

Bill of Rights Loan Features Are Presented

An agreement to utilize the facilities of the Federal Housing Administration for appraisal and reviewing purposes on loans made to veterans under Section 505 of the G. I. Bill of Rights, has been announced by the Veterans Administration and the National Housing Agency.

The agreement, signed by Brigadier General Frank T. Hines, administrator of veterans affairs, NHA administrator John B. Blandford, Jr., and FHA commissioner Abner H. Ferguson, is applicable in all cases where a veteran applies for both an FHA-insured first mortgage loan and an equity loan up to \$2,000 guaranteed by the Veterans Administration.

Instructions to FHA field offices regarding the new procedure are being prepared and probably will be in the hands of state and district directors within the next 10 days or two weeks. Meanwhile, FHA will continue to accept applications from lending institutions for Section 505 loans but will process such applications only to determine if the first mortgage loan is eligible for FHA insurance.

Under the new arrangement, the veterans administration will take advantage of FHA's facilities for handling most details of loan transactions under Section 505, once the eligibility of a veteran has been established by the veterans administration.

Section 505 (a) of the so-called G. I. Bill of Rights in substance provides that if a principal loan is made, guaranteed or insured by a federal agency the full amount of a second loan may be guaranteed by the veterans administration provided all other provisions of the statute are complied with but the amount of the veterans administration guarantee may not exceed 20% of the purchase price of the property and in no event more than \$2,000.

The arrangement which has just been concluded has as its object the elimination of delay and expense, both to the government and the veteran, in the processing of these cases by taking full advantage of the processing necessarily performed by the FHA in order to reach its own determination with respect to the application for mortgage insurance.

It was pointed out that, as in the past, a veteran should apply to a private lending institution for a loan to purchase or build a home. The lender first will inquire at the nearest office of the vet-

erans administration as to the eligibility of the applicant for a loan under the G. I. Bill and will receive a "certificate of eligibility" which will designate the FHA both as "appraiser" and as "designated agency."

Certificate Used
The lender then will submit the "certificate of eligibility", the other papers required by the veterans administration, and the usual FHA application for mortgage insurance to the local FHA office covering the territory. From there on FHA will follow its usual procedure in processing the application for mortgage insurance and, in addition, shall furnish the veterans administration with an Appraisal Summary Report which will cover the following points:

1. A determination as to the reasonable normal value of the property involved in the transaction and whether or not—

(a) The purchase price is in excess of such reasonable normal value;

(b) The contemplated terms of payment are in proper relationship to the veteran's present and anticipated income and expense;

(c) The nature and condition of the property are such as to be suitable for dwelling purposes; and

(d) The amount of the second loan (to be guaranteed by the veterans administration) exceeds 20 per cent of the purchase price or cost of the construction.

2. A statement that the amount and types of proposed insurance coverage stated in the application conform to the regulations of the veterans administration.

3. A statement that the estimated charges in connection with the loan, as stated in the papers constituting the application, are reasonable and in accordance with the regulations of the veterans administration.

Rates Explained
4. A statement that the interest rate and the repayment provisions stated in the application are in accordance with the regulations of the veterans administration.

A veteran who obtains a Section 505 loan will pay interest at the rate of 4 per cent on the amount up to \$2,000, guaranteed through the veterans administration; he can repay this amount in monthly installments over a period up to 20 years and the government will pay the interest for the first year. On his FHA-insured mortgage, the veteran will pay such interest as may be agreed upon between him and the lender but not more than 4 1/2 per cent, plus a 1/2 of one per cent insurance premium; and his monthly payments will include principal, interest, taxes and fire insurance. FHA-insured loans are repayable over a period up to 20 years or—if amounting to \$5,400 or less and on new construction—over a period up to 25 years.

Library in Bend Adds New Service

The resources of the entire nation's great libraries are at the service of Bend and Deschutes county residents, as the result of the recent affiliation of the Deschutes county library, with the Pacific Northwest Bibliographic center, at Seattle, Miss Eleanor Brown, county librarian, reported today.

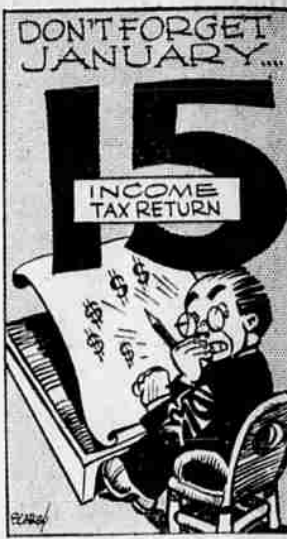
The Pacific Northwest Bibliographic center, organized several years ago under a Carnegie foundation grant and with the help of WPA workers, is a union catalog, which includes copies of the card catalogs of many of the country's largest libraries. It is maintained as a service to northern libraries, and through its book-finding service is a great boon to the budgets of smaller libraries, Miss Brown stated.

The plan works like this, according to the local librarian: John Doe comes in and asks for a specialized technical book, an old title out of print for many years, or an oddity falling practically into the rare book class. As always, the Deschutes county library turns first to the Oregon state library as a source of the desired book. At this point the bibliographic center enters the picture. If the state library does not have it, and the patron wants it badly enough to pay postage or express charges both ways, regardless of the distance from which the book may come, application is made through the state library to the Pacific Northwest Bibliographic center. There the nearest library owning the book is located, and instructed to send it. Although the process naturally takes longer than obtaining a book through only one library, there are very few books that would be unobtainable.

Expense Is Small
Thus the book stock of many libraries is at the command of Deschutes county residents at very small expense. Postage usually runs only a few cents, although in the case of rare or expensive books, it may run higher. During 1944 some 50 books were so obtained by the Deschutes county library, representing requests of over 30 patrons. Among books secured have been a school history of Mississippi; "The Ego and the Id," by Freud; a book of Serbian poetry in the original; material on metaphysics, religion and psycho-analysis; a Bohemian grammar, and material for adult elementary education.

Institutions from which material has been received include the University of Iowa, Cleveland public library, John Crerar library, Chicago; University of Montana, University of Nebraska, College of Medicine, Omaha, Nebraska; Willamette University, University of Oregon, Reed college, Detroit public library, University of Idaho, Spokane public library, the Boise public library, University of Ohio, Bibliographic center for research, Denver, and the Seattle public library.

The Panama disease of bananas, which has brought destruction to hundreds of banana plantations in central America, is due to fungus that lives in the soil.



Washington, Jan. 11 (AP)—Treasury spokesmen reminded the nation at large today that Monday, Jan. 15, is an income tax deadline. It's the last day for:

1. Payment of the last installment by persons who filed estimated returns last year on their 1944 income, found they would owe something above what was withheld from their salaries, and elected to pay that excess in quarterly installments.

2. Amendment of estimated returns filed last year on 1944 income in the case of persons who now find they guessed wrong on their income and want to correct their returns. Penalties are provided for taxpayers who underestimate their taxes due by 20 per cent or more.

3. Filing of estimated returns on 1944 income by farmers.

4. Filing of estimated returns on 1944 income by persons who believed they were among the 35,000,000 taxpayers from whom no estimated return would be required, but who now find that for one reason or another they should have filed such a return.

North Redmond

North Redmond, Jan. 11 (Special)—G. E. Banta is quite ill at the home of his daughter, Mrs. Frank Corwin.

Mr. and Mrs. Sam Lantz were guests of Mr. and Mrs. Vern Lantz New Year's.

Mrs. Dorothy Edwards has moved back to her home here. She has worked in Portland the last two years, while her husband was employed in the Hawaiian islands.

The baby son of Mr. and Mrs. Vance Corwin is quite ill at the home of his grandparents, Mr. and Mrs. Frank Corwin.

Mr. and Mrs. Ralph Wiley of Bend were weekend guests at the Charles Wiley home.

Mrs. Charles Wiley received a package from her son, Lt. G. F. Wiley, now overseas, containing French perfume.

Mr. and Mrs. Francis Wright entertained Mr. and Mrs. Davis Andrews and daughters Saturday evening.

Merrill Ziloski of Springfield is staying at the home of his grandparents, Mr. and Mrs. A. J. Irvin, and has entered the sixth grade in the Redmond school.

Born to Mr. and Mrs. Melville Corwin at the St. Charles hospital on Dec. 27, a son, Mr. and Mrs.

Co. 1 Veteran Gets Furlough He Had Coming for 3 Years

Back in 1941, about the time the Japs were secretly assembling their fleet and planes for the "sneak attack" on Pearl Harbor, Maurice H. Kelley, member of Bend's Co. 1 at Fort Lewis, was preparing for a furlough home. The Japs struck, the young soldier's furlough was cancelled, and just short of three years ago he went overseas.

And now, in January, 1945, First Sgt. Maurice H. Kelley of the United States infantry is home on his long-delayed furlough visiting with his parents, Mr. and Mrs. Claude H. Kelley, 1745 Steidl.

Without divulging any military information, Sgt. Kelley admits he has had some great experiences while awaiting for the furlough that was due back in 1941.

Some of these experiences were in the jungles of New Guinea, on the Salamau beaches and in Biak, and one of them earned for the young sergeant a purple heart. But Sgt. Kelley of the 41st division is inclined to believe none of his experiences matched that which

took place at the Union station in Portland this week. Awaiting on his arrival in Portland was his father and mother; his brother, Maxine, who is employed in Portland, and his sailor brother, Robert D. Kelley, S. C. The meeting between the brothers was by the merest chances, for Bob, radio gunner, was on his way north from Memphis, Tenn. Bob was in Portland only 45 minutes, but the time was sufficient for a family reunion, with only Garry, 5 years old, absent.

Sgt. Kelley went overseas with Co. 1 and served with that unit in most of the south Pacific action. However, Sgt. Kelley has not been in touch with his outfit for some time, for he was hospitalized while on Biak, and only recently was released.

While awaiting transportation home, Sgt. Kelley found that another member of Co. 1, Forrest Brown, was also en route home, and the two Bend soldiers made the Pacific crossing together. Forrest is visiting here with his brother, Elmer Brown.

Frank Corwin are the grandparents. Twin daughters were born to Mr. and Mrs. Marshall Clevenger of Lower Bridge in Redmond on Jan. 6. One died at birth, and graveside services were held.

Accused Killer Reaches East

Chicago, Jan. 12 (AP)—Benjamin Franklin Male, 73, arrived today on his long journey home—to his beloved West Virginia hills—where he must face an indictment for a 40-year-old murder.

Male, who is returning voluntarily from St. Helens, Ore., to be tried for the 1905 slaying of Walter O. Smith at Houl, W. Va., hobbled from the train with the help of a cane.

"I wouldn't do it again if I had a chance; I'd run first. But I've never thought of it as a sin—I didn't mean to kill."

Male allegedly beat Smith to death with a hoe during an argument after the school teacher severely disciplined Male's son.

Criminal Court Judge Charles W. Miller said Male's trial will be held Saturday if he pleads guilty immediately upon his arrival. Otherwise the trial will be set tentatively for Jan. 22.

Male had been living in Oregon for the past 30 years. Several months ago he confessed that he was wanted on a murder charge in Marion county, W. Va.

Surgical Dressing Room Is To Close

Exactly 175 smocks and coveralls, belonging to women who made surgical dressings in the courthouse, are still there, Mrs. A. E. Stevens, Deschutes county chairman of the surgical dressing division of the Red Cross, said today.

"Owners of these garments should pick them up immediately."

Madras Receives New Fire Truck

Madras, Jan. 12 (Special)—The \$6,400 fire truck purchased by Madras was delivered yesterday afternoon to the Howard-Cooper corporation plant in Walla Walla. The Board of Underwriter's test was given Wednesday morning on the Deschutes river.

The engine is 22 1/2 feet long, with a 200-gallon water supply tank that pumps 500 gallons of water per minute. The truck is a midship type on a Chevrolet chassis. It is fully equipped for fire fighting in the city area. At present the truck will have to be kept in a garage until plans are made for storing in more adequate headquarters than that afforded by the city hall.



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Five Day Forecast

Oregon and Washington west of Cascades: intermittent rain west of Cascades; snow over higher mountains. Temperatures above normal but cooler later in period. Idaho, Oregon and Washington east of Cascades: intermittent rain north portion; rain southwest first of week.

RAW FURS WANTED

Mink - Muskrat - Lynxcat - Skunk
Weasel - Domestic Rabbit
We Will Continue the Purchase of Deer and Elk Hides.

Coyote pelts... No. 1s and No. 2s will run between one dollar and fifty cents (\$1.50) and four dollars and fifty cents (\$4.50) with a few exceptional pelts at higher prices. No. 3s and 4s are practically worthless.

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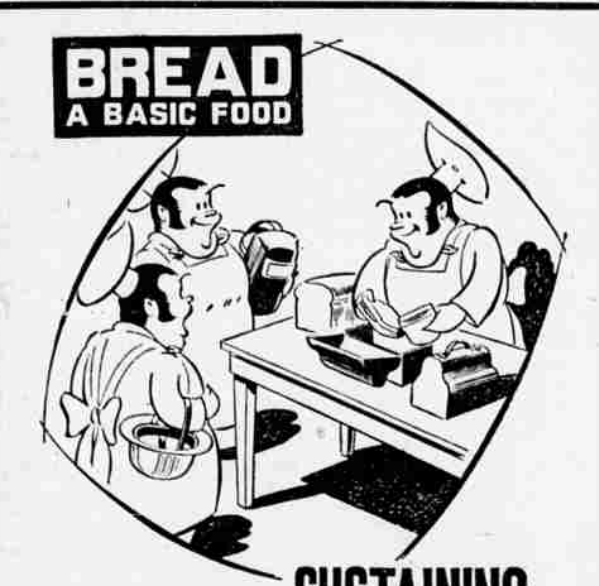
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