BEAVERTON ENTERPRISE

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HOME OWNERS LOAN CORP. HAS FAILED OF ITS PURPOSE

In an editorial in this paper under date of January 12, we called attention to the fact that the Home Owners Loan Corp. of Oregon had failed of its purpose because of alleged politics. We expressed the hope that H. E. Walter, who had resigned as assistant loan manager, and who had gone to Washington ,D. C., would explain to officials why many applicants failed to receive fair consideration of their application for loans and why the manager, who still remains as head of the local office, has employed men who have been holding excellent positions in certain financial institutions in the city of Portland.

Now comes Fred German, realtor, of high reputation and protests to President Roosevelt and asks some questions along the same line as follows:

Why loans applied for as far back as September 27, 1933, still remain unclosed.

Why two or three separate appraisals of the same properties should be made.

Why applicants should be compelled to make four or five trips to the HOLC office, some of these people being 70 to 80 years old.

Why they should be curtly refused information as to what their properties are appraised at, unless they pay for it.

Why people who have paid $7000 for properties with an unpaid first mortgage of $2000 and an unpaid second mortgage of $1500 should be told that they must get both mortgage holders to agree to divide $1900 as settlement in full for both claims.

Why an applicant should receive a letter from the HOLC office advising that it will make a loan of $560 and then receive a curt letter advising that the application was cancelled, with no explanation

Why abstracts should be refused and certificate of title insisted on, thus depriving several abstract companies in this community of business, benefiting three large local concerns and increasing the expense to borrowers.

Why a property owner who has a $400 or $500 loan approved should pay a flat fee of $50.

Why a property owner who had a large insurance company loan for $4000 with little delinquent interest can get a HOLC loan of $4140 and taxes paid in full on property little, if any, better than a home two or three doors away, which was purchased on the open market for $2950.

Why officers or staff employes of insurance companies, saving and loan associations and liquidating concerns of defunct banks in large numbers should be installed in the offices of the HOLC

We are wondering whether the present administration will continue to permit such maladministration, Is it politics, graft or just inefficiency of administration?

FIRE SAFETY TAUGHT IN THE SCHOOLS

A newspaper editorial comments on "Firemanship" a book used by 60,000 Boy Scouts in preparing for Merit Badge examinations. The book is de- may be prevented.

The editorial said that in recent years accident prevention work has been almost universally included in school programs, the idea being to instruct children in order that they may avoid accidents on the streets, in the home and at play—wherever carelessness or ignorance might cause tragedy. It then suggested that a national campaign of this kind be instituted to instruct children as to how fires be prevented

Evidently the inaugurator was not aware that such a program initiated in schools several years ago, in connection with Fire Prevention Week, has been continued ever since. Firemen gave talks in schools and children engaged in essay and poster contests. In order to supply information in regard to fire dangers and how to correct them, the booklet entitled Safeguarding the Home Against Fire, which was intended for children of lower grades was distributed. Later, it prepared and distributed a high school manual, entitled Safeguarding the Nation against Fire. At the same time, numerous pamphlets were distributed and then playlets were prepared and sent to schools, in order that the pupils might take part in dramatizing fire dangers. Suitable posters were distributed.

Many schools now include fire prevention in their regular course of study. As a result children grow up with a more serious consciousness of the danger of fire and this reduces the terrific toll of life and property taken by fire annually.

ECONOMIC HIGHLIGHTS

By the time this is read, fireworks will be flaring in Congress over a White House-backed measure to place government credit back of a home building program.

According to the experts, there is a potential $1,000,000,000 of cautious private capital which can be put to work if the government "insures" the investment. The Administration belief is that the mortgage market needs support—that it likewise needs standardization of terms and provisions in making loans. The current proposal includes establishing requirements for a standard-type mortgage, to mature in 15 or 20 years. All building would be taken care of, eliminating the need of a second mortgage. Interest rates would be low, as compared with present rates While the proposal is designed primarily to stimulate private small-home building, it is possible that small apartment-type houses, of not more than four stories, would likewise be financed. The Federal government would guarantee the mortgages. Belief is that this would permit banks and lending agencies to make loans that are now impossible.

If the bill passes—which, with the Roosevelt influence back of it, it probably will—it will bring to an end an aggressive campaign which contracting organizations, heavy goods industries, and some of the loan associations have been carrying on ever since the recovery program started. Home building has been lethargic since 1927. When depression set in, it practically passed away—the drop, as compared with the peak 1926 level, was something like 90 percent. Most disasterous result was to throw out of jobs a heavy percentage of the 1,000,000 men who are normally employed in construction—plus an equally heavy percentage of another 1,000,000 who worked for the heavy industries supplying the lumber, steel, cement and other supplies used in building. It is definitely known that the death of home building wasn't due to lack of need or desire for new and better housing—most estimates place the nation's home shortage a 1,500,000 houses. Even that may be a modest estimate—during the past four years fire, obsolescence and decay have been more than usually destructive, population shifts have created house shortages in some places and left useless surpluses in others and there has been a vast amount of "doubling up" of families.

A spokesman for the Administration has said that the present proposal is not regarded as a relief measure, that it is sound business.

SILVER QUESTIONS IMPORTANT

The enthusiasm that followed the establishing of silver's value at 64 cents an ounce has suffered considerable abatement. Reason: The value of any money metal can be considered only in its relation to the value of gold—and, with gold at around $35 the value of silver is actually less than it used to be, in spite of the higher fixed price.

Many economists believe that international recovery will be delayed until gold and silver are related—so that when gold rises and falls, silver follows it. And it is a certainty that a genuine silver revival would mean much to the United States—providing jobs, purchasing power, and industrial and social opportunity.

TIME TO RENOVIZE AGAIN

Last spring a good many communities inaugurated renovation campaigns, during which local citizens were urged to have their property inspected and make necessary and valuable additions, alterations and repairs.

The compaign provided thousands of jobs. It sent money through a hundred major industries Essential improvements were obtained at a fraction of what they would have cost a few years earlier.

This spring and summer should see additional campaigns of the same order. The need for employment is greater than it was a year ago The construction industry is still lagging behind business in general.

That peeling paint—the leaky roof—that ancient wiring which presents a constant fire hazard—that outmoded heating plant—that old plumbing—that rickety garage—those cracked steps—now is the time to fix and change them. It doesn't matter whether you have ten dollars to spend or ten thousand—in either case you are doing your bit to spur recovery, and you are getting bargain values.

Use classified ads to dispose of articles not in use. Trade them for something you can use or sell them out right for a profit to yourself.

PRODUCTION FOR CONSUMER INCLUDED IN DAIRY PLAN

That consumers of milk in Oregon cities or elsewhere need have no fear that the proposed dairy adjustment program will cause anything approaching a milk 'famine' or even any shortage was emphasized at the regional conference for the Pacific northwest held in Portland April 9 and 10.

In the first place the plan is made so flexible that any prospective shortage brought on by the expected increase in consumer demand can be met by releasing more production among contract signers. More important, it was brought out, is the fact that none of the planned reduction is to be in the present market milk supply but rather in the surplus that averages from 10 to 40 per cent in every major milkshed.

As a matter of fact, AAA officials say the consumption of fluid milk in cities is expected to be actually increased somewhat by the working out of the plan, as five million dollars will be expended outright to provide milk for underfed children.

The proposed reduction from the 1932-33 sales quotas would come primarily out of the surplus milk supplies and would not exhaust that surplus, the specialist stated. Statistics compiled by the AAA show that farmers producing milk for nearly all the larger cities are now forced to market from 10 to 40 per cent of their output as surplus for manufacture into butter, cheese, evaporated milk and other products. This brings them much lower prices than they get for first class market milk.

The plan proposed would aim at holding gross sales of dairy products at about where they have been in the late winter and early spring of this year, which is materially below the high average of 1932-33 even though the total cow population is much greater. It is the threat of the great possible increase that is sought to be avoided by the control plans.

The flood of milk now possible from the cows on farms would undermine dairy prices ,drive herd owners out of business and leave consumers facing a real worry as to milk supplies and prices, the national leaders believe.

THE DALLES—A recent inspection of the seven grass nurseries in the county, which are now being conducted for the third year under dry land conditions, showed that of the 30 varieties being tried out the two most outstanding are Crested Wheat and Brome grass, reports County Agent W. Wray Lawrence. The Crested Wheat is early and produces a large amount of feed, Mr. Lawrence said, while the Brome grass comes on later but seems to be holding up well and produces good feed under dry land conditions. Brome grass, and in most cases Crested Wheat, do best when planted in rows, he believes.

DALLAS—Because of the increasing popularity of Zimmerman spring wheat which was introduced into Polk county six years ago by County Agent J. R. Beck and a number of cooperating farmers ,arrangements have been made to give this variety a trial on the experimental farms a Oregon State college. G. R. Hyslop, chief of the farms crops department, has recently obtained a 15 pound sample from S. H. Crook for this purpose.

KLAMATH FALLS—In order to produce a pure strain of Marquis wheat to supplement the seed now being used, two tons of certified Marquis seed have been obained from Montana by the county agent's office for grain operators of the county. Some of this will probably be certified this year, according to C. A. Henderson, county agent. Recommended varieties of cereals for the Klamath Basin are Marquis or Federation wheat for local farm use, Kanota oats and Hannchen barley, Mr. Henderson says.

As the result of shock to the nervous system sustained when undergoing a serious operation in 1923, William Blackburn, a Huddersfield (England) blacksmith, has since been unable to sleep. Instead of lying down at night he sits in bed, reading and smoking.

SENATOR STRAYER'S DICLOSURE IN PORTLAND JOURNAL BRANDED AS POLITICAL FAKE

We again earnestly protest against the flagrant distortion of facts that are marking opposition to the two-year Emergency Sales Tax and its objects of procuring funds for Oregon's near Bankrupt common schools and for property tax reduction.

We refer specifically to the Sunday Journal editorial of April 8, called "Senator Strayer's Disclosure." The editorial makes it appear that the state might seize and sell a citizen's home or farm without court hearing if that citizen did not pay his sales tax.

The idea is utterly false First, it is false, because the state does not collect the sales tax from private citizens. They are not liable for a penalty in any possible way. The Sales Tax law specifically says: "The tax hereby imposed shall be a direct obligation of the retailer." It says, retailer, please note, not citizen. The citizen is not mentioned.

The tax is paid by the merchant. He in turn can charge it against the buyer of his merchandise. The state therefore, has its dealings exclusively with the retailer, and none with the private consumer.

The editorial statement that "sale of property, of a sales tax delinquent, can be ordered without court hearing and with no opportunity to be heard in opposition," is false, also. The act specifically provides for both a hearing before the state officials and before the courts.

There is only one part of the act that can, by the wildest stretch of the imagination, be tortured into a semblance of the construction that the Journal has sought to give it. That part of the act is AN EXACT COPY of the law as it appears in the INCOME TAX LAW which the Journal upholds. It is an EXACT COPY of the CORPORATION EXCISE and INTANGIBLES LAWS that the Journal upholds. Its purpose is to catch the crook, prevent any racketeering and make sure that the state collects all money due, just as in the other revenue laws

In justice to the 75,000 property delinquent farmers and home owners who must have tax reductions; in justice to the common schools, to whom is entrusted the education of 200,000 school children and in justice to those who read and may have no opportunity to get real information, we feel that such flagrant mis-statements should be corrected.

A fair deal alike to the reading public, the schools and taxpayers call for a square presentation of the facts

Signed: School Relief and Property Tax Reduction League
Spalding Bldg., Portland, Oregon

Rattlesnake's Buttons

Rattlesnakes, contrary to the belief that they acquire one rattle each year, sometimes add as many as four annually, if the reptiles are well fed.

Size of Crabs

There are crabs ranging in size from less than an inch in width to giants measuring 18 feet across their outspread legs.

Span of Life Shorter

Despite the aid of science the average span of life of the modern woman in Great Britain has decreased 1.7 years.

All Up to the Man

Man cannot live alone, and man, as a member of ordered society, must see that society is well ordered.

New General Gasoline Truck

C. J. Barnes, local General Petroleum branch manager, reports that a fleet of new truck and semi-trailer units have been added by General, made necessary by increased haulage of General Mobilgas. The picture shows D. C. Brees, Portland district manager, inspecting the first one put in service in the Oregon division. The 1500 gallon 4-compartment tanks, tires and trailers were all made on the Pacific Coast. The trucks are special new model Dodge Sixes.

FEDERAL FARM MORTGAGE CORP BONDS READILY ACCEPTED

Bonds of the Federal Farm Mortgage Corporation, which are being tendered in place of cash in settlement of farmers debts are being readily accepted by the farmers and their creditors, according to J. M. Person, secretary-treasurer of the Washington county National Farm Loan association at Hillsboro. These bonds are not only exempt from local, state and Federal taxation with the exception of surtaxes, inheritance and gift taxes, but they are readily salable as Government securities.

No Official American Language

There is no language officially known as the American language, although it has been suggested that this be adopted for the English language as spoken in the United States.

Observatory Clock Accurate

The clock which transmits time signals of the United States Naval observatory is controlled by sound energy and varies less than one one-thousandth of a second a day.

Have your legals published in this newspaper.

CANDIDATE FEES $8150

According to an announcement from the state department. fees for for the primary election totaled some fo rhe primary election totaled some $8150, in addition to $5540 being received for the publication of the candidates' statements in the voters' pamphlet.