

HOME OWNERS MAY BE AIDED

Roosevelt Asks Congress For Action

Proposes \$2,000,000,000 in Bonds to Refinance Mortgages on Small Homes

(Continued from page one)

eral bonds at four per cent interest, the small home owner to pay off his obligation at five per cent. Such loans could be made up to 80 per cent of appraised valuation of homes of a maximum value of \$10,000.

President Roosevelt was represented by his associates as feeling that a \$2,000,000,000 bond issue was sufficient to meet the needs although outstanding home mortgages now total approximately \$9,000,000,000.

The federal savings and loan associations provided for in the bill are designed as "local thrift and home financing institutions" for communities without adequate home financing facilities.

As originally drafted and given preliminary approval the federal assistance was planned in re-financing mortgages on homes valued at not more than \$30,000.

Senate Majority Leader Robinson told the United Press the reduction from \$20,000 to \$10,000 would eliminate "large loans." He had no data on the number of home mortgages which would be excluded by the reduction but said there would be considerable limitation. Robinson remarked, however, that the limitation would be subject to congressional approval.

Explaining the bill, Robinson said it could provide "direct and immediate relief for small home owners." The direct loan provisions of the Hoover home loan bank system are to be repealed because they have "proved to be unworkable." He estimated that for every dollar contributed by the federal treasury to the federal savings bank loan associations it would be possible to lend about \$3.

The bill would create a home owners loan corporation to which the treasury would contribute \$200,000,000 as a start. The corporation could issue \$2,000,000,000 of four per cent bonds on which the government would guarantee interest. The corporation, with consent of the mortgagee, could exchange the bonds for mortgages.

If a lender accepts in exchange for his mortgage bonds having a face value less than the mortgage the borrower would receive the benefit of the discount. Loans for refinancing home mortgages would be at five per cent interest and would be amortized in 15 years. There is provision for a three year moratorium on interest and principal payments at any time during the life of the loan.

Loans will be limited to 80 per cent of the value of the property—\$8,000 in the case of homes with the maximum \$10,000 valuation.

Robinson estimated the proposed federal savings and loan associations would be formed in about one-third of the counties in the United States. The bill would authorize appropriation of \$100,000,000 for treasury purchase of capital stock of these organizations in the expectation that their earnings would enable repayment to the treasury in five years.

The treasury could not subscribe more than \$100,000 to the capital stock of any individual association.

Washington, Apr. 13.—(AP)—The following message was sent to congress today by President Roosevelt: "As a further and urgently necessary step in the program to promote economic recovery, I ask the congress for legislation to protect small home owners from foreclosure and to relieve them of a portion of the burden of excessive interest and principal payments incurred during the period of higher values and higher earning power.

"Implicit in the legislation which I am suggesting to you, is a declaration of national policy. This policy is that the broad interests of the nation require that special safeguards should be thrown around home ownership as a guaranty of social and economic stability, and that to protect home owners from inequitable enforced liquidation, in a time of general distress, is a proper concern of the government.

"The legislation I propose follows the general lines of the farm mortgage refinancing bill.

"The terms are such as to impose the least possible charge upon the national treasury consistent with the object sought. It provides machinery through which existing mortgage debts on small homes may be adjusted to a sound basis of values without injustice to investors at substantially lower interest rates and with provision for postponing both interest and principal payments in cases of extreme need. The resources to be made available through a bond issue to be guaranteed to interest only by the treasury, will, it is thought, be sufficient to meet the needs of those to whom other methods of financing are not available. At the same time the plan of settlement will provide a standard which should put an end to present uncertainty and chaotic conditions that create fear and despair among both home owners and investors.

"Legislation of this character is a subject that demands our most earnest, thoughtful and prompt consideration.

"Franklin D. Roosevelt."

In government tests of preserving strawberries by the frozen pack method, an unnamed eastern strawberry seedling, U. S. 600, was pronounced exceptionally good.

They Start the United States Reforestation Plan



Here is the start of the government's plan to employ 250,000 jobless men in a national reforestation campaign, the first truckload of two-year-old Douglas fir trees leaving the forest service nursery at Wind River, Wash., for distribution to the reforestation camps. Each bale contains 3,700 young trees.

TOURISTS WILL BE GIVEN WELCOME

Greeters Meet and Plan For Summer

Continued coordination of the work of the service station men of Bend with that of the Chamber of Commerce making this city's bid for tourist more effective was assured Wednesday night at a meeting of the chamber tourist committee with station and camp ground men and auto accessory representatives. The Tourist Greeters, as the organization in session last night has become known, agreed to the publication and distribution of an illustrated map combined with information regarding the scenic area directly tributary to Bend. They endorsed continuation of the Tourist Greeter's Guide, a weekly information sheet issued by the chamber secretary. They liked the idea of amplifying this with road information.

The meeting was held in the banquet room of the O. L. C. cafeteria, where the guests reported with visions conjured up by the promise of a Dutch lunch. All the ingredients of that sort of lunch were at hand, except—

"What, no beer?" vociferated the guests, then decided that they could transact business on a coffee basis just as satisfactorily, and proceeded to do it. There will, however, be another meeting next week to complete the program started last night. For this station men who were unable to attend, or who were missed in the rush of a hastily called meeting, are expected to be on hand. It is also forecast by Carl A. Johnson, chairman of the tourist and recreation committee of the chamber, that the Dutch lunchers will have a wider choice of liquors than was possible last night.

Johnson opened the meeting last night explaining the program which his committee was recommending. He had a copy of the map to be issued, and this was passed around the table for inspection. It is the work of two local artists, Mrs. Phil F. Sturges and Harry Hughes, and it was collectively and individually approved by the lunching greeters.

They liked, too, the idea which W. J. Moore, proprietor of the City Limits auto camp, presented, for the erection of large pictorial sign boards just north and south of Bend, setting forth the recreational advantages of the area.

Don H. Peoples, secretary of the chamber of commerce, explained the benefits which this section may expect from the weed cutoff, and mentioned in this connection, Moore's earlier suggestion for traffic diversion at the cutoff intersection with the Pacific highway. The Klamath Falls chamber, Peoples said, has moved its tourist information station to this point from the junction of the Pacific highway with the Green Springs highway.

Prineville Junction Folk Visit Portland Relative

Prineville Junction, Apr. 13.—(Special)—Mrs. H. P. Eby and children are visiting in Portland with the children's great grandfather, William Philip. Mrs. Eby and children accompanied E. M. Eby and Marvin Thomas to Portland. The men attended a cooperative creamery meeting Monday.

Mr. and Mrs. Robert Blair and H. P. Eby were among local folk attending a pot luck supper party in Redmond this week at the home of Mr. and Mrs. Lew Franks. It was given for the young married peoples class of the Presbyterian church.

Elizabeth Willy has returned to Redmond after being with Mrs. W. J. Shunk for two weeks.

Two Terrebonne Clubs Reorganized For 1933

Terrebonne, Apr. 13.—(Special)—Two 4H clubs have recently been reorganized here. The Terrebonne Poultry club with 12 members, under the leadership of Mrs. Guy Lantz, Terrebonne, has already commenced work. Officers are John-

nie Arney, president; Velma Brown, vice president, and Warren Parr, secretary.

The Wild Woolly Workers Garden club is also re-organized for a second year of work with eight members and the following officers, Dorothy Drew, president; Lida Drew, vice president, and Virginia Daly, secretary.

Each of these clubs completed the prescribed work successfully last year and were well represented with exhibits at the county fair.

Mrs. Elkins Is Elected Head of Prineville Aid

Prineville, Apr. 13.—(Special)—Officers elected at the Community Aid society meeting last week were Mrs. Charles Elkins, president; Mrs. Clinton Huston, vice president; Mrs. Bruce Gray, secretary; Mrs. Otto Gray, treasurer.

Oscar Cutler of the state highway department was in Prineville from Salem Tuesday.

Mr. and Mrs. Jeff Evans celebrated their 50th wedding anniversary Saturday evening at the Ochoco grange hall. More than 200 guests attended.

Miss Gertrude M. Williams and Harvey Gardner, both of Bend, obtained a marriage license in Prineville this week and were married by Rev. J. S. Van Winkle.

Mrs. W. B. Tucker entertained the

P. E. O. members this week with an anniversary luncheon.

Students on the honor roll at the high school for the six weeks just ended are seniors, California Scott, Alicia Sybouts and Evelyn Campbell; juniors, Barnard Hall and Jean Gulovson; freshmen, June Morse.

The members of the sophomore class gave a shower for Mrs. Lawrence Logan, formerly Alice Cayton, Tuesday evening at the home of Mr. and Mrs. A. R. Bowman.

Two Shifts Are Employed At Sawmill Near Sisters

Sisters, Apr. 13.—(Special)—Two shifts of workers are now employed cutting Dant and Russell timber near Grandview for the Forsythe mill. Another two mills are expected to start operations within a short time.

The new road under construction to connect the Grandview and Redmond market roads, is nearly completed. It will make the distance from Grandview to Redmond 23 miles and timber from these mills will be hauled to Redmond for shipment. A bridge is being built over Squaw creek on this new road.

Airplanes can be used in emergencies, to carry water supplies to troops in the Egyptian desert, it appears from a recent test.

Trees

HORIZONTAL

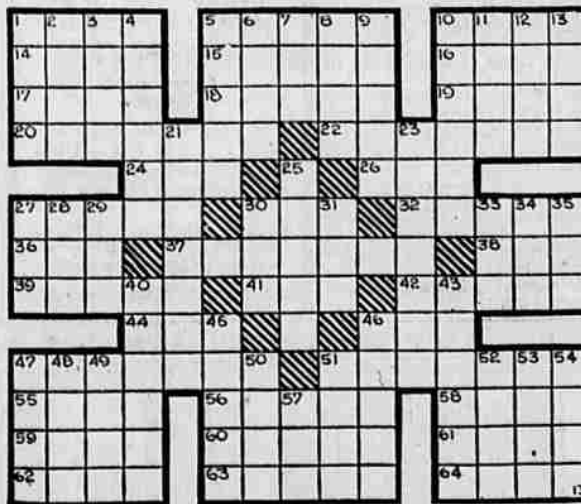
- 1 Parts of circles.
- 5 One of the hereditary classes of Indian society.
- 10 Tamulous disturbance.
- 14 2280 feet.
- 15 Genus of plant lice.
- 16 Gaelic.
- 17 Part of Roman calendar.
- 18 Rolls as of film.
- 19 Box.
- 20 Malignant.
- 22 Layers.
- 24 Witticism.
- 26 To bark.
- 27 Bitter drug.
- 30 Inlet.
- 32 Intelligence.
- 36 Part of a lock.
- 37 To what genus of trees do the oaks belong?
- 38 Your and my.
- 39 Farewell.
- 41 To place.
- 42 To bury.

Answer to Previous Puzzle

ALIAS, TRAMS, RAVEL, ISLAM, UNIT, LOT, INTAKES, DAW, ALE, LATIS, TOLE, MATI, AOD, CROSS, VISIT, LIAD, ALA, AID, PRISM, LEAVE, ERIC, ELF, BENISON, ASH, ROUSE, NON, ISSUE, INSET, ATE, CATER, NESTS, A, STETS.

VERTICAL

- 11 Native name of Persia.
- 12 Bones.
- 13 Golf mounds.
- 21 Mohammedan places of worship.
- 25 Palsua of a disease.
- 27 Data.
- 28 Boy.
- 29 Kinono sash.
- 30 Corded cloth.
- 31 To perform.
- 33 Negative word.
- 34 To woo.
- 35 To sin.
- 40 After songs.
- 43 To nullify.
- 45 Thin cake.
- 46 Ejects.
- 47 Incarnation of Vishnu.
- 48 Bad.
- 49 Fiber of century plant.
- 50 Fluid rock.
- 51 Crescent.
- 52 Ireland.
- 53 Skin.
- 54 Mentions.
- 57 To secure.



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Highest Mountain Defeats Scores

Planes Subtract Another of World's Unexplored Spots From List

Washington, D. C.—The airplane subtracted another unexplored spot from the map when four British airmen climbed 35,000 feet above sea level over the great Himalaya mountain range, and looked down on the tip of Mount Everest, world's highest mountain peak, which rises 29,140 feet.

Everest, which was named for Sir George Everest who made mathematical surveys in the Himalayas in 1841, fixing the mountain's altitude, lies near the northern border of Nepal, dominating many peaks that pierce the sky at more than 20,000 feet, according to a bulletin from the Washington, D. C., headquarters of the National Geographic society.

Many Explorers Have Perished "Armed with driving snowstorms, dangerous glaciers, hurricanes, frequent avalanches, below-zero weather, precipitous cliffs, and thin air at high altitudes, Everest has successfully driven back party after party of intrepid climbers. Many of those who have attempted to scale her sides have perished; others have fallen frostbitten and exhausted and have been saved only by heroic efforts of associates.

"One of the outstanding attempts to scale Everest was made in 1922 after explorers had spent two years near the mountain laying plans for their attack. Camps were established along their route up the mountain. The highest one was at 25,000 feet, only a little over 4000 feet from the summit.

"The highest altitude at which a camp had been pitched prior to that time was at 23,000 feet. One explorer was frostbitten and remained in camp; the others reached a point just 2000 feet from their goal.

28,200 Feet Reached in 1924

"Equipped with oxygen apparatus, a few days later, members of the expedition reached 27,300 feet, before they returned to camp. The last drive, made a few days after the second attempt, met with disaster. Fresh snow added to the climbers' troubles. Then an avalanche caught the expedition and seven men were lost. Thus ended the 1922 attempts to scale Everest.

"In 1924 another expedition set out to conquer the peak. It entered the Himalayas by way of Darjeeling, India, and used the same base camp in the Rongbuk valley. Hurricanes wreaked their wrath upon the ascenders, but the expedition pitched a camp at 26,800 feet and a new high mark was made by two climbers, Somervell and Norton, who reached 28,200 feet.

"Mallory and Irvine, two seasoned members of the expedition, set out in another attempt to scale the

And Now Comes The May Queen



One of the first of 1933's crop of May Queens is Miss Dorothy Newsum, above, of Durham, N. C. She's the choice of the Women's College of Duke University.

mountain. Searching parties failed to find the climbers when they broke camp and made their descent. Everest had claimed two more men.

Elaine Rasmussen Wins In Lions Essay Contest

Elaine Rasmussen, Bend high school junior, is winner of the Lions' 1933 essay contest in this city and her paper, selected by the judges in a lengthy conference last night. Edith Caghey was awarded second honors and Ruth Haupt received honorary mention. Miss Rasmussen and Miss Caghey will be presented with plaques. These plaques have a base of native juniper on which is fixed a bronze emblem of the Lions' club with a plate for the name of the winners. Formal presentation of the plaques will be made at the weekly meeting of the club a week from Friday, according to present plans.

A total of 108 essays were entered in the contest this year. The subject of the essay contest this year was: "If I were a Lion what would I want my Lions club to do for our community." The winning essay suggested some steps to avert a possible swimming tragedy in the Deschutes river off Drake park, where scores of youths, unrestricted and without life guards, swam last summer. Miss Rasmussen has outlined for the Lions several means of cooperating with the youths of Bend in providing a safe swimming place.

Judges who read all the essays last night found that the vast majority suggested improvement of tennis courts or streets. One student proposed that the city jail be im-

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