

SOUL FOR THE HOME IS OFFERED SOLUTION FOR THE HOUSING PROBLEM

Joint Resolution on Loans Presented to Senate.

SENATOR DENNIS SPONSOR

Acquiring Real Estate Deemed Impossible for Most People Unless Aid Is Given.

STATE HOUSE, Salem, Or., Jan. 20.

Every citizen will have a chance to be a home owner under the plan of Senator Dennis, submitted this afternoon as a senate joint resolution. Senator Dennis has undertaken to attempt solving the housing problem, which is now receiving the attention of some of the leading minds of America.

Housing Scheme Big Thing.

One of the big things in the housing scheme of the senator from Union and Wallowa counties is that it will inculcate thrift, as the people who are granted loans will be required to clear their home of incumbrance. It is a new idea in Oregon. Senator Dennis has not discussed the idea with members of the house, and therefore has not the slightest idea of the fate in store for his proposed cure of a difficult problem.

Proceeds to Afford Loans.

From the proceeds of these bonds the state land board can make loans on real estate from \$200 to \$5000, the loan not to exceed 50 per cent of the value of the property on which the loan is made.

Borrowers will be charged a rate not to exceed 2 per cent of the rate of interest on the bonds, and when making application the borrower will be charged 1 per cent of the loan to defray cost of title. The minimum fee will be \$10.

These loans are to be repaid on the amortization plan. The interest part of the principal being paid at stated periods, and the loan to be for a time fixed by the board, and the applicant to be required to pay for a period longer than 30 years.

A borrower receives the right to liquidate the debts in amounts of \$50 or any multiple thereof, and in a convenient, a borrower can wipe out the loan from the state at any period.

State Land Board Judge.

Should the names of the applicants exceed the available funds, the smaller borrower will be given preference. The lowest loan obtainable is \$200.

Loans are to be granted for payment of purchase price of real estate; for purchase of livestock or other farm equipment and improvements which increase the usefulness of the real estate or for the payment of a debt to justify such expenditure; for satisfying incumbrances upon such lands and for such other purposes as may be authorized by statute.

The state land board is made the judge as to value of the property and the state of the title, and to determine whether the improvements justify the loans. There is also a section which states that an application shall state the purpose for which a loan and the course of action to pursue in the event of the borrower undertaking to divert the loan money from the object for which it was given.

Measure is Paternalistic.

While the measure is paternalistic, Senator Dennis contends that it will help those who wish to help themselves; will afford an opportunity for people to get a start in a business life who otherwise never will be able to do so; will make a contented, thrifty people. Admitting that an immense sum will be needed to finance the housing undertaking, he said that this will be offset by the increased value which the real estate will have.

Blazing the way.

Blazing the way, the author says the resolution is the forerunner of an important public policy now being shaped by brilliant minds in the state which are Root, Charles Evans, Hughes, and aimed at some method of dealing with the housing problem.

There is just one stumbling block in his resolution, in his estimation, said Dennis, and that is the bond issue. He thinks this may scare away support.

4 WELFARE BILLS PREPARED

Measures Designed to Extend Powers of Child Commission.

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Four companion bills, having for their purpose extension of the powers of the child welfare commission have been prepared and will be introduced in the house tomorrow by Senator Farrell. These bills are said to have the approval of the child welfare commission and were explained in part at a meeting of the joint ways and means committee last night.

The present law provides that an institution applying for state aid shall make application to the state board of health. The amendment provides in cases where state aid is sought under the regular health statutes both the state board of health and the welfare commission must concur in issuing the certificate.

Another of the bills provides that when petition for adoption of any child is made with the county court a proof of service of the petition shall be filed.

The third amendment provides that when the county court is placed in a private home the institution may receive compensation

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Captain Hosford is the best lobbyist in the house. He is systematic and always sticks to his program. The other members of the committee, however, are not so patient, and sometimes gets results.

In other days members of the lobby were dependent on the trains to get into and out of Salem. Now, with the highways practically paved between Portland and Salem, legislators and lobbyists shoot from one place to the other in a little better than two hours. With good roads and an automobile, there are several members who shoot home to visit the folks at night every now and then.

Nobody knows what became of house bill 198; nobody apparently knows the nature of the bill or its author, and for some mysterious reason it has disappeared. For a time today house bill 101 was missing, but it finally turned up in the senate, but house bill 100 has been reported on by the chief clerk Drager instituted a search for hours and finally decided there was nothing to do about it. It is unusual for a bill so completely to disappear.

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Investment Bill Deferred.

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NEW BONUS BILL HEARD

Members of the house to investigate the work of the state reclamation board. The investigation has been requested by the state board, in view of recent published attacks on its policies.

Studies for Teachers Outlined.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—Elementary teachers' training courses, under a bill introduced by Senator Patterson, shall consist of a term or terms which in the aggregate shall amount to 28 weeks during the period from January 1, 1921, to January 1, 1925. On and after January 1, 1925, the term or terms shall aggregate 72 weeks. The course, according to the bill, shall consist of studies provided by

the superintendent of public instruction or their equivalent, which equivalent shall be passed upon by the state superintendent. Teachers already having certificates are not affected by the act.

Both Houses May Adjourn Today.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—Both the senate and the house will probably adjourn some time tomorrow. Definite plans have not been formulated, but it is expected that the senate will adjourn at noon and the house during the early afternoon.

Treasurers' Statements Plan.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—County treasurers will be required to make a monthly statement showing the cash on hand, the names of banks in which county funds are invested and a list of securities given the county to protect its funds, if a bill introduced by Representative Sheldon is passed.

Joint Committee to Meet.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—The joint committee of the senate and the house to be appointed by the presiding officers to confer with a similar committee from the Washington legislature with relation to the fishing industry on the Columbia river will hold a meeting

at Seattle on January 25, according to announcement made here today.

Constable Bill Passed.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—The bill extending the term of the constable office in Multnomah county from two to four years, and also extending the term of the present constable until 1924 was passed by the house today by unanimous vote. The bill will now go to the senate for its consideration.

Mrs. Wilson Gives Luncheon.

WASHINGTON, Jan. 20.—Wives of ambassadors, ministers and other members of the diplomatic corps were guests of Mrs. Woodrow Wilson today at a White House luncheon.

ALIEN LAND BILL DRAWN

ANTI-ASIATIC MEASURE IS DRASTIC ONE.

Proposal Presented to Legislature Sponsored by ex-Service Men Now Representatives.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—The first anti-Asiatic measure presented to the Oregon legislature prohibits the holding of real property by any person not eligible to citizenship. The bill is sponsored by representatives who are ex-service men.

The bill prohibits the holding of real property by any company, association or corporation in which the majority stock is owned by aliens not entitled to citizenship, excepting such rights as are obtained through treaties existing between the United States and the nations or which the majority stockholders are citizens.

No alien affected in the bill will be permitted to hold or lease real property, nor can such a person act as guardian for the estate of a minor. The bill provides that property passing into the hands of minors through inheritance must come under the control of a white guardian, and empowers the court to remove such guardian if the court is satisfied to comply with the provisions of the proposed act.

Aliens affected by the bill will not be permitted to employ attorneys in fact. The bill provides drastic penalties for violations of the law, and further provides penalties for conspiracy, which is defined as an act of two or more persons to transfer real property or an interest therein to an alien affected by the bill.

One section of the law prohibits any leasehold by persons affected by the act, and in case any alien who is in violation of the act acquires property in violation of the law, the court file escrow proceedings and confiscate the property. In the case of leaseholds, the state may file suit, the court determine the value of the leasehold, and the state shall confiscate the value of the leasehold, the remaining money to be returned to the alien.

Every transfer of real property, or interest therein, though colorable in form, shall be void and the interest shall escheat to the state under the provisions of the act.

NEW FIRE MARSHAL BILL UP

Powers of Regulating Escapes and Exits Would Be Extended.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—A new state fire marshal bill extending the powers of this official, was introduced in the house today by the committee on insurance. The new law follows the provisions of the present law, in the main, except that it gives the state fire marshal the authority to regulate construction and maintenance of fire escapes and insist upon safe conditions in schools, theaters, factories, hospitals and all other places where large numbers of people assemble.

Under the proposed laws many defects would be corrected. Additional money for use by the department would be provided through a tax of one-half of one per cent on premiums collected by insurance companies.

Reclamation Resolution Due.

OLYMPIA, Wash., Jan. 20. (Special.)—A joint resolution by the committees of the house and senate on reclamation, introduced by Senator Upton, was introduced tomorrow morning, directing the appointment of a joint committee of two senators and three

CHAPLAIN BILL VOTED DOWN

Measure Fails by Single Vote Following Lively Debate.

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Assertions were made by sponsors of the bill that the Salvation army had given its services in the prison for many years without charge, while two denominational organizations had been paid \$600 a year each. It was also said that the membership of the Salvation Army was peculiarly fitted to minister to the inmates of the prison.

Opponents to the bill objected to action until representatives of the prison aid society and other welfare organizations said to be opposed to the proposed change might have an opportunity to be heard.

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SENATE GETS 19 NEW BILLS

Training School for Boys Among Measures Proposed.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—Nineteen new bills were introduced in the senate today. They follow:

Senate bill 110, Eberhard—Amending sections 28 and 331, Oregon laws, relating to garnishment.

Senate bill 111, Ryan—Making it a misdemeanor to make false statements in writing to secure the delivery of personal property, the payment of cash, the making of a loan or credit, the extension of credit, discount of accounts receivable, or making acceptance, discount, sale or invoice of a loan or credit, or promissory note and defining penalty.

Senate bill 112, Bell—Increasing salary of attorney-general.

Senate bill 113, Gill—Providing for the payment of license fees by persons practicing chiropractic.

Senate bill 114, Moser—Increasing authority to state institutions and declaring an emergency.

Senate bill 115, Ryan and Vinton—Providing for the payment of a tax on foreign bonds.

Senate bill 116, Eddy and Vinton—Providing for the appropriation of property for the development of power projects.

Senate bill 117, Patterson—Defining the term of teachers' training courses.

Senate bill 118, Jones—Fixing a penalty for permitting noxious weeds to grow on lands.

Senate bill 119, substitute for senate bill 112, Eberhard—Relating to the standardization of normal schools in Oregon.

Senate bill 120, Stapp—Relating to regulation of school teachers.

Senate bill 121, substitute for senate bill 12, Hume—Regulating private, parochial and denominational schools and academies.

Senate bill 122, Bell and Eddy—Relating to levying a tax for the construction and construction of bridges and county roads.

Senate bill 123, Patterson—Authorizing construction of a training school for boys and appropriating \$400,000.

Senate bill 124, Eberhard—Relating to the time for making motion for arrest of judgment.

Senate bill 125, Moser—To authorize the collection, establishment and maintenance of permanent exhibits of the agricultural, mineral and industrial products of the state of Oregon.

Senate bill 126, Bell—Changing membership of state emergency board.

Senate bill 127, Bell—Removing limitation of salary of superintendent of capital buildings and grounds.

Senate bill 128, Banks—Providing for an appeal in order of municipal officers revoking a business license.

NEW COMMITTEE IS ASSURED

Body to Handle Legislative District Bills Unopposed.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—Appointment of a joint committee to handle bills dealing with reapportionment of legislative districts now is considered a foregone conclusion. Today the senate adopted Upton's joint resolution calling for this committee without a dissenting vote. No opposition is expected in the house.

President Rittner, calling Senator Eberhard to the chair, took the floor when the resolution came up as a special order of business, and briefly explained its history and purpose. Mr. Eberhard said the idea of a joint committee to handle reapportionment was conceived by Speaker Bean and himself while they were traveling together on a train in eastern Oregon in December. The president made this explanation, for there was a rumor that some of the opposition to the measure was caused by personal antagonism to Senator Upton, these opponents being of the mind that the resolution was a device of that senator. Furthermore, the president assured the senators that he has implicit confidence in his standing committee, which he appointed last week, but believed, with Speaker Bean, that the nature of the reapportionment was such that it could best be disposed of by a special joint committee, so selected that its members would represent all parts of the state.

Having been adopted by the senate, the resolution will next go to the house, where smooth sailing is assured, as soon as the house takes favorable action.

SENATE PASSES FOUR BILLS

One Deals With Funds Used for Cemeteries' Improvements.

STATE HOUSE, Salem, Or., Jan. 20. (Special.)—The senate, by unanimous vote, today passed four bills. One was introduced by Senator Moser and provides that cemetery associations may expend irrevocable funds for improvements and replacements.

Another was introduced by Senator Joseph and provides that no revocation, countermand or stop payment order relating to the payment of any check or drafts against an account of a depositor in any bank shall remain in effect for more than 30 days after service thereof on the bank, unless the same be renewed in writing. The life of these renewals is limited to 30 days.

The other two bills would relieve circuit judges from specially charging grand juries with relation to the investigation of prize fights and criminal libel.

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