

# PORTLAND OBSERVER

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ALFRED LEE HENDERSON, Publisher and Editor



## Inflation Work

Almost everyone who has given the matter any thought agrees that the present increased cost of living - inflation - is of the cost-push type and that it does not result from too much money in the hands of the consumer chasing after too few consumer goods. The meeting of the minds ends there. Every person with any kind of an ax to grind advances his own pet theory of why the cost of living continues to rise.

Interest rates are too high, says one. Taxes as burdensome as they have ever been, are too low, says another. The profits of monopolistic corporate giants are responsible says still another.

There is another loss, not so visible, that runs into billions of dollars annually. It is the production loss stemming from work stoppages in the nature of strikes against industry and strikes against the government.

The courts have pointed out that the purpose of an employees' strike is to use the weapon of economic damage as a means of compelling industry (and recently government) to respond to employees' demands for economic betterment.

The difficulty with the strike is that it imposes its economic burden not only on the employer, but also on the worker and invariably upon thousands of persons who are not directly involved in the labor dispute. These economic losses must be absorbed somehow and some-

where. In one way or another, they ultimately are reflected in the cost of goods and services. In short, strike production losses are inflationary and this is true in both the cost-push and in the demand-pull inflationary situation.

Over the years, literally thousands of relatively small business enterprises have been forced into bankruptcy by reason of losses arising from strikes in which they were not directly involved. Part of the burden of our increased cost of living reflects the direct and indirect loss of productivity which has flowed from government and industry work stoppages in the past two years.

A great deal of progress has been made in conciliating labor differences, yet the economic loss is of such proportions as to be an unreasonable burden upon the wage earner. There must be a better way of settling economic grievances between the employer and the employee whether it is government or industry that is involved.

The inflicting of an economic loss on the innocent bystander is as senseless as it is unjust. Since a very high percentage of workers in every industry are union members, no matter how one goes about a work stoppage, the members of another who are not involved in the dispute.

The time has come to find a better way to reconcile the differences.

THEY GO TOGETHER, LIKE HAM AND EGGS



## Directions in Black studies

The Center for African and African-American Studies (CAAS) will conduct a three-day conference (Dec. 3-5) at Atlanta University, focusing on the theme "Directions in Black Studies." This third annual conference concentrates on giving direction to educators and scholars in Afro-American research. Among the persons

scheduled to head seminars and serve as consultants are Arna Bontemps, poet, historian, novelist and librarian; poet Don L. Lee; Dr. Horace Mann Bond, dean of the school of Education at Atlanta University; and Hoyt W. Fuller, editor of Black World, CAAS director Dr. Richard A. Long expects an attendance of 400 to 500 persons.



The purpose of this column is to inform readers of some of the more serious legal problems encountered by Portland citizens. It is informational only. Since changing facts may alter the application of the law, you should always consult an attorney of your choice for advice on specific problems. Legal Aid provides free legal advice and assistance to low income families.

Two of the more unscrupulous sales gimmicks that have come to our attention in the Portland area are as follows. AUTOMOBILE FINANCING FRAUD.

One problem which seems to be arising with greater and greater frequency is the automobile financing fraud. It usually works somewhat like this:

1. A prospective car purchaser finds an automobile he thinks he would like to buy.

2. The salesman or the credit manager tells the buyer, "sign the contract now, pay us \$100 (or some other amount) down and we will see that you get financing from a loan company for the balance due."

3. The buyer then goes to the loan company and finds that he cannot possibly get financing on terms he can afford.

4. When he then tries to get out of the contract, the car dealer will refuse to refund the downpayment and will also retain possession of the car.

Two rules to remember to avoid such situations:

a. If you sign a written agreement, make sure all of what you agree to is in writing. Oral statements are usually not part of the agreement.

b. Never sign an agreement until you are absolutely certain what the financing terms will be. You might obligate yourself to spend more than you can afford.

## CONTRACT CANCELLATION GIMMICK

Many times sellers will state orally to a prospective buyer is not satisfied with his service or product, the buyer can simply cancel the contract. The buyer will then sign a written agreement, and sometimes a negotiable note, always believing that he can escape from the contract should he so desire. The written contract and note never contain the verbal cancellation provisions and thus, it will often take court action to prove the fraud involved.

## ESAP funding criticized

The Emergency School Assistance Program (ESAP), a new effort of the Nixon administration to support desegregating school districts, is something less than a smashing success so far. The \$75-million first installment on what is promised as a multi-billion-dollar program has attracted heavy competition in the bidding. Its handling by administration officials under Vice President Agnew's direction has been roundly criticized.

For example, Fulton County (Ga.) Deputy Supt. Douglas McRae said the application procedure has been "handled in a fashion so grotesque and mysterious that it seemed like something straight out of Edgar Allan Poe." McRae said his encounter with government representatives made him feel like he was "in a loan shark office."

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