neither did it imply that I knew everything about driving. Rather, it meant that my parents were willing to let me take the responsibility of driving my car alone for short intervals. My license gives me the right to drive alone only as long as my parents are with me. It does not turn me loose on the highways to become a reckless maniac.

All teen-agers who obtain their licenses are aware of an obligation to their community and to those on the highway with them whenever they begin driving an automobile. All but a very small percentage of them fulfill this obligation.

I am extremely opposed to a higher minimum age for drivers' licenses. I sincerely believe a 16-year-old is as mature, mentally, as an 18-year-old.

Sincerely,
Penny Bevans
2825 W. Sharp Ave.
Roseburg, Ore.

Opinion On Candidate, Campaign Issues Told

I have wanted for some time to write my views on some interesting events. However, I hated to ask for space.

I was guilty of voting for a governor who defies the courts, the laws and all the people of Oregon. This is my opinion of our governor. He will never get a vote from me again.

Neither will a man who advo-

cates putting the commercial fishermen off the Columbia River. We need the fish on our tables. The biologists have found that the commercial fishing on the Columbia River does not keep steelhead from increasing.

My brother lives at Astoria. He and I both are sports fishermen. However, my brother, Walter H. Morgan, knows the harm that will be done to the commercial fishing industry. And that the sports fishermen will not be benefited by closing the Columbia River to all other ways of supporting their families. So, they want (Lew) Wallace beat. He only knows that he wants to be our next governor.

And I think that Oregon cannot afford to force nearly all of its trailer houses to leave the state or be wrecked. So, let's be careful how we vote. I believe in letting the people who make big money pay the taxes. Instead of shifting the large share of the taxes on the people who are less able to pay the taxes.

So, I do not favor a sales tax of any kind. It would be opening a wedge like in California which has a sales tax that it raises. And Ventura, Calif., has also passed a sales tax.

E. M. (Cap) Morgan
Myrtle Creek, Ore.
Box 241

Sutherland Man Takes Stand For Dan Dimick

On Friday, May 2, there appeared a letter in The News-Review over the signature of Lola Nichols of Roseburg, and I think the lady deserves a vote of thanks for putting the race for circuit judge in its proper focus, namely, that this so-called non-partisan election for circuit court judge is about as non-partisan as an Oregon-Oregon football game.

When the campaign becomes so heated and biased that a writer will imply all honesty and integrity to one party and all that is bad to the other, it is time to time out, look at the record and call a spade a spade.

The facts are we have a Democrat, Mr. Dimick, and a Republican, Mr. Davis, in the race for the judgeship.

Mr. Dimick's record as a public servant and as a state senator is one of which he and all the people of Douglas County can well be proud. Certainly, I do not think that character assassination by implication is the American way and I hope no member of the Democratic party in this race will stoop to it.

Unlike the lady who wrote the letter, I have heard no Democrats question the morals, honesty, integrity, etc., of Mr. Davis or Lyle Glenn. They are all Republicans have a perfect right to spend all the money they wish to trying to convince the voters that this is a non-partisan campaign.

However, this is one Democrat who is not being fooled, and I think when the votes are counted May 16, you will find more than enough others who share the same opinion to elect Dan Dimick our circuit judge.

John F. Musgrove
Box 52
Sutherland, Ore.

Health Director Protests Bringing Sick Orphans Into U. S.; Harry Holt Scored

FORT WORTH, Tex. (AP)—Dr. W. V. Bradshaw, city health director, said he has written state and federal public health authorities protesting against what he said was permitting sick orphans to be brought into this country for adoption.

Bradshaw's letter was the outcome of the death this week of a two-month-old Korean infant who was adopted by Mr. and Mrs. D. A. Hamilton of Fort Worth. The girl was acquired through an agency headed by Harry Holt of Creswell, Ore., the doctor said.

The Fort Worth couple was turned down by local adoption agencies because of their age.

Dr. Bradshaw said the couple picked up the child in Denver and upon arrival here found that it was suffering from diarrhea, severe diaper rash and was infested with lice. She died Monday night. An autopsy showed she died of pneumonia.

Protection Needed

In his letter addressed to Texas Health Commissioner Dr. Harry Holt and also directed to the U.S. Public Health Service, Bradshaw said: "I feel in the interest of good public health and social case work practice that we must protest against this program of transporting sick infants from one country to another and placing them in homes that have not been approved by a licensed placement agency."

"Besides not meeting the requirements of the law in terms of child placement and the traveling of persons with communicable diseases, we feel it is inhuman to subject a sick child to the emotional as well as physical trauma that is connected with a long journey to a completely new environment."

"It is our sincere wish that this transportation and placement of infants be discontinued until a program which meets the requirements of law and the principles of good public health and social case work practice is established."

Bradshaw said he understands that the child brought here was one of 89 brought into this country by the Holt agency.

Agriculture Gave Oregon Half Billion Buying Power

CORVALLIS (AP)—More than one-half billion dollars in buying power was contributed to Oregon's economy in 1956 by the state's agriculture.

A study by Dr. Gerald E. Korman of Oregon State College said Wednesday that gross farm income, plus the value added in the first step of marketing, amounted for \$573 million in 1956.

The state's 35,000 farmers paid out \$301 million to earn \$393 million, the report added.

Continued: The \$371 million does not include such activities as wholesaling, transportation and storage of farm products.

Farm production resulted in a payroll of \$79 million—\$83 million paid to farm labor and the rest to persons employed in firms selling farm supplies.

—Hal Boyle—

NEW YORK (AP)—Characters we've heard about but never, expect to meet:

Statesmen who would rather be right than president. A cab driver who thought everybody in City Hall was honest.

A parrot that could actually say, "Polly wants a cracker."

A woman who could go on a diet without bragging.

A man who could go on the wagon without bragging.

A smoker who could give up cigarettes and chewing his fingernails at the same time.

A traffic cop who, before handing you a ticket, actually said, "Where's the fire?" (They usually say, "And where do you think you're going?")

The little man who wasn't there. Anyone who ever knew a simple way to attract a waiter's attention.

A girl who could blow smoke through her nose and still look sophisticated.

Never Was Right

An author who ever thought a publisher had done right by his book.

A wife too proud to go through her husband's pockets, particularly on a night when he has returned home after playing poker.

A husband too honorable to peek at his wife's diary.

A politician who ever gave a constituent a free cigar—or anything else.

An unselfish cat that leaped into the water to save its drowning master.

A goldfish that really looked as if it wanted privacy.

Anyone who honestly felt his life began at 40.

Anyone who gave a blood transfusion without the feeling he was an unselfish hero.

Anyone who never had a sick day in his life.

Elephant Afraid

A circus elephant that was afraid of a mouse.

A wife who really enjoyed doing the dishes.

A candidate who means it from the heart when he says, "I don't

Thinking It Over

By Robert L. Dieffenbacher, D.D.
(Written for NEA Service)

Merchants want business. They do not want to be undersold. Many will match the price of any competitor in order to make a sale. The car dealer indicates his low bid by offering a higher price for the old car to be traded for a new one.

God will not be undersold in His bid for man's soul. Satan offers momentary satisfactions for the lives he claims. He gives little and takes a lot. He destroys the soul and gives a mirage of beauty. In his distorted viewpoint the devil pays all that a shriveled soul is worth.

In contrast to this merchandising method God gives life eternal to the sinner who asks for forgiveness. God gives peace for turmoil, love for hatred, faith for disbelief, enthusiasm for lethargy with no questions asked. He puts it up to man to accept his gift of eternal life.

Wholesale Food Prices Ease Slightly, Report

NEW YORK (AP)—Wholesale food prices eased slightly this week. Dun & Bradstreet reported Wednesday.

At \$6.57 the organization's food index was a penny below the previous week and 15 cents below the year's high of \$6.72 established early last month. The index is still well above the 1958 low of \$6.09.

The index represents the total cost of wholesale of one pound each of 31 foods in general use. Items higher this week included wheat, oats, beef, hams, cheese, sugar, steers and hogs.

Lower were flour, bellies, milk, coffee, eggs and lambs.

Workman Buried Under 6 Feet Of Earth, Saved

PORTLAND (AP)—A cave-in buried a workman under six feet of dirt, but fellow workers dug him out within a half-hour, and the man, still breathing, was rushed to a hospital here Wednesday.

Police identified him as Henry Washington, about 45, a workman for the Colt Construction Co.

The crew was at work on a sewer line in a housing development at SE 34th Ave. and Raymond St., when the dirt caved in.

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